Mai	n Features Of Regulatory Capital Instruments	
	ions except as noted)	Included in both regulatory
		capital and TLAC Common Shares
		Common Shares
1	Issuer	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	063671101 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
1	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Eligible
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Common Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	23,359
9	date) Par value of instrument	N/A
	Accounting classification	Shareholders' Equity
	Original date of issuance	Various
	Perpetual or dated Original maturity date	Perpetual No Maturity
1.4	Issuer call subject to prior supervisory apprecial	N/A
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A N/A
	Subsequent call dates, if applicable Coupons / dividends	
17	Fixed or floating dividend/coupon	N/A
	Coupon rate and any related index Existence of a dividend stopper	N/A N/A
20	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No
22	Noncumulative or cumulative	Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	N/A N/A
25	If convertible, fully or partially	N/A
-		
26	If convertible, conversion rate	N/A
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A
29	If convertible, specify issuer of instrument it converts into	N/A
31	Write-down feature If write-down, write-down trigger(s)	No N/A
	If write-down, full or partial If write-down, permanent or temporary	N/A N/A
34	If temporary write-down, description of write-up mechanism Type of subordination	N/A
		Desferre (S)
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A
31		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	
	Driving Cumplement (If an-!!bl-)	
(1)	Pricing Supplement (If applicable) e term "convertible" in the above table is interpreted to mean convertible into common	
ın	e term convertible, in the above table is interpreted to mean convertible into common	

⁽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			
(\$ mill	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
		Series 44	Series 50	Series 52
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and applicable Provincial laws	06368D4E1 Canadian Federal and applicable Provincial laws	06368LHJ8 Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	500	650
	Par value of instrument Accounting classification	400 Shareholders' Equity	500 Shareholders' Equity	650 Shareholders' Equity
	Original date of issuance Perpetual or dated	17-Sep-2018 Perpetual	27-Jul-2022 Perpetual	31-Jan-2023 Perpetual
	Original maturity date	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redemable on or after 25- November-2028 at Par. No contingent call dates.	Redeemable during the period from October 26, 2027 to and including November 26, 2027 at par. No contingent call dates.	Redeemable during the period from April 26, 2028 to and including May 26, 2028 at par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
	Coupon rate and any related index	4.85%	7.373%	7.057%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
23	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		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 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	the Bank has been advised, in writing that the Superindender 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 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	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
	If convertible, conversion rate	quotient obtained by dividing (Multiplier x 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.	Upon the occurrence of an NVCC trigger event, each outstanding Series 52 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	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	Bank of Montreal No
31		N/A N/A	N/A N/A	N/A N/A
33		N/A	N/A	N/A N/A N/A
	Tremporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	IN/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt
	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	Short Form Base Shelf Prospectus - May 23, 18	Short Form Base Shelf Prospectus - Mar. 11, 22	Short Form Base Shelf Prospectus – Dec 22, 22
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 44	Prospectus Suppl Class B Pref Shares - Series 50	Prospectus Suppl Class B Pret Shares - Series 52
(1) Th	Pricing Supplement (If applicable) e term "convertible" in the above table is interpreted to mean convertible into common			
	es. Certain of BMO's outstanding non-common capital instruments are convertible into			

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

ſ	n Features Of Regulatory Capital Instruments 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
		4.800% Additional Tier 1 Capital Notes	Limited Recourse Capital Notes, Series 1	Limited Recourse Capital Notes, Series 2	Limited Recourse Capital Notes, Series 3
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)	06368B5P9	06368DJQ8	06368DA87	06368D8W7
	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	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	Notes 658	Notes 0	Notes 750	Notes 1,000
۵	date) Par value of instrument	USD 500	1,250	750	1,000
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance	30-Jul-2019	16-Sep-2020	15-Mar-2022	13-Sep-2022
	Perpetual or dated Original maturity date	Perpetual No Maturity	Dated 26-Nov-2080	Dated 26-May-2082	Dated 26-Nov-2082
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable on or after 25-	Yes Redeemable on or after 26-	Yes Redeemable on or after 26-	Yes Redeemable on or after 26-
15	Optional call date, contingent call dates and redemption amount	Aug-2024, and every six months thereafter at Par. No contingent call dates.	Oct-2025 at Par. No contingent call dates.	Apr-2027 at Par. No contingent call dates.	Oct-2027 at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 6 months	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends				
	Fixed or floating dividend/coupon	Fixed until August 25, 2024	Fixed until November 26, 2025	Fixed until May 26, 2027	Fixed until November 26, 2027
	Coupon rate and any related index Existence of a dividend stopper	4.80% Yes	4.30% Yes	5.625% Yes	7.325% Yes
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Mandatory No	Mandatory No	Mandatory No
22	Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
	If convertible, conversion trigger(s)	(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	(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	(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	(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 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 privicial government or approvincial government or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	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 provicial government or approvicial government or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	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 provicial government or or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	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 subdivisior or agent or agency thereof without which the Bank would have been determined by the Superintendent be non-viable.
25	lf convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49	Will fully convert into common shares upon NVC trigger event by virtue of recourse to the Preferred Shares Series 51
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be	Upon the occurrence of an NVCC trigger event, each outstanding note would be	Upon the occurrence of an NVCC trigger event, each outstanding note would be	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
		converted to a number of	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.	converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	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 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 equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory
27 28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	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	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	common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal
27 28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	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	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	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	common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	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	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	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	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	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	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	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	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	common shares equal to ti quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	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	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	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	common shares equal to ti quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A
27 28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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	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	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	common shares equal to ti quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A
27 28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A	common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A	common shares equal to ti quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No	common shares equal to ti quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A

⁽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 capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Limited Recourse Capital Notes, Series 4	Limited Recourse Capital Notes, Series 5	Limited Recourse Capital Notes, Series 6
		Notes, series 4	Notes, series s	Notes, series o
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368LQ586	US06368L5Q57	US06368L8V16
	Governing law(s) of the instrument	State of New York, the	State of New York, the	State of New York, the
		Province of Ontario and the laws of Canada	Province of Ontario and the laws of Canada	Province of Ontario and the laws of Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	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	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Capital	Additional Tier 1 Capital	Additional Tier 1 Capital
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Notes 1,356	Notes 1,023	Notes 1,369
9	date) Par value of instrument	USD 1000	USD 750	USD 1000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance	08-Mar-2024	17-Jul-2024	29-Jul-2025
	Perpetual or dated Original maturity date	Dated 26-May-2084	Dated 26-Nov-2084	Dated 26-Nov-2085
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable on 26-May-	Yes Redeemable on 26-	Yes Redeemable on 26-
		2029 at Par. No contingent call dates.	November-2034 at Par. No contingent call dates.	November-2030 at Par. No contingent call dates.
		cuii dates.	contingent can dates.	contingent can dates.
		<u> </u>		
16	Subsequent call dates, if applicable Coupons / dividends	Every 3 months	Every 3 months	Every 3 months
17	Fixed or floating dividend/coupon	Fixed until May 26, 2029	Fixed until November 26,	Fixed until November 26,
	Coupon rate and any related index	7.70%	2029 7.30%	2030 6.875%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Yes Fully discretionary	Yes Fully discretionary	Yes Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been
		advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion that
		the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to	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	contingent instruments issued by 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	Bank and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be
		restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial
		government 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
		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 government or political subdivision	support, from the federal government or any provincial government or political subdivision	support, from the federal government or any provincial government or political subdivision
		or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been
		determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into
		common shares upon NVCC	common shares upon NVCC	common shares upon NVCC
		trigger event by virtue of recourse to the Preferred	trigger event by virtue of recourse to the Preferred	trigger event by virtue of recourse to the Preferred
26		Shares Series 53	Shares Series 54	Shares Series 55
	If convertible, conversion rate	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of an
l	If convertible, conversion rate		Upon the occurrence of an NVCC trigger event, each outstanding note would be	NVCC trigger event, each outstanding note would be
	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	NVCC trigger event, each outstanding note would be converted to a number of	NVCC trigger event, each outstanding note would be converted to a number of
	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by
	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	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.	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.
	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note	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	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
	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	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	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
	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.	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	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 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to 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
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to 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
28 29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	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
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt
28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	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
28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, 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	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A	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
28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A
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28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A V/A USD Prospectus - May 26 2022	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A USD Prospectus - May 26 2022 Prospectus Supplement -	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A USD Prospectus - March 25 2025 Prospectus Supplement -
28 29 30 31 32 33 34 34a 35 36 37	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, Jull or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A V/A USD Prospectus - May 26 2022	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A USD Prospectus - May 26 2022 Prospectus Supplement -	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A USD Prospectus - March 25 2025 Prospectus Supplement -

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

(\$ mill	n Features Of Regulatory Capital Instruments		
1	ions except as noted)	Included in both regulatory	Included in both regulatory
<u> </u>		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
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368BGS16	CA06369ZCG78
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws
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	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
9	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument	1,656 USD 1,250	959 1,000
10	Accounting classification	Liability - amortized cost	Liability - amortized cost
	Original date of issuance Perpetual or dated	12-Dec-2017 Dated	22-Jul-2021 Dated
	Original maturity date	15-Dec-2032	22-Jul-2031
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 15-Dec-2027 Redeemable at	Yes 22-Jul-2026 Redeemable at
		Par. No contingent call dates.	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
18	Coupon rate and any related index	3.803%	1.928%
19	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	No Cumulative	No Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent	conversion of the Notes and all othe
		support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	support, from the federal government or any provincial government or approximation 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	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	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into
	If convertible, conversion rate	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
26	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 (Multipilier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	government or any provincial government or political subdivision or agent or agency thereof without which the Barik would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No
27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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
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27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event 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	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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)	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to thquotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	government or any provincial government or political subdivision or agent or agency thereof without which the Barik would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event 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 - Suppl Series K MTN.PDE
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 USD Prospectus - Apr 27 17	government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event 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 - Series K Prospectus - June 22, 20 Prospectus Suppl Series K

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

	n Features Of Regulatory Capital Instruments lions except as noted)				
	lois 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 due 2037	Series L Medium-Term Notes - First Tranche	Series M Medium-Term Notes - First Tranche	Series M Medium-Term Notes - Second Tranche
		due 2037	Notes - First Hanche	Notes - First Hanche	Notes - Second Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368DH723	CA06369ZCH51	CA06369ZCJ18	CA06369ZCK80
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
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	N/A	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2 Tier 2
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,551	749	1,190	1,000
	Par value of instrument Accounting classification	USD 1,250 Liability - amortized cost	750 Liability - amortized cost	1,150 Liability - amortized cost	1,000 Liability - amortized cost
	Original date of issuance	10-Jan-2022	27-Oct-2022	07-Sep-2023	03-Jul-2024
12	Original date of dated Original maturity date	Dated 10-Jan-2037	Dated 27-Oct-2032	Dated 07-Sep-2033	Dated 03-Jul-2034
13	Original maturity date	10-3811-2057	27-001-2032	07-зер-2055	105-Jul-2054
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	10-Jan-2032 Redeemable at Par. No contingent call dates.	27-Oct-2027 Redeemable at Par. No contingent call dates.	07-Sep-2028 Redeemable at Par. No contingent call dates.	3-Jul-2029 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed until Oct 27, 2027	Fixed until Sept 07, 2028	Fixed until Jul 03, 2029
	Coupon rate and any related index Existence of a dividend stopper	3.088% N/A	6.534% N/A	6.034% N/A	4.976% N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		Superintendent is of the opinion that the Bank has ceased, or is about to case, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, 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 prolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	Superintendent is of the opinion that the Bank has cessed, or is about to case, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	Superintendent is of the opinion that the Bank has ceased, or is about to case, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NV0 trigger event
	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fof further details.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares
29	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No	Bank of Montreal No	Bank of Montreal No
31	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
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A	N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt
35	ISENIO DENISTRIMENTI	No	No	No	No
36	Non-compliant transitioned features				N/A
36		N/A USD Prospectus - Apr 27 17	Short Form Base Shelf	Short Form Base Shelf	Short Form Base Shelf
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A			

⁽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	
	in reactives of regulatory capital instruments	La alcada de la companya de la compa
		Included in both regulatory capital and TLAC
		Series N Medium-Term Notes - First Tranche
		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
2-	March which of contribution of Carlos 42 (the TAGT are the till	
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
5	Post-transitional Basel III rules	Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,248
	date)	1,248
	Par value of instrument Accounting classification	1,250 Liability - amortized cost
	Original date of issuance Perpetual or dated	05-Mar-2025 Dated
	Original maturity date	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.
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	N/A
17	Fixed or floating dividend/coupon	Fixed until Mar 05, 2030
	Coupon rate and any related index	4.077%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory
21	Existence of step up or other incentive to redeem	No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Cumulative Convertible
	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly
		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
25	If convertible, fully or partially	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
	If any other consists of	Uses the
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each
		outstanding note would be converted to a number of
		common shares equal to the
		quotient obtained by dividing (Multiplier x Note
		Value) by Conversion Price.
		Please refer to the Prospectus Supplement for
		further details.
	If convertible, mandatory or optional conversion	Mandatory
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Shares Bank of Montreal
30	Write-down feature	No
	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A
33	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A
	Type of subordination	
25	Position in subordination biggarchy in liquidation / specify instrument time immediately	Senior Debt
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	שפטו שפטנ
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A
3/		Short Form Base Shelf
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Prospectus - Dec 13, 2024
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Series N
	Pricing Supplement (If applicable)	MTN Pricing Suppl Series N MTN -
		Tranche 1

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

minon	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)	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
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	CAD750	CAD1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised 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
	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				
26	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, conversion rate If convertible, mandatory or optional conversion			
27	If convertible, conversion rate			
27	If convertible, conversion rate If convertible, mandatory or optional conversion			
27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No	No	No
27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No	No	No
27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No	No	No
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	No	No	No
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	No	No	No
27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
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	Exemption from	Exemption from	Exemption from
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	Exemption from subordination	Exemption from subordination	Exemption from subordination
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-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
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)	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities
27 28 29 30 31 32 33 34 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	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No
27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Exemption from subordination Pari passu 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	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	Exemption from subordination Pari passu 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	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 N/A

Main Fea	tures Of Regulatory Capital Instruments			
	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
			Navy Vanla Outania and	Navy Vanla Ontania and
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3	Means by which enforceability requirement of Section 13 of	Ontario and Canada	Canaua	Callaua
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	GBP400	USD1,300	USD400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	9-Sep-2021	15-Sep-2021	15-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Sep-2026	15-Sep-2026	15-Sep-2026
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
4.5	Optional call date, contingent call dates and redemption	N1/A	N1/A	N1 / A
15 16	amount Subsequent call dates, if applicable	N/A N/A	N/A N/A	N/A N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
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 Convertible or non-convertible	Cumulative	Cumulative	Cumulative
23 24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) 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	IN/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
		NIP Prospectus Supplement –	USD Prospectus Supplement -	USD Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	Aug 25, 2021	Apr 20 20	Apr 20 20
	Pricing Supplement (if applicable)	Final Terms – Series 242 NIP	Pricing Suppl Series F USD	Pricing Suppl Series F USD
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	stures Of Regulatory Capital Instruments s except as noted)			
(† minit Ç	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)	06368FAJ8	CA06368DW260	XS2474239071
		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
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in millions,	NI/A	NI/A	NI/A
<u>8</u> 9	as of most recent reporting date) Par value of instrument	N/A USD1,250	N/A CAD2,000	N/A HKD529
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10 11	Original date of issuance	8-Mar-2022	1-Apr-2022	•
12	Perpetual or dated	Dated	Dated	4-May-2022 Dated
13	Original maturity date	8-Mar-2027	1-Apr-2027	4-May-2029
13	Original maturity date	0-1VId1-2027	at par on or after March 1,	4-1VIAY-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	N/A	2027	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.650%	3.650%	3.920%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative Non-convertible
23 24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s) If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	<u>N/A</u>	NIP Prospectus – July 16,
	1			AUD D
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	N/A	
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20 Pricing Suppl Series F USD	N/A CAD Senior Term Sheet - Apr	NIP Prospectus Supplement Mar 14, 2022

	atures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Dank of Worth Car	Darik of World Car	Dank of Worthcar
2	private placement)	CA06368D3U60	XS2473715675	XS2495584943
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A
/	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other ILAC 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	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	15-Jun-2027	27-Jun-2034
		at par on or after May 1,	20 34.1. 2027	27 00.11 200 1
14	Issuer call subject to prior supervisory approval	2027	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after May 1,		
15	amount	2027	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	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	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)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-down			
34	mechanism	Evenntion from	Evenntion from	Evenntion from
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4d	Position in subordination Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Prospectus – July 16,	NIP Prospectus – July 16,
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement –	
		N/A CAD Senior Term Sheet - Jun	NIP Prospectus Supplement – May 25, 2022 Final Terms – Series 268 NIP	NIP Prospectus Supplement May 25, 2022 Final Terms – Series 271 NII

	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)	XS2499242613	06368LAQ9	XS2550101740
			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,	21/2	21/2	21/2
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 Original date of issuance	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 12	Original date of issuance Perpetual or dated	6-Jul-2022 Dated	14-Sep-2022 Dated	27-Oct-2022 Dated
13	Original maturity date	6-Jul-2032	14-Sep-2027	28-Oct-2027
13	Original maturity date	0-Jul-2032	at par on or after August	28-001-2027
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 Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.480%	4.700%	0.760%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
_	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
36 37	in yes, specify from compliant reactives		1	1
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 16, 2021	USD Prospectus - May 26 22	NIP Prospectus – July 15 2022
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		USD Prospectus - May 26 22 USD Prospectus Supplement -	2022
		2021		NIP Prospectus – July 15 2022 NIP Prospectus Supplemen May 25, 2022

	atures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	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
0	Amount recognised in regulatory capital (Currency in millions,	N. / A	N1/A	N1 / A
9	as of most recent reporting date) Par value of instrument	N/A CAD2,500	N/A USD1,200	N/A HKD500
		· ·	Liability - amortised cost	Liability - amortised cost
10	Accounting classification Original date of issuance	Liability - amortised cost 7-Dec-2022	12-Jan-2023	27-Jan-2023
12	Perpetual or dated	Dated	12-Jan-2023 Dated	27-Jan-2023 Dated
13	Original maturity date	7-Dec-2027	1-Feb-2028	27-Jan-2028
13	Original maturity date	at par on or after Nov 7,	at par on or after January	27-Jd11-2020
14	Issuer call subject to prior supervisory approval	2027	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	Evamption from	Evamption from	Evenntian fram-
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 2022
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement	NIP Prospectus Supplement
	·	1		
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Dec	Pricing Suppl Series H USD	Final Terms – Series 309 N

million	s 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)	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	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	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
1.1	Issuer call subject to prior supervisory approval	N1/A	NI/A	at par on or after Apr 2028
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	
15		NI/A	N/A	at par on or after Apr 2 2028
16	amount Subsequent call dates, if applicable	N/A N/A	N/A	N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.260%	1.000%	5.039%
19	Existence of a dividend stopper	No	No	No
	Existence of a dividend stopper	110	110	110
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
J∓a	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
٠,	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 15,	NIP Prospectus – July 15,	N/A
		2022	2022	
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement –	NIP Prospectus Supplement –	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Dec 09, 2022	NIP Prospectus Supplement – Mar 01, 2023	N/A 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,	Carer TEACHISTI GITICITE	Street TEAC IIISTI UIIITEIIT
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
10	Coupons/dividends	N/A	IN/A
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		
21	If temporary write-down, description of write-down mechanism		
34	III CHAILISIII	Exemption from	Exemption from
34a	Type of subordination	subordination	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 Supplement (if applicable)	Pricing Suppl Series H USD	Pricing Suppl Series H US

	atures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06368LWU69	US06368LC537	US06368LC610
		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			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/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,			2 22.00.00
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	USD1,150	USD350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25-Sep-2023	11-Dec-2023	11-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Sep-2028	11-Dec-2026	11-Dec-2026
	,	at par on or after August		
14	Issuer call subject to prior supervisory approval	25, 2028	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after August		
15	amount	25, 2028	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	5.717%	5.266%	SOFR Index + 116bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
	the same and the s			
28	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			
		No	No	No
29	If convertible, specify issuer of instrument it converts into	No	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 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	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 Exemption from	No Exemption from	No 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			
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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination	Exemption from subordination Pari passu to Deposit Liabilities	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 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari 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 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 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 N/A USD Prospectus - May 26 22
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 USD Prospectus - May 26 22	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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368LB887	XS2798993858	US06368L3K06
2	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	Callaua
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, as of most recent reporting date)	NI/A	N/A	N/A
9	Par value of instrument	N/A CAD2,000	EUR1,000	USD750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	18-Dec-2023	12-Apr-2024	4-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2028	12-Apr-2027	4-Jun-2027
		at par on or after Nov 18,		
14	Issuer call subject to prior supervisory approval	2028	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after Nov 18,		
15	amount	2028	N/A	N/A
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	N/A
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 25	If convertible, conversion trigger (s) If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34	mediumini	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
-	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	NIP Prospectus – July 14, 2023	USD Prospectus - May 26 22
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	NIP Prospectus Supplement – Feb 27, 2024	
		N/A CAD Senior Term Sheet - Dec	NIP Prospectus Supplement – Feb 27, 2024 Final Terms – Series 374 NIP	USD Prospectus Supplement 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	Burn of Worth Cur	Burn of World Cur	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,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD450	USD800	GBP350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	4-Jun-2024	4-Jun-2024	10-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Jun-2027	4-Jun-2031	10-Oct-2028
			at par on or after April 4,	
14	Issuer call subject to prior supervisory approval	N/A	2031	N/A
4-	Optional call date, contingent call dates and redemption		at par on or after April 4,	
15	amount	N/A	2031	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
47	Coupons/dividends	Flooring.	Et d	Eliza d
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Floating	Fixed	Fixed
19	Existence of a dividend stopper	SOFR Index + 76bps	5.511% No	5.1250% No
19	Existence of a dividend stopper	INO	INO	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	USD Prospectus - May 26 22	NIP Prospectus – July 14, 2023
		LICD Prognastive Complement	LICD Processing Committees of	NID Drocpostus Cum-lana
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22	NIP Prospectus Supplement – May 29, 2024
		Pricing Suppl Series H USD	Pricing Suppl Series H USD	
	Pricing Supplement (if applicable)	MTN Jun 4 27	MTN Jun 4 31	<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
_		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 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
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 12	Original date of issuance Perpetual or dated	27-Jun-2024 Dated	27-Jun-2024 Dated	10-Jul-2024 Dated
13	Original maturity date	27-Jun-2029	27-Jun-2029	10-Jul-2030
	On Smar materity date	27 3411 2023	27 3011 2023	at par on or after July 10,
14	Issuer call subject to prior supervisory approval	N/A	N/A	2029
	Optional call date, contingent call dates and redemption			at par on or after July 10,
15	amount	N/A	N/A	2029
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3mBBSW + 127bps	5.338%	3.750%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Tron conversione	Tron conventions	
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
J4	THE CONTROL OF THE CO	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
	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)	<u>N/A</u>	<u>N/A</u>	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

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	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
0	Amount recognised in regulatory capital (Currency in millions,	NI/A	N/A	NI/A
9	as of most recent reporting date) Par value of instrument	N/A CAD2,000	N/A USD1,100	N/A USD600
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10 11	Accounting classification Original date of issuance	17-Jul-2024	10-Sep-2024	10-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jul-2029	10-Sep-2027	10-Sep-2027
13	Original maturity date	at par on or after Jun 17,	at par on or after	at par on or after
14	Issuer call subject to prior supervisory approval	2029	September 10, 2026	September 10, 2026
14	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
10	Coupons/dividends	14/74	IN/A	14/74
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.420%.	4.567%	SOFR Index + 88bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
20		1	1	
29	If convertible, specify issuer of instrument it converts into			
29 30	Write-down feature	No	No	No
29 30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
29 30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No	No	No
29 30 31	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No	No	No
29 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	No	No	No
29 30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
29 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	Exemption from	Exemption from	Exemption from
29 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	Exemption from subordination	Exemption from subordination	Exemption from subordination
29 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 (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 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 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	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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
29 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) 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	Exemption from subordination Pari passu to Deposit Liabilities No N/A
29 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 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 N/A USD Prospectus - May 26
29 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 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

	atures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in TEAC not	included in regulatory	included in regulatory
		,		
		capital	capital	capital
4	lance	David of Manager	David of Maratanal	Dank of Mantage
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
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
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	USD800	USD500	USD750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 12	Original date of issuance Perpetual or dated	10-Sep-2024 Dated	11-Dec-2024 Dated	27-Jan-2025 Dated
13	Original maturity date	10-Sep-2030	11-Dec-2026	27-Jan-2029
	Original maturity date	at par on or after	at par on or after	at par on or after January
14	Issuer call subject to prior supervisory approval	September 10, 2029	December 11, 2025	27, 2028
	Optional call date, contingent call dates and redemption	at par on or after	at par on or after	at par on or after January
15	amount	September 10, 2029	December 11, 2025	27, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.640%	4.588%	5.004%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	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 enecify issues of instance at it			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	INU	INU	INU
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	USD Prospectus - May 26 22	USD Prospectus - May 26 22
	The second of th			USD Prospectus Supplement
		LISD Prospectus Supplement	I I SI) Prospectiis Siinniament	
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22	
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	USD Prospectus Supplement - May 26 22 Pricing Suppl Series H USD	May 26 22 Pricing Suppl Series H USD	May 26 22 Pricing Suppl Series H USD

\$ million	stures Of Regulatory Capital Instruments sexcept as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06368MJH88	CA06368MRF37	XS3112064947
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TEACHISTIUMENT	Outer TLAC INSULUMENT	Other TLAC Instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD300	CAD1,500	EUR1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	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 January
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 January
15	amount Subsequent and debter if applicable	27, 2028	2030	9, 2031
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR Index + 86bps	3.731%.	3.250%
19	Existence of a dividend stopper	No	No No	No.
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially If convertible, conversion rate			
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion			
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
/×				i
28	in convertible, specify instrument type convertible into			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
29	If convertible, specify issuer of instrument it converts into	No	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) 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 No	Exemption from subordination Pari passu to Deposit Liabilities No
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify 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 NIP Prospectus – June 27
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari 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 N/A NIP Prospectus – June 27, 2025
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - May 26 22	Exemption from subordination Pari passu to Deposit Liabilities No N/A	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – June 27, 2025 NIP Prospectus Supplement Aug 26, 2025

	ntures Of Regulatory Capital Instruments sexcept as noted)			
			Included in TLAC not	Included in TLAC not
		Included in TLAC not included	included in regulatory	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)	XS3171656096	CH1478430767	US06368MXU34
_				New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	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	GBP500	CHF180	USD750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Sep-2025	18-Sep-2025	22-Sep-2025
12 13	Perpetual or dated Original maturity date	Dated 1-Oct-2031	Dated	Dated
13	Original maturity date		18-Sep-2031 at par on or after September	22-Sep-2028
14	Issuer call subject to prior supervisory approval	2030	18, 2030	September 22, 2027
	Optional call date, contingent call dates and redemption		at par on or after September	
15	amount	2030	18, 2030	September 22, 2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.8750%	0.9475%	4.062%
19	Existence of a dividend stopper	No	No	No
20	Fully discontinuous continuous discontinuous con continuous	NA	NA=	N 4 =
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			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, rull 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
		NIP Prospectus – June 27, 2025	NIP Prospectus – June 27, 2025	USD Prospectus - March 25
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
		NIP Prospectus Supplement –	NIP Prospectus Supplement –	
	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)		NIP Prospectus Supplement – Aug 26, 2025	USD Prospectus Suppleme March 25 25 Pricing Suppl Series J US

	tures Of Regulatory Capital Instruments sexcept as noted)			
	·	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06368MXW99	US06368MXV17	CA06368MZS65
		New York, Ontario and	New York, Ontario and	
3	Governing law(s) of the instrument	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 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	USD500	USD1,000	CAD200
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	22-Sep-2025	22-Sep-2025	27-Oct-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Sep-2028	22-Sep-2031	27-Oct-2029
		at par on or after	at par on or after	at par on or after Oct 27,
14	Issuer call subject to prior supervisory approval	September 22, 2027	September 22, 2030	2028
	Optional call date, contingent call dates and redemption	at par on or after	at par on or after	at par on or after Oct 27,
15	amount	September 22, 2027	September 22, 2030	2028
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR Index + 75bps	4.350%	3.113%.
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	somerable, spearly manament type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
	If write-down, write-down trigger (s)			
31				1
31 32	If write-down, full or partial			
31	If write-down, full or partial If write-down, permanent or temporary			
31 32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down			
31 32	If write-down, full or partial If write-down, permanent or temporary	Evamption from	Evamption from	Evamption from
31 32 33	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
31 32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism			
31 32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination	subordination	subordination Pari passu to Deposit Liabilities
31 32 33 34 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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
31 32 33 34 34 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities	subordination Pari passu to Deposit Liabilities
31 32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No	subordination Pari passu to Deposit Liabilities No
31 32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - March 25 25 USD Prospectus Supplement -	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - March 25 25 USD Prospectus Supplement -	subordination Pari passu to Deposit Liabilities No N/A
31 32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - March 25 25	subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - March 25 25	subordination Pari passu to Deposit Liabilities No N/A N/A

IIIIIO	ns except as noted)	Included in TLAC not
		included in regulatory
		capital
1	Issuer	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	
2	private placement)	XS3218066788
3	Governing law(s) of the instrument	Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Ontario ana Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	
	instruments governed by foreign law)	Contractual
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument
8	amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A
9	Par value of instrument	EUR1,000
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	28-Oct-2025
12	Perpetual or dated	Dated
13	Original maturity date	28-Oct-2029
		at par on or after Oct 28
14	Issuer call subject to prior supervisory approval	2028
	Optional call date, contingent call dates and redemption	at par on or after Oct 28
15	amount	2028
16	Subsequent call dates, if applicable	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3m EURIBOR + 65 bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially	
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	
20	convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
	Write-down feature	IN-
30	write-down reature	No
	If write-down, write-down trigger (s)	NO
30		INO
30 31	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	NO .
30 31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No
30 31 32	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Exemption from subordination Pari passu to Deposit
30 31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari passu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari passu to Deposit Liabilities No
30 31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari passu to Deposit Liabilities No N/A
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari passu to Deposit Liabilities No
30 31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – June 27

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC actionly ded in	Included in TLAC actionly dedication	leaded in TLAC and included in	Included in TLAC actions had adding
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	104010760	100422450	207072667	200406022
	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	A1/A	NIA	NI/A	NIA
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	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 110	EUR 10		USD 260
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option 11/12/2019	Liability - fair value option 11/27/2019
11 12	Perpetual or dated	2/15/2019 Dated	4/25/2019 Dated	Dated	Dated 11/2//2019
13	Original maturity date / Final maturity	2/15/2049	4/25/2039	11/12/2034	11/27/2059
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-Feb-24	At Par on 25-Apr-2029	On 12-Nov-2021	On 27-Nov-2024
		February 15 in each year		On the 12th day of November of	
		commencing February 15 2024 up to but excluding the maturity		each year, commencing on 12 November 2021, up to and	
16	Subsequent call dates, if applicable	date	N/A	excluding the maturity date	On November 27 of each year
47	Coupons/dividends Fixed or floating dividend/coupon	Pi J	Fire d	r:d	Iring d
17 18	Coupon rate and any related index	Fixed Zero coupon, 5.05% accrual rate	Fixed 1.60%	Fixed 3.32%	Fixed Zero coupon, 4.02% accrual rate
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to	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 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				
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		,	,	,
0.5	(specify instrument type immediately senior to	Designation Designation (1997)	Designation Designation	Designation Designation of the Control of the Contr	Designation Designation of the Control of the Contr
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	N/A	NIP Prospectus - Sep 24, 2018	NID Offering Circular Jul 44, 204	NID Offering Circular Jul 44, 00:
	•	IVA	NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement -	NIP Offering Circular - Jul 11, 201 NIP Prospectus Supplement -	NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	N/A	Feb 28, 2019	Aug 28, 2019	Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Series 188 NIP	Final Terms - Series 191 NIP	Final Terms - Cusip: 207873667	Final Terms - Cusip: 208106023
		Tindi Terms - Series 188 NIP	i mai remis - Senes 191 NIP	i inal Terms - Cusip. 20/8/306/	i inai Terriis - Cusip. 208 100023

	atures Of Regulatory Capital Instruments is 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 in
1	Issuer	regulatory capital BMO	in regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	DIVIO	БМО	ВМО
2	identifier for private placement)	209220407	06367WTR4	213347055	213729462
			Province of Ontario and the		
			laws of Canada applicable		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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
J	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O STATE OF THE STA	O THE GOTTON	- Contractadi	O STATE OF THE STA
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5		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
-	mstrument type	Other TEAC Institution	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	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,
		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, 2021	On December 27 of each year	to and excluding the maturity	to and excluding the maturity date
-10	Coupons/dividends	2021	On December 27 of each year	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.25%		Zero coupon, 3.50% accrual rate	Zero coupon, 3.44% accrual rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatan	Mandatan	Mandatan	Mandatan
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, mandatory or optional conversion	1973	1971	1971	13//3
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
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	NIP Offering Circular - Jul 11, 201	N/A	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
	Supplement to Page Shelf Presentative (15 11-1-1-1	NIP Prospectus Supplement -		NIP Prospectus Supplement -	NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	Aug 28, 2019	MTN Prospectus Supplement	Aug 28, 2019	Aug 28, 2019
1	Pricing Supplement (if applicable)		Final Terms - Cusip:		
		Final Terms - Cusip: 209220407	<u>06367WTR4</u>	Final Terms - Cusip: 213347055	<u>Final Terms - Cusip: 213729462</u>

	atures Of Regulatory Capital Instruments as except as noted)				
(\$111110)	is choops 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	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				0.45050740
2	identifier for private placement)	213729519	213318497	06367WYB3	215650740
				Province of Ontario and the laws	Province 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	Contraction	Contractual	Contraction	Contraction
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
10	Par value of instrument Accounting classification	USD 50 Liability - fair value option	USD 150 Liability - fair value option	USD 10	USD 120
11	Original date of issuance / Settlement	3/17/2020	3/18/2020	Liability - fair value option 3/24/2020	Liability - fair value option 4/28/2020
12	Perpetual or dated	Dated	Dated	Dated	4/20/2020 Dated
13	Original maturity date / Final maturity	3/17/2060	3/18/2060	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
- 13	recemption amount / mittal maturity	17-IVIAI-2021	10-10181-2021	At par 011 24-3011-2020	20-Api-2023
				At par on March 24, June 24,	
		March 17 of each year	March 10 of each wear		
				September 24 and December 24	
		March 17 of each year, commencing March 17, 2021 up	March 18 of each year, commencing March 18, 2021 up	September 24 and December 24 of each year, commencing June	April 28 in each year,
		commencing March 17, 2021 up to and excluding the maturity	commencing March 18, 2021 up to and excluding the maturity		April 28 in each year, commencing April 28, 2025 up to
16	Subsequent call dates, if applicable	commencing March 17, 2021 up	commencing March 18, 2021 up	of each year, commencing June	
	Coupons/dividends	commencing March 17, 2021 up to and excluding the maturity date	commencing March 18, 2021 up to and excluding the maturity date	of each year, commencing June 24, 2020 up to and excluding the maturity date	commencing April 28, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing March 17, 2021 up to and excluding the maturity date Fixed	commencing March 18, 2021 up to and excluding the maturity date Fixed	of each year, commencing June 24, 2020 up to and excluding the maturity date	commencing April 28, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing March 17, 2021 up to and excluding the maturity date Fixed	commencing March 18, 2021 up to and excluding the maturity date Fixed	of each year, commencing June 24, 2020 up to and excluding the maturity date	commencing April 28, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate
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 March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% 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)	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 If convertible, conversion rate	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No 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	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative No/	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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, fully or partially If convertible, conversion rate If 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 March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory 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)	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative No/	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative No/	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing March 17, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing March 18, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative No/	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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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, 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 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	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	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
36 Non-compliant transitioned features No	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	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	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
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 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019 Pricing Supplement (if applicable) Final Terms - Cusip: Final Terms - C	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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 Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019 NIP Prospectus Supplement - Final Terms - Cusip: Fi	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)	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 Pari pasu to Deposit Liabilities	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 NO Exemption from subordination Pari pasu to Deposit Liabilities	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
Prospectus NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	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 the down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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 Zero coupon, 3.70% 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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No
NIP Prospectus - July 11, 2019 NIP Prospectus - July 11, 2019 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - NIP Prospectus Supplement - Aug 28, 2019 NIP Prospectus Supplement	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	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 Pari pasu to Deposit Liabilities No	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No
Supplement to Base Shelf Prospectus (if applicable) Aug 28, 2019 Pricing Supplement (if applicable) Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip: Final Terms - Cusip:	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 Prospectus / Base Shelf Prospectus / Short Form	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 Pari pasu to Deposit Liabilities No	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No
Pricing Supplement (if applicable) Final Terms - Cusip: Final Terms - C	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 Prospectus / Base Shelf Prospectus / Short Form	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 Pari pasu to Deposit Liabilities No N/A	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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	date Fixed 2.78% No Mandatory No Cumulative Non-convertible 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	2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
	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 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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	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	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement	2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
	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 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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	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	date Fixed 2.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement	2026 Fixed 2.00%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
<u> 216803825</u> <u> 216847890</u> <u> 218004423</u> <u> 06368DGL2</u>	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, 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 trigger (s) If write-down	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	date Fixed 2.78% 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 No NI/A NI/A NI/A NI/A NO NI/A NO IEVEN To	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, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down trigger (s) If write-down	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/	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019 Final Terms - Cusip:	date Fixed 2.78% No Mandatory No Cumulative Non-convertible 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 Final Terms - Cusip:	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/

	atures Of Regulatory Capital Instruments as except as noted)				
	,				
		-	-	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BNIO	BMO	BNIO	BMO
2	identifier for private placement)	218051375	217447976	218587763	218741037
2	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	i	or Cariada applicable triereiri	or Cariada applicable triereiri	or Cariada applicable triereiri	or Cariada applicable triereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	modument type	Other TEAC Instrument	Other TEAC instrument	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	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	6/3/2060	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
		lune 2 in each year	lune 3 in each year	luna O in cook year	lung 10 in each year
		June 2 in each year,	June 3 in each year, commencing on June 3, 2025 up	June 9 in each year, commencing on June 9, 2021 up	June 10 in each year, 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	date	date	date	date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.71% accrual rate	Zero coupon, 3.57% accrual rate	Zero coupon, 3.60% accrual rate	Zero coupon, 3.65% accrual rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatan	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Mandatory	iviariuatory	manuatory	iviariuatoi 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
07	If convertible, mandatany as anti	NIA	NI/A	NIA	NI/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	Examplian from subsection-ti-	Evenution from sub	Examplian from subsection-ti-	Everation from sub!
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		MID Offering Circular Jul 44 20:	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
	Prospectus	NIP Prospectus - July 11, 2019			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement -	NIP Prospectus Supplement -	NIP Prospectus Supplement -	NIP Prospectus Supplement -
	•				NIP Prospectus Supplement - Aug 28, 2019
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	Aug 28, 2019
	•	NIP Prospectus Supplement -	NIP Prospectus Supplement -	NIP Prospectus Supplement -	

3 3a 1: T 4 4 5 5 6 7 7 8 m 9 10	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg dentifier 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	regulatory capital BMO 06368DHA5 Province of Ontario and the laws of Canada applicable therein	Included in TLAC not included in regulatory capital BMO 06368DGZ1 Province of Ontario and the laws of Canada applicable therein	regulatory capital BMO 220014908	Included in TLAC not included in regulatory capital BMO 220051676
3 3a 11 T T 4 5 5 6 7 7 8 m 9 10	Unique identifier (eg CUSIP, ISIN, or Bloomberg dentifier 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	06368DHA5 Province of Ontario and the laws of Canada applicable therein	06368DGZ1 Province of Ontario and the laws of Canada applicable	220014908	220051676
3 3 1: T 7 4 5 6 7 7 8 m 9 10 10 10 10 10 10 10 10 10 10 10 10 10	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	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable		
3 3a 1: T 4 5 6 7 7 8 m 9 10	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	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable		
3a 1: T 4 5 6 7 8 m 9 10 10 10 10 10 10 10 10 10 10 10 10 10	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	of Canada applicable therein	laws of Canada applicable		
3a 1: T 4 5 6 7 7 8 m 9 10 10 10	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	of Canada applicable therein			Province of Ontario and the
3a 1: T 4 5 6 7 7 8 m 9 10 10 10	Means by which enforceability requirement of Section I3 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) **Regulatory treatment** Transitional Basel III rules		therein	Province of Ontario and the laws	laws of Canada applicable
3a 1: T	13 of the TLAC Term Sheet is achieved (for other FLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules	Contractual		of Canada applicable therein	therein
4 5 6 7 7 8 m 9 10 10 10 10 10 10 10 10 10 10 10 10 10	FLAC-eligible instruments governed by roreign law) Regulatory treatment Transitional Basel III rules	Contractual			
4 5 6 7 7 8 m 9 10 10 10 10 10 10 10 10 10 10 10 10 10	Regulatory treatment Transitional Basel III rules	Contractual			
4 5 6 7 8 m 9 10 10 10 10 10 10 10 10 10 10 10 10 10	Transitional Basel III rules	Contractual	Contractual	Contractual	Contractual
5 6 7 8 m 9 10 10 10 10 10 10 10 10 10 10 10 10 10		N1/A	NI/A	NIA	N/A
8 m 9	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
8 m 9 10	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
8 m 9 10	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 m 9 10	71				
9	Amount recognised in regulatory capital (Currency in				
10		N/A	N/A	N/A	N/A
	Par value of instrument	10.2		USD 50	USD 50
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance / Settlement	7/2/2020 Dated	7/2/2020	7/8/2020	7/9/2020
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 7/2/2030	Dated 7/2/2030	Dated 7/8/2060	Dated 7/9/2060
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issue: can caspect to prior caper risery approval	100	1.00	100	100
15 re	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-July-2021	2-Jul-2021	8-Jul-21	9-Jul-21
10 10	edemption amount / mittal maturity	At pai on 2-odly-2021	2-Jul-2021	0-Jui-2 i	9-5ui-21
16		At par on January 02, 2022; July 02, 2022; January 02, 2023; July 02, 2023; July 02, 2024; July 02, 2024; January 02, 2025; July 02, 2026; January 02, 2026; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2029	2022; January 02, 2023; July 02, 2023; July 02, 2024; January 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; July 02, 2026; July 02, 2026; January 02, 2026; July 02, 2027; July 02, 2028; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2030	July 8 in each year, commencing on July 8, 2021 up to and excluding the maturity date	July 9 in each year, commencing on July 9, 2021 up to and excluding the maturity date
16	Coupons/dividends	January 02, 2030	January 02, 2030	excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.90%		Zero coupon, 3.27% accrual rate	Zero coupon, 3.28% accrual ra
19	•	No	No	No	No
	Fully discretionary, partially discretionary or				
20 m	•	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
		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	, 00 ()	N/A	N/A	N/A	N/A
26		N/A	N/A	N/A	N/A
27		N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28 in	nto If convertible, specify issuer of instrument it				
29 c		N/A	N/A	N/A	N/A
		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 d	If temporary write-down, description of write- down mechanism				
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
(s	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
	Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
37 Pi	Tospectus	IN/A	11 W / "	irin Troopeolus - July 11, 2019	
37 Pi	•	N/A	<u> </u>		NIP Prospectus Supplement
37 Pi	Sunnlament to Base Shelf Prospectus (if applicable)	N/A N/A	N/A	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019

	atures Of Regulatory Capital Instruments				
(Ψ IIIIIIOI	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	DIVIO	DIVIO	DIVIO	DIVIO
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				
- Ou	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractaci	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
<u>6</u> 7	Eligible at solo/group/group&solo	N/A	N/A	N/A Other TLAC instrument	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 50	6.17	2.5	4.332
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	7/15/2020		7/20/2020 Dated	7/21/2020 Dated
13	Original maturity date / Final maturity	Dated 7/15/2060	Dated 7/17/2032	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,		January 21, 2024; July 21,
			2027; July 17, 2027; January		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,	2029; January 17, 2030; July	2023; July 20, 2023;	2027; July 21, 2027; January
		commencing on July 15, 2021 up to and excluding the	17, 2030; January 17, 2031;	January 20, 2024; July 20,	21, 2028; July 21, 2028;
16	Subsequent call dates, if applicable	maturity date	July 17, 2031; January 17, 2032	2024; January 20, 2025; July 20, 2025; January 20, 2026	January 21, 2029; July 21, 2029; January 21, 2030
10	Coupons/dividends	maturity date		20, 2020, 041144. 7 20, 2020	2020, 04.144.7 2.1, 2000
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.19% accrual ra	1.60-3.00%	1.67%	1.75-2.20%
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	MI-	N-	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	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	N/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)	110	110	110	110
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
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	Deri negu ta Danasi I. 1 199	Dari nagu ta Danasa III 1999	Deri negu ta Danasi I. 1999	Dari nagu t- Dari - 11 1 1 1111
35 36	instrument) Non-compliant transitioned features		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	No N/A	No N/A	N/A	N/A
- 51	,	1973	1377	1977	1303
	Prospectus / Base Shelf Prospectus / Short Form				
<u></u>	Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement -			
	Supplement to pase sneit Prospectus (it applicable)	Aug 28, 2019	N/A	N/A	N/A
1	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
		<u>220484181</u>	<u>06368DHF4</u>	<u>06368DHJ6</u>	<u>06368DHK3</u>

	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	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
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
		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)	0	0	Contractual	0
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	7.				
	Amount recognised in regulatory capital (Currency in				
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 50	N/A USD 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	7/27/2020	7/31/2020	8/4/2020
12	Perpetual or dated Original maturity date / Final maturity	Dated 7/24/2060	Dated 7/27/2060	Dated 7/31/2035	Dated 8/4/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	24-Jul-21	07 1.1 04	At 24 O-t-b 2000	At 4 At 0004
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	commencing on July 27, 2021	April 30, July 31, and October	February 4, commencing
16	Subsequent call dates, if applicable				
	Coupons/dividends	commencing on July 24, 2021 up to and excluding the maturity date	commencing on July 27, 2021 up to and excluding the maturity date	April 30, July 31, and October 31 of each year, commencing on October 31, 2020.	February 4, commencing August 4, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing on July 24, 2021 up to and excluding the maturity date	commencing on July 27, 2021 up to and excluding the maturity date	April 30, July 31, and October 31 of each year, commencing on October 31, 2020.	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed
	Coupons/dividends	commencing on July 24, 2021 up to and excluding the maturity date	commencing on July 27, 2021 up to and excluding the maturity date	April 30, July 31, and October 31 of each year, commencing on October 31, 2020.	February 4, commencing August 4, 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00%	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% 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 on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00%	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00%	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 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)	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 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 into	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 trie-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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 on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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, 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 temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Analysis Service Serv	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% 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	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Analysis Service Serv	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% 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	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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 it converts into Write-down feature If write-down, full or partial Position in subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% 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	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Analysis Service Serv	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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 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 Prospectus / Base Shelf Prospectus / Short Form	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual ra No Mandatory 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	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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, 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) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% 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	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No 2.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Prospectus MTN Prospectus Supplement	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial Position in subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual ra No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% 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	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Analysis Service Serv	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments s except as noted)				
	•	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06367WZ89	06368DHU1	06368DHW7	06368DHX5
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	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
	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 5	5		2.5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 8/6/2020	Liability - fair value option 8/10/2020	Liability - fair value option 8/18/2020	Liability - fair value option 8/21/2020
12	Perpetual or dated	Dated	Dated	0/10/2020 Dated	Dated
13	Original maturity date / Final maturity	2/6/2026	8/10/2028	8/18/2029	8/21/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	On 6-February-2022	At par on 10-August-2021	At par on 18-August-2021	At par on 21-August-2021
16	Subsequent call dates, if applicable	On each August and February 6, commencing February 6, 2022 up to and excluding the maturity date	At par on each August and February 10, commencing August 10, 2021 up to and excluding the maturity date	At par on each August and February 18, commencing August 18, 2021 up to and excluding the maturity date	At par on each August and February 21, commencing August 21, 2021 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		1.40 - 1.70%	1.25 - 2.10%	1.55%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
0.4	Existence of a step up or other incentive to	N		N	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	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	ii conventible, conversion rate	IN/A	IVA	IVA	1975
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
	Position in subordination hierarchy in liquidation (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	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)	MTN Prospectus MTN Prospectus Supplement			
	Pricing Supplement (if applicable)	,			
ĺ	•••	Final Terms - CUSIP: 06367W	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DI

	eatures Of Regulatory Capital Instruments				
(\$ ITIIIIOI	is except as noted)				
			-	Included in TLAC not included	_
4	Issuer	in regulatory capital	regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	ВМО	ВМО	BMO
2	identifier for private placement)	06368DHY3	221504682	222463700	06368DJD
	identifier for private placement)	00308DH13	221304082	222403700	00306D3D
		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
		unoroni -	or canada applicable troron	anorom	uncroin -
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	Contraction	Contractaa	Contractaal	Contractaal
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 330	50	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8/26/2020		8/28/2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8/26/2030	8/27/2060	8/28/2035	9/1/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 26-August-2021	27-Aug-25	At par on 28-August-2022	1-Sep-2
		At par on each August and			Each September and March 1
		February 26, commencing	Each August 27, commencing	Each August 28, commencing	commencing September 1,
		August 26, 2021 up to and	August 27, 2025 up to and	August 28, 2022 up to and	2021 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date.	excluding the maturity date.	maturity date
	Coupons/dividends		-	-	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index		Fixed Zero Coupon, 2.74%		Fixed Zero Coupon, 1.37%
	· ·	1.90%			
18	Coupon rate and any related index	1.90%	Zero Coupon, 2.74%	2.30%	Zero Coupon, 1.37%
18	Coupon rate and any related index Existence of a dividend stopper	1.90%	Zero Coupon, 2.74%	2.30%	Zero Coupon, 1.37%
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	Zero Coupon, 2.74% No Mandatory	2.30% No Mandatory	Zero Coupon, 1.37% No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	Zero Coupon, 2.74% No Mandatory	2.30% No Mandatory	Zero Coupon, 1.37% 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	Zero Coupon, 2.74% No Mandatory No Cumulative	2.30% No Mandatory No Cumulative	Zero Coupon, 1.37% 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible	2.30% No Mandatory No Cumulative Non-convertible	Zero Coupon, 1.37% 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A	2.30% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 1.37% 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.37% 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A	2.30% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 1.37% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 1.37% 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	No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 1.37% 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, tilly 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 1.37% 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 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 1.37% 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 1.37% 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 1.37% 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, 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 1.37% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 1.37% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 1.37% 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, 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 1.37% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.37% 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, 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 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 N/A N/A N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.37% 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 instrument it converts into Write-down feature If 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.37% 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, 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, 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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 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 Pari pasu to Deposit Liabilities No	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	2.30% 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, 1.37% 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 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, or partially If 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 2.74% 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	2.30% 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, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, specify instrument type convertible If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, or partially If 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
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, 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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, 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	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - July 16, 20	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16,	Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Prince Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A No N/A No N/A No No N/A No Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 N/A Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16,	Zero Coupon, 1.37% 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 2020

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ IIIIIIOI	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
1	Issuer	BMO	· ,	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368DJG0	06368DJM7	06368DJF2	06368DJL9
		Province of Ontario and the	5	Province of Ontario and the	Province of Ontario and the
	C	laws of Canada applicable		laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	of Canada applicable therein	therein	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	0	0	0
	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
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	Liability fair value ention	Liability fair value ention	6.2	Liebility foir velve
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9/3/2020	Liability - fair value option 9/3/2020	Liability - fair value option 9/4/2020	Liability - fair value option 9/4/2020
12	Perpetual or dated	9/3/2020 Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9/3/2030	9/3/2027	9/4/2032	9/4/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	3-Sep-21	3-Sep-21	4-Sep-21	4-Sep-21
			Each September and March 3,		Each September and March 4,
16	Subsequent call dates, if applicable Coupons/dividends	commencing September 3, 2021 up to and excluding the maturity date	commencing September 3, 2021 up to and excluding the maturity date	commencing September 4, 2021 up to and excluding the maturity date	commencing September 4, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	2021 up to and excluding the maturity date	up to and excluding the maturity date Fixed	2021 up to and excluding the maturity date	2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83%	up to and excluding the maturity date Fixed Zero Coupon, 1.58%	2021 up to and excluding the maturity date	2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2021 up to and excluding the maturity date	up to and excluding the maturity date Fixed Zero Coupon, 1.58%	2021 up to and excluding the maturity date	2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83%	up to and excluding the maturity date Fixed Zero Coupon, 1.58%	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90%	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% 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	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% 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	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% 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)	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% 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	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	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	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	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	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	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	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	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	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	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	up to and excluding the maturity date Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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Province of Ontario and the laws of Canada applicable therein Aground (Canada applicable) Browince 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 LAC-deligible instruments governed by forein law) Contractual Contractu		ns except as noted)				
Lower control of CIUSP (SM) of Boomberg			Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
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Perpetual or dated Daled						
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At par on 4-September-2021 At par on 4-September-2021 At par on each September 3 Subsequent call dates, if applicable and March 4, commercing september 3 Subsequent call dates, if applicable excluding the maturity date and March 4, commercing September 9 Coupons/divinitions Fixed 17 Fixed or floating dividend/coupon Fixed 17-0-21% Fixed Fix						
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and March 4, commencing September 9, 202 cup to a desculding the maturity date scyluding the maturity date scyludi						
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17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Route Fixed Fix	16		excluding the maturity date	maturity date.	the maturity date	excluding the maturity date
18 Coupon rate and any related index 170-2-10% Zero Coupon, 2.85% Zero Coupon, 1.84% 19 Existence of a dividend stopper No		· /				
Existence of a dividend stopper No No No No No No No N		· ·				
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No		· · · · · · · · · · · · · · · · · · ·				1.819
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 Cumulative Cumulative Complete Non-convertible Non-con			•		•	,
23 Convertible or non-convertible Non-converti	21	redeem	No		No	No
If convertible, conversion trigger (s)		Noncumulative or cumulative	Cumulativa	Cumulative	Cumulativa	Cumulative
25 If convertible, fully or partially N/A	22					
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A 28 Into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify instrument type converts into N/A	22 23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into N/A	22 23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
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If convertible, specify issuer of instrument it convertible, specify instrument in convertible, specify instrument in convertible, specify instrument it convertible, specify instrument it convertible, specify instrument specifically specifica	22 23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
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 No 31 If write-down, write-down trigger (s)	22 23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
Write-down feature	22 23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
31	22 23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities	22 23 24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 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	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No If temporary write-down, description of write- down mechanism Exemption from subordination exemption from subordinatio	22 23 24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
If temporary write-down, description of write- down mechanism 34a Type of subordination	22 23 24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No	22 23 24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities	22 23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos	22 23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A
36 Non-compliant transitioned features No	22 23 24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A
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 NIP Offering Circular - July 16, 2020	22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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	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 subordinatio
Prospectus / Base Shelf Prospectus / Short Form Prospectus NIP Offering Circular - July 16, 2020	22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-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	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilitie
NIP Offering Circular - July 16, 2020	22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Non-convertible 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 subordinatio Pari pasu to Deposit Liabilitie No
Supplement to Base Shelf Prospectus (if applicable)	22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordinatio Pari pasu to Deposit Liabilitie No
	22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A 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 NO Exemption from subordinatio Pari pasu to Deposit Liabilitie No

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	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)	06368DKB9	06368DKC7	06367W5P4	06368DKA1
		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	50		USD 15	7.89
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	9/25/2020 Dated	9/28/2020 Dated	9/29/2020 Dated	10/1/2020 Dated
13	Original maturity date / Final maturity	9/25/2030	9/28/2027	9/29/2034	10/1/2028
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 25-September-2021	28-Sep-21	On 29-March-2021	At par on 1-October-2021
			2, 2, 4, 2		
1					
		At par on each September		On each September and	At par on each October and
		At par on each September and March 25, commencing September 25, 2021 up to and	28, commencing September 28, 2021 up to and excluding	On each September and March 29, commencing March 29, 2021 up to and excluding	At par on each October and April 1, commencing October 1, 2021 up to and excluding
16	Subsequent call dates, if applicable	and March 25, commencing	28, commencing September	March 29, commencing March	April 1, commencing October
	Coupons/dividends	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	April 1, commencing October 1, 2021 up to and excluding the maturity date
16 17 18		and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed	28, commencing September 28, 2021 up to and excluding	March 29, commencing March 29, 2021 up to and excluding	April 1, commencing October 1, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed	28, commencing September 28, 2021 up to and excluding the maturity date Fixed	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed	April 1, commencing October 1, 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 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%	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80%	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49%	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85%	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00%
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	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% 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	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	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% 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	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% 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)	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% 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	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 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	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 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	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A N/A	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	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	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary 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 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 Exemption from subordination	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 NI/A NI/A NI/A NI/A NI/A NI/A Exemption from subordination	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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)	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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 Pari pasu to Deposit Liabilities	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
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	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 Exemption from subordination Pari pasu to Deposit Liabilities	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial Fremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, fully or partially If convertible, conversion rate If convertible, paperify 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 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	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	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If specify instrument of temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	and March 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 Prospectus MTN Prospectus	April 1, commencing October 1, 2021 up to and excluding the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	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)	06368DKD5	06368DKK9	06368DKP8	06367W6Z1
		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				
Sa	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractaci	Contractaci	Contractaci	Contractadi
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	2.119			USD 1.459
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	10/2/2020 Dated	10/14/2020 Dated	10/15/2020 Dated	10/20/2020 Dated
13	Original maturity date / Final maturity	10/2/2030	10/14/2030	10/15/2030	4/20/2028
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 2-October-2021	14-Oct-21	At par on 15-October-2021	On 20-October-2022
1		A4 O-4-b	C O-4 A 44	A4 O-4-b	O
		At par on each October and April 2, commencing October	Each October and April 14,	At par on each October and April 15, commencing October	On each October and April 20, commencing October 20.
		April 2, commencing October 2, 2021 up to and excluding	commencing October 14, 2021 up to and excluding the	April 15, commencing October 15, 2021 up to and excluding	commencing October 20, 2022 up to and excluding the
16	Subsequent call dates, if applicable	April 2, commencing October	commencing October 14,	April 15, commencing October	commencing October 20,
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	April 2, commencing October 2, 2021 up to and excluding	commencing October 14, 2021 up to and excluding the	April 15, commencing October 15, 2021 up to and excluding	commencing October 20, 2022 up to and excluding the
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	April 2, commencing October 2, 2021 up to and excluding the maturity date	commencing October 14, 2021 up to and excluding the maturity date	April 15, commencing October 15, 2021 up to and excluding the maturity date	commencing October 20, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	April 2, commencing October 2, 2021 up to and excluding the maturity date	commencing October 14, 2021 up to and excluding the maturity date	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed	commencing October 20, 2022 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80%	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83%	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15%
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 Existence of a step up or other incentive to	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80%	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77%	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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 If write-down, write-down trigger (s)	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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 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-	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No 1.15% Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No 1.15% Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 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	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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)	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 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	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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 If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% 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 October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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, paperify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apecify instrument type convertible into If 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	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% 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 October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, 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 Fremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% 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 October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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, paperify 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 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	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% 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 October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, 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 specify instrument of temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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)	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% 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 October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial Fremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	April 2, commencing October 2, 2021 up to and excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	April 15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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

` '	eatures Of Regulatory Capital Instruments ns except as noted)				
	one operation in the state of t				
		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)	06368DKN3	06368DLX0	06368DLW2	06368DLY8
		Province of Ontario and the	Description of Outside and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	Province of Ontario and the laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
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
0	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	NI/A	N/A	NI/A	NI/A
9	Par value of instrument	N/A USD 50	N/A 5	N/A	N/A 25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10/21/2020	11/2/2020	11/2/2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/21/2030	11/2/2026	11/2/2027	11/2/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call data conti				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-October-2021	At par on 2-November-2021	At par on 2-November-2021	At par on 2-November-2021
15	redemption amount / mittal maturity	At pair on 21-October-2021	At par on 2-November-2021	At pai on 2-November-2021	At par on 2-November-2021
		At par on each October and	At par on each November and	At nor on each November and	At par on each November and
		April 21, commencing October	l '	May 2, commencing	May 2, commencing
		21, 2021 up to and excluding	November 2, 2021 up to and	November 2, 2021 up to and	November 2, 2021 up to and
4.0	Subsequent call dates, if applicable	Alexander and Alexander and Alexander		excluding the maturity date	
16		the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends	,	,	,	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	excluding the maturity date Fixed
	Coupons/dividends	,	,	,	excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.40%-1.75%	Fixed 1.30%	Fixed 1.40%	excluding the maturity date Fixed 1.80%
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 1.40%-1.75%	Fixed 1.30%	Fixed 1.40%	excluding the maturity date Fixed 1.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Fixed 1.40%-1.75% No Mandatory	Fixed 1.30% No Mandatory	Fixed 1.40% No Mandatory	Eixed 1.80% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 1.40%-1.75% No Mandatory	Fixed 1.30% No Mandatory	Fixed 1.40% No Mandatory	excluding the maturity date Fixed 1.80% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 1.40%-1.75% No Mandatory No Cumulative	Fixed 1.30% No Mandatory No Cumulative	Fixed 1.40% No Mandatory No Cumulative	excluding the maturity date Fixed 1.80% 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	Fixed 1.40%-1.75% No Mandatory	Fixed 1.30% No Mandatory	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.80% 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	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.80% 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 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.30% No 1.30% Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.30% No 1.30% Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.40% No 1.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down trigger (s)	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.40% No 1.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.40% No 1.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.809 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.40% No 1.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 1.809 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.40% No 1.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary 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 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	excluding the maturity date Fixed 1.809 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into Urite-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into Urite-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Prospectus	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Prospectus	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	excluding the maturity date Fixed 1.809 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Prospectus	Fixed 1.40%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A	Fixed 1.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	excluding the maturity date Fixed 1.809 No Mandatory 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

	atures Of Regulatory Capital Instruments as except as noted)				
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		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	0000001.75	005000044	005000440	000000
2	identifier for private placement)	06368DLZ5	225220344	225098140	06368DMA9
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
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	N/A	N/A	A1/4	N.//A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25		USD 10	1.781
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	11/2/2020 Dated	11/4/2020 Dated	11/6/2020 Dated	11/6/2020 Dated
13	Original maturity date / Final maturity	11/2/2030		11/6/2050	11/6/2028
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 2-November-2021	At par on 4-November-2022	6-Nov-25	At par on 6-November-2021
16	Subsequent call dates, if applicable	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date	At par on each November 4, commencing November 4, 2022 up to and excluding the maturity date	Each November 6, commencing November 6, 2021 up to and exlcuding the maturity date.	At par on each November and May 6, commencing November 6, 2021 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	1.60%-2.10%		Zero Coupon, 2.70%	1.20%-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	ivial dator y	Mandatory	INIGINGATOR Y
21	redeem	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Cumulative Non-convertible	Cumulative	Cumulative
23	If convertible, conversion trigger (s)	Non-convertible N/A	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	1.47.			
28	into				
200	If convertible, specify issuer of instrument it	NI/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	Examplian from outdir-d'	Examplian from out!	Examplian from out!:!	Evernation from auto-auto-au
34a	Type of subordination Position in subordination hierarchy in liquidation	Lvembrion nom sabordination	Exemption from subordination	Livernihmon ironi supordination	Lvembrion nom sapordination
	(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	,	INF.	INF.	INIT	Int.
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
i	i i ospectus		NIP Offering Circular - July 16,	NIP Prospectus - July 16, 2020	<u>)</u> Ī
-		İ	I		
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	Final Tarma, CHOID, 000000	Final Terms - CUSIP: 2252203	Final Torma OHOD: 00F0004	Final Tarma, OHOD, 000000

o millior	atures Of Regulatory Capital Instruments as except as noted)				
(-	7				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	OCOCODMEO	06369DMH4	06369DMC6	06368DMJ0
2	identifier for private placement)	06368DMF8	06368DMH4	06368DMG6	OOSOODIVIJO
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
_	Coverning low(e) of the instrument	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section	therein	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
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) Par value of instrument	N/A	N/A 2.275	N/A	N/A
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	1.5 Liability - fair value option
11	Original date of issuance / Settlement	11/9/2020		11/9/2020	11/9/2020
12	Perpetual or dated Original maturity date / Final maturity	Dated 11/9/2027	Dated	Dated	Dated 44/0/2020
13 14	Issuer call subject to prior supervisory approval	Yes	11/9/2027 Yes	11/9/2028 Yes	11/9/2030 Yes
	, , , , , , , , , , , , , , , , , , , ,				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 9-November-2021	At par on 0 November 2021	At par on 9-November-2021	At par on 9-November-2021
15	redemption amount / initial maturity	At par on 9-November-2021	At par on 9-November-2021	At par on 9-November-2021	At par on 9-November-2021
		At par an each November and	At par on each November and	At par an each November and	At par an agab Nayambar and
		May 9, commencing	May 9, commencing	May 9, commencing	May 9, commencing
		November 9, 2021 up to and	November 9, 2021 up to and	November 9, 2021 up to and	November 9, 2021 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	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Fixed 1.35%-1.70%	Fixed 1.45%	1.55%	1.80%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	l				
	mandatory Existence of a ston up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	j	•	•
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 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	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 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 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	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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
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 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion if convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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	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	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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, 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 Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, 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 Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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, 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	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				
2	identifier for private placement)	06368DMK7	06368E3G5	06368DML5	226142592
		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	0	Contractual	0	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
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
		Culor 12 to monament	Caler 12 to modalion	Culor 12 to modulion	Caller 12 to monament
	Amount recognised in regulatory capital (Currency in				
9	millions, as of most recent reporting date) Par value of instrument	N/A	N/A USD 9.935	N/A 2.098	N/A 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11/10/2020	11/10/2020	11/12/2020	11/20/2020
12	Perpetual or dated	Dated 14/40/2020	Dated	Dated 14/43/2025	Dated 41/20/2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	11/10/2030 Yes	2/10/2027 Yes	11/12/2025 Yes	11/20/2035 Yes
<u> </u>	, p p approval	-	-	-	
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	10-Nov-21	At par on 10-November-2021	At par on 12-November-2021	At par on 20-November-2021
		Fach November and May 10	At par on each February, May, August and November 10	At par on each November and	At par on each November 20
		Each November and May 10, commencing November 10,	August and November 10, commencing November 10,	At par on each November and May 12, commencing	commencing November 20,
40	Subsequent cell dates if applicable	commencing November 10, 2021 up to and excluding the	August and November 10, commencing November 10, 2021 up to and excluding the	May 12, commencing November 12, 2021 up to and	commencing November 20, 2021 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	commencing November 10,	August and November 10, commencing November 10,	May 12, commencing	commencing November 20,
17	Coupons/dividends Fixed or floating dividend/coupon	commencing November 10, 2021 up to and excluding the maturity date	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed	commencing November 20, 2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85%	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00%	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35%	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing November 10, 2021 up to and excluding the maturity date	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed	commencing November 20, 2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85%	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00%	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35%	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26%
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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% Mandatory	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% Mandatory No	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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)	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% No Mandatory 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, fully or partially If convertible, conversion rate If 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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)	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% No Mandatory 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, 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	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% No Mandatory 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)	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% No Mandatory 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 trie-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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, 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 hierarchy in liquidation	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 trie-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apecify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 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	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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, 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, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 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	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 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	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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, specify instrument it converts into Write-down feature If write-down, full or partial Position in subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 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	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 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	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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 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)	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 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	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% 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, specify instrument it converts into Write-down feature If write-down, full or partial Position in subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing November 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 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/	August and November 10, commencing November 10, 2021 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date Fixed 1.00%-1.35% 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	commencing November 20, 2021 up to and excluding the maturity date Fixed 2.26% No

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	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)	06368DMX9	06368DNC4	06368DNF7	06368DNH3
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
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	2.3		10	
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	12/1/2020 Dated	12/14/2020 Dated	12/14/2020 Dated	12/15/2020 Dated
13	Original maturity date / Final maturity	12/1/2030	12/14/2026	12/14/2030	12/15/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1	Ontional call data continuent and data a				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 1-December-2021	At par on 14-December-2021	14-Dec-21	15-Dec-21
					.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		At par on each December and	At par on each December and		On each December and June
1		lune 1 commencing	lune 14 commencing	14 commencing December	15 commencing December
		June 1, commencing December 1, 2021 up to and	June 14, commencing December 14, 2021 up to and		15, commencing December 15, 2021 up to and excluding
16	Subsequent call dates, if applicable				
	Coupons/dividends	December 1, 2021 up to and excluding the maturity date	December 14, 2021 up to and excluding the maturity date	14, 2021 up to and excluding the maturity date	15, 2021 up to and excluding the maturity date
16 17 18		December 1, 2021 up to and excluding the maturity date Fixed	December 14, 2021 up to and	14, 2021 up to and excluding	15, 2021 up to and excluding
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 1, 2021 up to and excluding the maturity date Fixed	December 14, 2021 up to and excluding the maturity date Fixed	14, 2021 up to and excluding the maturity date Fixed	15, 2021 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 1, 2021 up to and excluding the maturity date Fixed 1.50%	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No	14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No	15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 1, 2021 up to and excluding the maturity date Fixed 1.50%	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35%	14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83%	15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory	14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory	15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative	14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative	15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory	14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory	15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% 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	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A	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, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A	14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A	15, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A	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, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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, 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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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, 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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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, 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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, 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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)	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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	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
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	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 Exemption from subordination	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
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)	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% 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	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 N/A N	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 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	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	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 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 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	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% 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	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 N/A N	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 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, 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 Fremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	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 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 remover tible, 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	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	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 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, 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 trigger (s) If convertible, partially If convertible, partially If convertible, partially If convertible, partialy	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial Fremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	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 N/A N/A	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 Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	is except as floted)				
		_	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				
2	identifier for private placement)	06368DNK6	06368DNL4	06368DNJ9	06368DNQ3
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
_	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	0	0	0
	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 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
	71				
0	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 7.5	N/A 5	N/A 4.5	N/A 9.69
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	12/18/2020		12/29/2020	12/30/2020
12	Perpetual or dated Original maturity date / Final maturity	Dated 3/18/2033	Dated 12/21/2030	Dated 12/29/2030	Dated 12/30/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	18 Dec 21	At par on 21-December-2021	At par on 20 December 2021	At par on 30 December 2021
15	redemption amount / mittal maturity	10-Dec-21	At par on 21-December-2021	At pair on 23-December-2021	At par on 50-December-2021
1					
		On each March, June,			
		September and June 18,	At par on each December and		At par on each December and
		September and June 18, commencing December 18,	June 21, commencing	June 29, commencing	June 30, commencing
16	Subsequent call dates, if applicable	September and June 18,	June 21, commencing		
	Coupons/dividends	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	June 29, commencing December 29, 2021 up to and excluding the maturity date	June 30, commencing December 30, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed
	Coupons/dividends	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	June 29, commencing December 29, 2021 up to and excluding the maturity date	June 30, commencing December 30, 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	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	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%	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50%	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-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	September and June 18, commencing December 18, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.96% No	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative	June 30, commencing December 30, 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	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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible	June 30, commencing December 30, 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September and 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September and 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September and 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September and 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially 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 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 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 N/A N/A	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 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 N/A N/A	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 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 N/A N/A	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 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	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 N/A N/A	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully 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 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 convertible, specify 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	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	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 N/A N/A	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-down mechanism Type of subordination hierarchy in liquidation	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	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 N/A N/A	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 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 N/A N/A	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 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 Pari pasu to Deposit Liabilities No	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 N/A N/A N	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% 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	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A 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	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 NO Exemption from subordination Pari pasu to Deposit Liabilities	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 N/A N/A N/	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-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	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September and 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 Pari pasu to Deposit Liabilities No	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 N/A N/A N	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% 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	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A 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	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 Pari pasu to Deposit Liabilities No	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 N/A N/A N	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% 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	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A 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	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 Pari pasu to Deposit Liabilities No	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 N/A N/A N	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% 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	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A 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 insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September and 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 Pari pasu to Deposit Liabilities No	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 N/A N/A N	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% 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	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September and 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 Pri pasu to Deposit Liabilities No 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 Pari pasu to Deposit Liabilities No N/A N/A	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

\$ millior	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC pet included	Included in TLAC pet include
		in regulatory capital	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)	06368EBV3	227976314	227766433	06368DN2
		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) 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 15		USD 250	(
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12/31/2020		1/13/2021	1/20/20
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 12/31/2037	Dated 1/6/2036	Dated 1/13/2061	Dated 1/20/20
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-December-2021	At par on 06-January-2023	13 ₋ lan-2026	At par on 20-January-2022
		At par on each June 30 and	At par on each January 06,	Each January 13,	At par on each January and
16	Subsequent call dates, if applicable	December 31, commencing December 31, 2021 up to and excluding the maturity date	commencing January 06, 2023 up to and excluding the maturity date	commencing January 13, 2026 up to and excluding the maturity date.	July 20, commencing January and 20, 2022 up to and excluding the maturity date
	Coupons/dividends	Ţ,	,	•	·
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%		Zero Coupon, 2.70%	1.30%-1.75%
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 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 entired convertible	N/A	N/A	NI/A	NI/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				
		N/A	N/A	N/A No	N/A No
29	converts into		No		LING
30	Write-down feature	No	No	NO	110
			No	No	
30 31	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary		No	NO	
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial		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-		No 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	No			
30 31 32 33 34 34a	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordinati
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		Exemption from subordination	Exemption from subordinati
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	Exemption from subordinati
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	Exemption from subordination Pari pasu to Deposit Liabiliti No
30 31 32 33 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16,	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16,	Exemption from subordination Pari pasu to Deposit Liabilitien 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 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 Liabiliti No N/A

	atures Of Regulatory Capital Instruments s except as noted)				
(Ψ IIIIIIOI	o except do 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	0000055044	000005005	000000000000000000000000000000000000000	000000000000000000000000000000000000000
2	identifier for private placement)	06368EBW1	06368ECG5	06368DPH1	06368DPP3
		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	N/A	N.//A	A1/A	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	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 0.597	USD 19.59	25	8.152
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option 2/16/2021
11 12	Original date of issuance / Settlement Perpetual or dated	1/25/2021 Dated	1/28/2021 Dated	2/1/2021 Dated	2/16/2021 Dated
13	Original maturity date / Final maturity	1/25/2041	1/28/2028	2/1/2028	2/16/2031
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 25-January-2022	At par on 28-January-2022	1-Feb-2022	At par on 16-February-2022
16	Subsequent call dates, if applicable	At par on each January 25 and July 25, commencing January 25, 2022 up to and excluding the maturity date	At par on each January 28 and July 28, commencing January 28, 2022 up to and excluding the maturity date	Each February and August 1, commencing February 1, 2022 up to and excluding the maturity date	At par on each February and August 16, commencing February 16, 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		1.00%-1.50%	Zero Coupon, 1.45%	1.50%-2.50%
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	Manualory	Ivial idator y	ivialidatory	Ivialidatol 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, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If a second the second				
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 31	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
J.u	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	If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
<u> </u>					j
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTND	MIND		
	•	MTN Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement		
		,	, Lappionion		
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368E0		

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38 If Soft file TLAC Term Sheet is achieved (for other TLAC-indus) between (for sheet of the TLAC-indus) between (for sheet of the Shee					Governing law(s) of the instrument	3
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Regulation prestment NA NA NA NA NA NA NA N			0	0	,	3a
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8 millions, so of most recont reporting date) NA		-			7	
9 Per value of instrument USD 2 Usbilly - fair value option Labelity - fair value o		/^	NI/A	N1/A		
10 Accounting classification Liability - fair value option 2/16/2002 2/19/2002 2/20/2002	2.64					
Dated Date						
13 Original maturity date / Final maturity 2/16/2028 2/19/2027 2/12/2027 Yes 14 Issuer call subject to prior supervisorary approval Yes Yes Yes Yes Yes 15 redemption amount / Initial maturity Yes Yes Yes Yes Yes Yes 16 Redemption amount / Initial maturity At par on 18-February-2023 At par on 22-February-2022 At par on 22-February-2023 At par on 22-February-2022 At par on	3/2/202					
At par on each February 16 redemption amount / Initial maturity At par on each February 2023 At par on 19-February 2023 At par on each February 19 and August 19 commencing and August 19 commenc	3/2/202					
At par on 16-February-2023 At par on 19-February-2023 At par on 22-Hebruary-2022 At par on 22-Hebruary	JIZIZ02				· · ·	
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16 Subsequent call dates, if applicable excluding the maturity date excluding the maturity date Coupons/dividends						
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21 redeem)	.05%-1.30% o	Fixed 1.050% No	1.000% No	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	18 19
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible All If convertible, conversion trigger (s) N/A)	.05%-1.30% o	Fixed 1.050% No	1.000% No	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	18 19
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25 If convertible, fully or partially N/A		.05%-1.30% o landatory o umulative	Fixed 1.050% No Mandatory No Cumulative	No Mandatory No Cumulative	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	18 19 20 21 22
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 29 converts into N/A N/A N/A N/A N/A 30 Write-down feature N/A N/A N/A N/A N/A N/A If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination hierarchy in liquidation (specify instrument) Position in subordination hierarchy in liquidation (specify instrument) Pari pasu to Deposit Liabilities N/A N/A N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus Supplement		.05%-1.30% o landatory o umulative on-convertible	Fixed 1.050% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	18 19 20 21 22 23
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34 down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu t		o landatory o umulative on-convertible /A /A /A	Fixed 1.050% 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 or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) A Non-compliant transitioned features No N		o landatory o umulative on-convertible /A /A /A	Fixed 1.050% 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 or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32
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35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos	ole	.05%-1.30% o landatory o umulative on-convertible /A //A //A	Fixed 1.050% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33
36 Non-compliant transitioned features No	ole	.05%-1.30% o landatory o umulative on-convertible /A //A //A	Fixed 1.050% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	ole om subordinatio	.05%-1.30% o landatory o umulative on-convertible //A //A //A o xemption from subordination	Fixed 1.050% No Mandatory No Cumulative 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a
Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	ole om subordinatio	05%-1.30% 0 landatory 0 umulative on-convertible //A //A //A //A //A //A //A //A	Fixed 1.050% 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 Pari pasu to Deposit Liabilities No	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 monvertible, 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	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	ole om subordinatio	05%-1.30% 0 landatory 0 umulative on-convertible //A //A //A //A //A //A //A //A	Fixed 1.050% 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 Pari pasu to Deposit Liabilities No	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 monvertible, 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	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a
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MTN Prospectus Supplement MTN Prospectus Supplement	ole om subordinatio	05%-1.30% 0 landatory 0 umulative on-convertible //A //A //A //A //A //A //A //A	Fixed 1.050% 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a
Pricing Supplement (if applicable)	ole om subordinatio	05%-1.30% 0 landatory 0 umulative on-convertible //A //A //A //A //A //A //A //A	Fixed 1.050% No Mandatory 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 Nn/A N/A N/A N/A N/A N/A N/A N/A N	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a
	ole om subordinatio	05%-1.30% 0 landatory 0 umulative on-convertible //A //A //A //A //A //A //A //A	Fixed 1.050% No Mandatory 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 Nn/A N/A N/A N/A N/A N/A N/A N/A N	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a
Final Terms - CUSIP: 06368EF Final Terms - CUSIP: 06368EF Final Terms - CUSIP: 06368DF Final Terms - CU	ole om subordinatio	05%-1.30% 0 landatory 0 umulative on-convertible //A //A //A //A //A //A //A //A	Fixed 1.050% No Mandatory 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 Nn/A N/A N/A N/A N/A N/A N/A N/A N	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	is except as noted)				
		_	Included in TLAC not included	-	Included in TLAC not included
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368DQE7	06368DQD9	06368DQH0	06368DQK3
		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		4	2.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	3/10/2021 Dated	3/10/2021 Dated	3/12/2021 Dated	3/12/2021 Dated
13	Original maturity date / Final maturity	3/10/2027	3/10/2029	3/12/2031	3/12/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 10-March-2022	At par on 10-March-2022	At par on 12-March-2022	At par on 12-March-2022
	,	'	'	'	'
1			1 1 1		
		At par on each March and September 10, commencing	At par on each March and September 10, commencing	At par on each March and September 12, commencing	At par on each March and September 12, commencing
		September 10, commencing March 10, 2022 up to and	September 10, commencing March 10, 2022 up to and	September 12, commencing March 12, 2022 up to and	September 12, commencing March 12, 2022 up to and
16	Subsequent call dates, if applicable	September 10, commencing	September 10, commencing	September 12, commencing	September 12, commencing
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	September 10, commencing March 10, 2022 up to and	September 10, commencing March 10, 2022 up to and	September 12, commencing March 12, 2022 up to and	September 12, commencing March 12, 2022 up to and
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 10, commencing 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%	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65%	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.45%-2.00% No	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed 1.95% No	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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 Existence of a step up or other incentive to	September 10, commencing 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%	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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)	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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)	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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 If convertible, specify issuer of instrument it converts into	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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	September 10, commencing 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 2.15%-2.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% 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)	September 10, commencing 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 N/A	September 12, commencing March 12, 2022 up to and 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 10, commencing 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 N/A	September 12, commencing March 12, 2022 up to and 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 10, commencing 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 N/A	September 12, commencing March 12, 2022 up to and 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 10, commencing 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	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 N/A	September 12, commencing March 12, 2022 up to and 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 10, commencing 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	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 N/A	September 12, commencing March 12, 2022 up to and 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	September 10, commencing 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 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	September 12, commencing March 12, 2022 up to and 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 N/A Exemption from subordination	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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)	September 10, commencing 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 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 N/A Pari pasu to Deposit Liabilities	September 12, commencing March 12, 2022 up to and 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 N/A N/A Pari pasu to Deposit Liabilities	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	September 10, commencing 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 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	September 12, commencing March 12, 2022 up to and 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 N/A Exemption from subordination	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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) Non-compliant transitioned features If yes, specify non-compliant features	September 10, commencing 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 12, commencing March 12, 2022 up to and 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 N/A N/A N/A N	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, 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 convertible, specify instrument type convertible into If the down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 10, commencing 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 12, commencing March 12, 2022 up to and 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 N/A N/A N/A N	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial Position in subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 10, commencing 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 12, commencing March 12, 2022 up to and 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 N/A N/A N/A N	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, 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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	September 10, commencing 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 12, commencing March 12, 2022 up to and 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 N/A N/A N/A N	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, 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 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)	September 10, commencing 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 12, commencing March 12, 2022 up to and 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 N/A N/A N/A N	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial Position in subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 10, commencing 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 Pari pasu to Deposit Liabilities No 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 N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September 12, commencing March 12, 2022 up to and 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 N/A Pari pasu to Deposit Liabilities No N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No

	atures Of Regulatory Capital Instruments as except as noted)				
(\$ ITIIIIOI	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)	06368DQJ6	06368DQG2	06368DQM9	06368DQS6
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
_	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	0	0
	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
		Outer 12 to mediament	Caler 12 to modalion	Caller 12 to modalitoric	Calor 12 to morament
	Amount recognised in regulatory capital (Currency in				
9	millions, as of most recent reporting date) Par value of instrument	N/A 1.5	N/A 1.419	N/A 3.056	N/A 14
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	3/12/2021	3/15/2021	3/19/2021	3/22/2021
12	Perpetual or dated Original maturity date / Final maturity	Dated 3/12/2026	Dated 3/15/2028	Dated 3/19/2029	Dated 3/22/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
	Optional call date, contingent call dates and	40.14	45.44	40.14	
15	redemption amount / Initial maturity	At par on 12-March-2022	At par on 15-March-2022	At par on 19-March-2022	At par on 22-March-2022
		At par on each March and	At par on each March and	At par on each March and	
1					At par on each March and
		September 12, commencing	September 15, commencing	September 19, commencing	September 22, commencing
16	Subsequent call dates, if applicable				
	Coupons/dividends	September 12, commencing March 12, 2022 up to and excluding the maturity date	September 15, commencing March 15, 2022 up to and excluding the maturity date	September 19, commencing March 19, 2022 up to and excluding the maturity date	September 22, commencing March 22, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed
	Coupons/dividends	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 15, commencing March 15, 2022 up to and excluding the maturity date	September 19, commencing March 19, 2022 up to and excluding the maturity date	September 22, commencing March 22, 2022 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45%	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25%	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75%	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45%	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25%	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75%	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55%
17 18 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45%	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55%
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A
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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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary 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 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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, paperify instrument type convertible into If convertible, specify instrument type convertible into If convertible, apecify instrument type convertible into If 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
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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, paperify 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 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, 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 specify instrument of temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, 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 Fremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

millio	ns except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not include in regulatory capital
1	Issuer	ВМО	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg			00000000	0004700
2	identifier for private placement)	06368DQT4	06368DQU1	06368DRA4	2324799
		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				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
<u>'</u>	moduli (ypo	Other TEAG IIISTUMENT	Other TEAC Institution	Other TEACHISturient	Other TEAO Instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10	10		USD 170
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	3/22/2021	3/22/2021	4/1/2021	4/15/20
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3/22/2031	3/22/2028	4/1/2031	4/15/20
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 22-March-2022	22-Mar-2022	At par on 01-April-2022	15-Apr-20
		At par on each March and	Each March and September	At par on each April and	
10	Subsequent cell dates if anni	At par on each March and September 22, commencing March 22, 2022 up to and	Each March and September 22, commencing March 22, 2022 up to and excluding the contributed to the contribute	At par on each April and October 01, commencing April 01, 2022 up to and excluding	April 15, 2026 up to and
16	Subsequent call dates, if applicable	September 22, commencing	22, commencing March 22,	October 01, commencing April	
	Coupons/dividends	September 22, commencing March 22, 2022 up to and excluding the maturity date	22, commencing March 22, 2022 up to and excluding the maturity date	October 01, commencing April 01, 2022 up to and excluding the maturity date	April 15, 2026 up to and excluding the maturity date.
17	Coupons/dividends Fixed or floating dividend/coupon	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed	22, commencing March 22, 2022 up to and excluding the maturity date Fixed	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed	April 15, 2026 up to and excluding the maturity date.
17 18	Coupons/dividends	September 22, commencing March 22, 2022 up to and excluding the maturity date	22, commencing March 22, 2022 up to and excluding the maturity date	October 01, commencing April 01, 2022 up to and excluding the maturity date	April 15, 2026 up to and excluding the maturity date.
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75%	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05%	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00%	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75%	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05%	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00%	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55%
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 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A
116 17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 frigger (s)	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 trie-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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 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	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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 trie-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	April 15, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordinat
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	April 15, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordinat
117 118 119 20 21 22 23 24 25 26 27 28 29 30 31 32 33 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	April 15, 2026 up to and excluding the maturity date Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabiliti
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, 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	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially 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	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	22, commencing March 22, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	October 01, commencing April 01, 2022 up to and excluding the maturity date Fixed 2.25%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	April 15, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilit No N/A

(\$ millioi	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)	06368DRU0	06368EJF0	06368DRX4	06368DRW
		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) 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 6.7	2.505	
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	4/16/2021	4/20/2021	4/30/2021	5/3/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4/16/2031	4/20/2026	4/30/2031	5/3/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	16-Apr-2022	At par on 20-April-2022	At par on 30-April-2022	At par on 3-May-2022
	, ,		·	· ·	,
		Fach April and October 10	At pay on each April 20 and	At par on each April and	At paying each May and
		Each April and October 16,	At par on each April 20 and	At par on each April and	At par on each May and
		commencing April 16, 2022 up	October 20 commencing	October 30, commencing April	November 3, commencing
16	Subsequent call dates, if applicable	commencing April 16, 2022 up to and excluding the maturity	October 20 commencing April20, 2022 up to and	October 30, commencing April 30, 2022 up to and excluding	November 3, commencing May 3, 2022 up to and
16	Subsequent call dates, if applicable Coupons/dividends	commencing April 16, 2022 up	October 20 commencing	October 30, commencing April	November 3, commencing
	Coupons/dividends	commencing April 16, 2022 up to and excluding the maturity date	October 20 commencing April20, 2022 up to and excluding the maturity date	October 30, commencing April 30, 2022 up to and excluding the maturity date	November 3, commencing May 3, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing April 16, 2022 up to and excluding the maturity date Fixed	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date	November 3, commencing May 3, 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 April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60%	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300%	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing April 16, 2022 up to and excluding the maturity date Fixed	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date	November 3, commencing May 3, 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 April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300%	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60%	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300%	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300%	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	commencing April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% Mandatory	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% 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	commencing April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% 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 April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 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 April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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 insure 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	commencing April 16, 2022 up to and excluding the maturity date Fixed Zero Coupon, 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed 1.300% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15% No 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilitie No

	ns except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368DSD7	06368DSQ8	06368DSP0	06368DTC
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
•	C	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	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in	NI/A	N1/A	N1/A	N1/A
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 14.7	N/A 8.641	N/A 4.503	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	5/5/2021	5/14/2021	5/17/2021	5/25/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5/5/2029		5/17/2031	5/25/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
_					
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 5-May-2022	At par on 14-May-2022	At par on 17-May-2022	At par on 25-May-2022
		-		-	-
		At par on each May and	At par on each May and	At par on each May and	At par on each May and
		November 5, commencing	November 14, commencing	November 17, commencing	November 25, commencing
16	Subsequent call dates, if applicable	November 5, commencing May 5, 2022 up to and	November 14, commencing May 14, 2022 up to and	November 17, commencing May 17, 2022 up to and	November 25, commencing May 25, 2022 up to and
16	Subsequent call dates, if applicable	November 5, commencing	November 14, commencing	November 17, commencing	November 25, commencing
	Coupons/dividends	November 5, commencing May 5, 2022 up to and excluding the maturity date	November 14, commencing May 14, 2022 up to and excluding the maturity date	November 17, commencing May 17, 2022 up to and excluding the maturity date	November 25, commencing May 25, 2022 up to and excluding the maturity date
16 17 18		November 5, commencing May 5, 2022 up to and	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed	November 14, commencing May 14, 2022 up to and excluding the maturity date	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed	November 25, commencing May 25, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15%	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15%	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20%	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15%	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15%	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20%	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible	November 17, commencing May 17, 2022 up to and excluding the maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible
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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 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-	November 5, commencing May 5, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 14, commencing May 14, 2022 up to and excluding the maturity date Fixed 1.75%-3.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 17, commencing May 17, 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	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	atures Of Regulatory Capital Instruments as except as noted)				
(\$ IIIIIOI	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				
2	identifier for private placement)	234446690	06368DTV6	06368DTX2	06368DTY0
		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				
Sa	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractaci	Contractaci	Contractaci	Contractadi
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 100	20.64	1.295	1.02
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	6/9/2021 Dated	6/24/2021 Dated	6/28/2021 Dated	6/28/2021 Dated
13	Original maturity date / Final maturity	6/9/2061	6/24/2029	3/28/2044	3/28/2043
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	9-Jun-2026	At par on 24-Jun-2022	28-Jun-2022	28-Jun-2022
-10	Todomption amount, matarity	0 0dii 2020	7 K PGI 511 2 1 CGI 2022	20 0411 2022	20 0411 2022
1					
				Each March, June, September	Each March, June, September
		Fack home O accompanies	At par on each June and	and December 28,	and December 28,
		Each June 9, commencing June 9, 2026 up to and	At par on each June and December 24, commencing June 24, 2022 up to and		
16	Subsequent call dates, if applicable	Each June 9, commencing June 9, 2026 up to and excluding the maturity date.	December 24, commencing	and December 28, commencing June 28, 2022	and December 28, commencing June 28, 2022
	Coupons/dividends	June 9, 2026 up to and excluding the maturity date.	December 24, commencing June 24, 2022 up to and excluding the maturity date	and December 28, commencing June 28, 2022 up to and excluding the maturity date.	and December 28, commencing June 28, 2022 up to and excluding the maturity date.
17	Coupons/dividends Fixed or floating dividend/coupon	June 9, 2026 up to and excluding the maturity date. Fixed	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed	and December 28, commencing June 28, 2022 up to and excluding the maturity date.
	Coupons/dividends	June 9, 2026 up to and excluding the maturity date.	December 24, commencing June 24, 2022 up to and excluding the maturity date	and December 28, commencing June 28, 2022 up to and excluding the maturity date.	and December 28, commencing June 28, 2022 up to and excluding the maturity date.
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25% No	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% 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	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50%	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00%	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25%	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25% No	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% 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	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25% No Mandatory No Cumulative	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% 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	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible
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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)	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% 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	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 insure 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	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify insure 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	June 9, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A N/A N/A Pari pasu to Deposit Liabilities No NI/A N/A 2020	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 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 N/A	and December 28, commencing June 28, 2022 up to and excluding the maturity date. Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

(\$ IIIIIIIOI	eatures Of Regulatory Capital Instruments ns except as noted)				
	is except as noted)				
			Included in TLAC not included		Included in TLAC not included in
1	Issuer	in regulatory capital BMO	· ·	in regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg	БМО	DIVIO	DIVIO	DIVIO
2	identifier for private placement)	06368DUC6	06368DUF9	06368DUT9	06368DUS1
		Province of Ontario and the	-	Province of Ontario and the	Province of Ontario and the laws
3	Governing law(s) of the instrument	laws of Canada applicable therein		laws 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
6	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	4.038	6.51	11.259	0.8
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 7/2/2021	Liability - fair value option 7/6/2021	Liability - fair value option 7/20/2021	Liability - fair value option 7/21/2021
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date / Final maturity	7/2/2029	7/6/2029	7/20/2029	7/21/2026
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 2-Jul-2022	At par on 6-Jul-2022	At par on 20-Jul-2022	At par on 21-Jul-2022
			·		·
		At par on each January and		At par on each January and	At par on each January and July
		July 2, commencing July 2, 2022 up to and excluding the	July 6, commencing July 6, 2022 up to and excluding the	July 20, commencing July 20, 2022 up to and excluding the	21, commencing July 21, 2022 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
18 19	Coupon rate and any related index Existence of a dividend stopper	2.20% No	2.00% No	1.95% No	1.45%-1.85%
10	Existence of a dividend deepper				No
	Fully discretionary, partially discretionary or	INO	110	110	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory	No Mandatory
	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	Mandatory No	Mandatory No	Mandatory No
	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory No Cumulative	Mandatory	Mandatory
21 22 23 24	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	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
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
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)	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
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate 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
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	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
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28 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
21 22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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
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	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 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 Ni/A Ni/A Ni/A Ni/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 Ni/A Ni/A Ni/A Ni/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	Mandatory 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 Ni/A Ni/A Ni/A Ni/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, 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	Mandatory 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 Ni/A Ni/A Ni/A Ni/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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 Ni/A Ni/A Ni/A Ni/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	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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/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		
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	DIVIO	DIVIO	DIVIO
2	identifier for private placement)	06368DVK7	06368DVL5	06368DVM3	06368DVV3
		Province of Ontario and the laws	Dravings of Ontaria and the laws	Dravings of Ontario and the laws	Province 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	4	1	5	·
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 8/6/2021	Liability - fair value option 8/6/2021	Liability - fair value option 8/10/2021	Liability - fair value option 8/17/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8/6/2031	8/6/2028	8/10/2026	8/17/2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	6-Aug-2022	6-Aug-2022	10-Aug-2022	17-Aug-2022
			-		
		Each February and August 6,	Each February and August 6,	Each February and August 10,	Each February and August 17,
		commencing August 6, 2022 up	commencing August 6, 2022 up	commencing August 10, 2022	commencing August 17, 2022 up to and excluding the maturity
16	Cuba aguant call dates, if applicable	to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity date	
	Subsequent can dates, if applicable	date	date	uale	date
	Subsequent call dates, if applicable Coupons/dividends				date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 2.30%	Fixed Zero Coupon, 1.88%	Fixed Zero Coupon, 1.47%	date Fixed Zero Coupon, 2.71%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero Coupon, 2.30%	Fixed Zero Coupon, 1.88%	Fixed Zero Coupon, 1.47%	date Fixed Zero Coupon, 2.71%
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 Zero Coupon, 2.30% No Mandatory	Fixed Zero Coupon, 1.88% No Mandatory	Fixed Zero Coupon, 1.47% No Mandatory	date Fixed Zero Coupon, 2.71% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed Zero Coupon, 2.30% No Mandatory	Fixed Zero Coupon, 1.88% No Mandatory	Fixed Zero Coupon, 1.47% No Mandatory No	date Fixed Zero Coupon, 2.71% No Mandatory No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Fixed Zero Coupon, 2.30% No Mandatory	Fixed Zero Coupon, 1.88% No Mandatory	Fixed Zero Coupon, 1.47% No Mandatory	date Fixed Zero Coupon, 2.71% 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 Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A	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
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A	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
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A	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
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 specify instrument it instrument it convertible into If specify instrument it instrument it convertible into If specify instrument it instrument i	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 Or permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero Coupon, 2.30% 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, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed Zero Coupon, 2.71% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial Or permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero Coupon, 2.30% 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, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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	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 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)	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination 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
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 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	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 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 No	date Fixed Zero Coupon, 2.71% 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 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	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 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 No	date Fixed Zero Coupon, 2.71% 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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 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 No	date Fixed Zero Coupon, 2.71% 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, 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 trigger (s) If convertible, conversion trigger (s) If wri	Fixed Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 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 No	date Fixed Zero Coupon, 2.71% 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 it converts into Write-down feature If write-down, full or partial Fremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	date Fixed Zero Coupon, 2.71% 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		
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	50	20	50	50
2	identifier for private placement)	06368DVW1	06368DVX9	06368DWC4	06368DWP5
			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 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
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument			
		Other 12 to motivation	Outer 12 to modulier	Otto I La to instanton	outer 12 to moraline
	Amount recognised in regulatory capital (Currency in				
9	millions, as of most recent reporting date) Par value of instrument	N/A 3	N/A 1.5	N/A 0.5	N/A 15.95
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	8/13/2021	8/23/2021	8/24/2021	8/26/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	8/13/2031	8/23/2031	8/24/2031 Van	8/26/2031
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 12 Aug 2022	At par on 22 Aug 2022	At par on 24-Aug-2022	At par on 26 Aug 2022
15	recemption amount / mittal maturity	At par on 13-Aug-2022	At par on 23-Aug-2022	At par 611 24-Aug-2022	At par on 26-Aug-2022
		At par on each February and			
		August 13, commencing August 13, 2022 up to and excluding the	August 23, commencing August 23, 2022 up to and excluding the	August 24, commencing August 24, 2022 up to and excluding the	August 26, commencing August 26, 2022 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	2.00%-2.50%	2.00%	2.00%-2.50%	2.10%
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	manual y	a.i.a.i.	manadory	
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
0.7	If a marking and the second and the	. 1/4	1 1/2	A 1/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 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)	NO .	INO	NO	INO
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
36	Non-compliant transitioned features	No	No	No	No No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DVV	Final Terms - CUSIP: 06368DVX	Final Terms - CUSIP: 06368DW	Final Terms - CUSIP: 06368DWI
-					

(\$ million					
	ns 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				
2	identifier for private placement)	06368DWR1	06368DWS9	06368EWM0	06368DXD1
		Province of Ontario and the laws			Province 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 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	1.3 Liability - fair value option	USD 25.15 Liability - fair value option	
11	Original date of issuance / Settlement	9/1/2021	9/7/2021	9/17/2021	Liability - fair value option 9/22/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9/1/2031 Yes	9/7/2031 Yes	3/17/2026 Yes	9/22/2031 Yes
	issue sui subject to prior supervisory approval	100	100	100	100
45	Optional call date, contingent call dates and	At 4 C 2000	At 7 C 2000	At 47 M 2000	20.0
15	redemption amount / Initial maturity	At par on 1-Sep-2022	At par on 7-Sep-2022	At par on 17-Mar-2022	22-Sep-2022
				At par on each March, June,	
		At par on each March and	At par on each March and	September, and December 17,	Each March and September 22,
		September 1, commencing September 1, 2022 up to and	September 7, commencing September 7, 2022 up to and	commencing March 17, 2022 up to and excluding the maturity	commencing September 22, 2022 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	date	maturity date
47	Coupons/dividends Fixed or floating dividend/coupon	F: 1	ri -	P	Fixed
17 18	Coupon rate and any related index	Fixed 1.93%	Fixed 2.00%	Fixed 1 22%	
19	Existence of a dividend stopper	No	No	No 1.2270	Zero Coupon, 2.35% No
	Fully discretionary, partially discretionary or	No		No	Zero Coupon, 2.35% No
20	Fully discretionary, partially discretionary or mandatory		No Mandatory		Zero Coupon, 2.35%
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	Mandatory No	No Mandatory No	Zero Coupon, 2.35% No Mandatory
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative	Zero Coupon, 2.35% No Mandatory No Cumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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	No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 2.35% 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	Zero Coupon, 2.35% 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 NI/A NI/A NI/A	Zero Coupon, 2.35% 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	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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 NI/A NI/A NI/A	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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 NI/A NI/A NI/A	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 2.35% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory 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, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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, tully or partially If convertible, conversion rate 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 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	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, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No 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, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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, tully or partially If convertible, conversion rate 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 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	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, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible 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 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	Zero Coupon, 2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

(W :III:	eatures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)				
			Included in TLAC not included in		
	lanuar .	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)	06368EXR8	06368DXC3	238365937	238825270
	, , ,				
		Province of Ontario and the laws			Province 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	- Contractado	O STALL GOLDAN	001111111111111111111111111111111111111	Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	monument type	Other TEAC Instrument	Other TEACHISTIANIENT	Other TEACHISTIUMENT	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	Par value of instrument	USD 25	2	USD 250	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9/22/2021	Liability - fair value option 9/23/2021	Liability - fair value option 9/23/2021	Liability - fair value option 9/27/2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9/22/2028	9/23/2029	9/23/2061	9/27/2051
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At not on 22 Son 2022	At par on 23-Sep-2022	22 502 2026	27 Can 2022
15	redemption amount / Initial maturity	At par on 22-Sep-2022	At par on 23-Sep-2022	23-Sep-2026	27-Sep-2023
		At par on each March, June,			
		September, and December 22,		Each September 23,	Each September 27,
		commencing September 22,	September 23, commencing	commencing September 23,	commencing September 27,
		12022 up to and evoluting the		2026 up to and excluding the	
16	Subsequent call dates, if applicable	2022 up to and excluding the maturity date	September 23, 2022 up to and excluding the maturity date	2026 up to and excluding the maturity date	2023 up to and excluding the maturity date
16	Coupons/dividends				2023 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	excluding the maturity date Fixed	maturity date Fixed	2023 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 1.78%	excluding the maturity date Fixed 1.80%	maturity date Fixed Zero Coupon, 3.20%	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	excluding the maturity date Fixed	maturity date Fixed	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	maturity date Fixed 1.78% No	excluding the maturity date Fixed 1.80% No	maturity date Fixed Zero Coupon, 3.20% No	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed 1.78%	excluding the maturity date Fixed 1.80%	maturity date Fixed Zero Coupon, 3.20%	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	maturity date Fixed 1.78% No Mandatory	excluding the maturity date Fixed 1.80% No Mandatory No	maturity date Fixed Zero Coupon, 3.20% No Mandatory No	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% 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	maturity date Fixed 1.78% No Mandatory No Cumulative	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% 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	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% 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	maturity date Fixed 1.78% No 1.78% Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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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	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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)	maturity date Fixed 1.78% No 1.78% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	excluding the maturity date Fixed 1.80% 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	maturity date Fixed Zero Coupon, 3.20% 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	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	maturity date Fixed 1.78% No 1.78% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, mandatory or optional conversion If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	excluding the maturity date Fixed 1.80% 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	maturity date Fixed Zero Coupon, 3.20% 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	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	excluding the maturity date Fixed 1.80% 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	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2021	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
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, mandatory or optional conversion If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	excluding the maturity date Fixed 1.80% 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	maturity date Fixed Zero Coupon, 3.20% 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 NIP Prospectus - July 16, 2021 NIP Prospectus Supplement -	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
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 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	maturity date Fixed 1.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	excluding the maturity date Fixed 1.80% 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	maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2021	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
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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, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down trigger (s) If write-down trigger (s	maturity date Fixed 1.78% No 1.78% No Cumulative Non-convertible N/A N/A 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	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	maturity date Fixed Zero Coupon, 3.20% 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 NIP Prospectus - July 16, 2021 NIP Prospectus Supplement - August 25, 2021	2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

	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	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	238694906	06368DXK5	06368DXL3	06368DXM1
		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				
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
	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 100	1	1	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	9/30/2021 Dated	10/1/2021 Dated	10/1/2021 Dated	10/1/2021 Dated
13	Original maturity date / Final maturity	9/30/2061	10/1/2027	10/1/2029	10/1/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	30-Sep-2026	At par on 1-Oct-2022	At par on 1-Oct-2022	At par on 1-Oct-2022
	,	00 000 2020		· · · · · · · · · · · · · · · · · · ·	
		Each September 30,		At par on each April and	At par on each April and
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		commencing September 30, 2026 up to and excluding the	October 1, commencing October 1, 2022 up to and	October 1, commencing October 1, 2022 up to and	October 1, commencing
16	Subsequent call dates, if applicable	commencing September 30, 2026 up to and excluding the maturity date		October 1, commencing October 1, 2022 up to and excluding the maturity date	
	Coupons/dividends	2026 up to and excluding the maturity date	October 1, 2022 up to and excluding the maturity date	October 1, 2022 up to and excluding the maturity date	October 1, commencing October 1, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	2026 up to and excluding the maturity date Fixed	October 1, 2022 up to and excluding the maturity date	October 1, 2022 up to and excluding the maturity date Fixed	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed
	Coupons/dividends	2026 up to and excluding the maturity date	October 1, 2022 up to and excluding the maturity date	October 1, 2022 up to and excluding the maturity date	October 1, commencing October 1, 2022 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No	October 1, 2022 up to and excluding the maturity date Fixed 1.88%	October 1, 2022 up to and excluding the maturity date Fixed 2.16%	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38%
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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20%	October 1, 2022 up to and excluding the maturity date Fixed 1.88%	October 1, 2022 up to and excluding the maturity date Fixed 2.16%	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No	October 1, 2022 up to and excluding the maturity date Fixed 1.88%	October 1, 2022 up to and excluding the maturity date Fixed 2.16%	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38%
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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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)	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory 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, full or partial	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory 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, full or partial	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory 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 If sepecify instrument type convertible into If sepecify instrument it instrument it convertible into If sepecify instrument it instr	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory 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 Or permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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 sepecify instrument type convertible into If sepecify instrument it instrument it convertible into If sepecify instrument it instr	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	October 1, 2022 up to and excluding the maturity date Fixed 2.16% 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	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2021	October 1, 2022 up to and excluding the maturity date Fixed 1.88% 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	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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 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	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% 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	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2021	October 1, 2022 up to and excluding the maturity date Fixed 1.88% 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	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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, 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) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 1.88% 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	October 1, 2022 up to and excluding the maturity date Fixed 2.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% 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, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2026 up to and excluding the maturity date Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	October 1, 2022 up to and excluding the maturity date Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	October 1, 2022 up to and excluding the maturity date Fixed 2.16% 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	October 1, commencing October 1, 2022 up to and excluding the maturity date Fixed 2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

/¢ million	eatures Of Regulatory Capital Instruments as except as noted)				
(\$ THIIIO	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)	06368DXW9	06368DYF5	06368DYL2	06368G2A4
		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		O o ma o com	O THI GOLGGI	Communication
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	1	2	USD 15
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	10/5/2021 Dated	10/8/2021 Dated	10/19/2021 Dated	10/29/2021 Dated
13	Original maturity date / Final maturity	10/5/2029	10/8/2026	10/19/2028	10/29/2026
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 5-Oct-2022	At par on 8-Oct-2022	At par on 19-Oct-2022	At par on 29-Apr-2022
					,
					At par on each April, July,
		At par on each April and October 5, commencing	At par on each April and October 8, commencing	At par on each April and October 19, commencing	October, and January 29, commencing April 29, 2022 up
		October 5, 2022 up to and	October 8, 2022 up to and	October 19, 2022 up to and	to and excluding the maturity
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
					l Fixed
18	Coupon rate and any related index	1.90%	1.55%-2.00%	2.20%	Fixed 1.50%
18 19	Existence of a dividend stopper		1.55%-2.00% No	2.20% No	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	1.90% No	No	No	1.50% No
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	1.90%			1.50%
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	No 1.50% 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	1.90% 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 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
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature 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 NI/A NI/A NI/A NI/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 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	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 NI/A NI/A NI/A NI/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 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	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 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
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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, urite-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	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/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 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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	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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, urite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	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
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A 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 N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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/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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No 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 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No 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 N/A 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 MTN Prospectus MTN Prospectus Supplement

	atures Of Regulatory Capital Instruments as except as noted)				
	o Accept de Hotedy				
		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
0	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000000000	000000500	000000000	00000700
2	identifier for private placement)	06368DD84	06368DE83	06368DE91	06368DZS6
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 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	15.401 Liability - fair value option	0.205 Liability - fair value option
11	Original date of issuance / Settlement	12/23/2021	1/6/2022	12/31/2021	11/24/2021
12	Perpetual or dated	Dated 12/22/2022	Dated 1/6/2020	Dated 12/21/2026	Dated 11/24/2020
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	12/23/2032 Yes	1/6/2030 Yes	12/31/2026 Yes	11/24/2030 Yes
	, ar print approval				
45	Optional call date, contingent call dates and	00 D 0000	A4 C	24 D 2000	A4 04 N 0000
15	redemption amount / Initial maturity	23-Dec-2022	At par on 6-Jan-2023	31-Dec-2022	At par on 24-Nov-2022
		Each June and December 23,	At par on each January and July		At par on each May and
		commencing December 23, 2022 up to and excluding the		commencing December 31, 2022 up to and excluding the	November 24, commencing November 24, 2022 up to and
16	Subsequent call dates, if applicable	maturity date	date	maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index				Eivod
		Zero Coupon, 3.04%	2.29%	Zero Coupon, 2.32%	Fixed 2.60%
19	Existence of a dividend stopper	Zero Coupon, 3.04% No	2.29% No	Zero Coupon, 2.32% No	
	Fully discretionary, partially discretionary or	No	No	No	2.60% No
20	Fully discretionary, partially discretionary or mandatory				2.60%
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No	No Mandatory No
20 21 22	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	2.60% No Mandatory No Cumulative
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No	No Mandatory No
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	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	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	2.60% 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	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion of 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	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	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
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	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
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	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
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	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
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 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
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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	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 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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 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 Exemption from subordination Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 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	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No

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39 13 of the TLAC Ferm Sheet is actived (fix other TLAC cells) relative to the state of the stat	3	Governing law(s) of the instrument				
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4 Trenstonel State ill miss No.	за		Contractual	Contractual	Contractual	Contractual
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8		modulinont typo	Other TEAG Institution	Other TEAC Instrument	Other TEAG IIISt difficit	Other TEACHISTIANICH
9 Per value of instrument Usbits y fair value option (Lability - f	8		N/A	N/A	N/A	N/A
Apar on each February May Against and states if applicable amount / Intelled maturity / Intelled processing for each of the commercing May 2, Apar on 30 May 2022 At par o						USD
11 Original date of resusuous / Settlement and 11/26/2022 11/20/2029 12/17/2029 12/2029						
13 Original malarity date if Finds malarity 14 Islander all subject to prior augenview approval 15 Yes Optional call disite, confiringent call distles and 4 par on 24-May-2022 At par on 30-May-2022 At par on 17-Dec-2022 At pa		ŭ	11/24/2021		12/17/2021	12/30/202
September 20, 2000 Septemb						
Optional call date, contingent call dates and redemption amount? Intitial maturity At par on each February, May, August and November 24, commercing feet 24, 2022 to be commercing feet 24, commercing feet 24, 2022 to be 24, 2022 to						12/30/202
At par on 24-May-2022 At par on 30-May-2022 At par on 17-Dec-2022 At par on 30-Dec-2022 At par on 24-May-2022 At par on 30-Dec-2022 At par on 30-Dec-2022 At par on 30-Dec-2022 At par on each March, June. Subsequent call dates, if applicable and excluding the maturity date Coupons/dividends Coupons risk and any teleated index No. Coupons risk and any teleated index No. Profestion of a divident particles and particles and excluding the maturity date To expense of a step up or other incentive to No. No. No. No. No. No. No. N	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
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At par on each February, May, August 30 and November 30 commencing December 17, 2022 up to 16 Subsequent call dates, if applicable and excluding the maturity date of Coupons/dividends Coupons/dividends To Fixed or floating dividend/coupon Fixed providends of the Coupon rate and any related index 1.00%-2.25% 2.05% 1.80% 2.05% 1.8	15	redemption amount / Initial maturity	At par on 24-May-2022	At par on 30-May-2022	At par on 17-Dec-2022	At par on 30-Dec-2022
Subsequent call dates, if applicable and excluding the maturity date According the maturity date According the maturity date According the maturity date According to the maturity date			August and November 24,	At par on each February 28, May 30, August 30 and November 30,	September and December 17, commencing December 17, 2022	September and December 30, commencing December 30, 202
Coupons/dividends Execution Fixed Fixe	4.0				, ,	
Fixed or floating dividend/coupon Fixed	16		and excluding the maturity date	and excluding the maturity date	date	date
18 Coupon rate and any related index	17	,	Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem						2.00
Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory	19	Existence of a dividend stopper	No	No	No	No
Pedeem	20		Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Convertible Non-convertible	21		No	No	No	No
24						
25 If convertible, fully or partially N/A						
If convertible, conversion rate						
If convertible, specify instrument type convertible into If convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it convertible, specify issuer of instrument it convertible, specify instrument type immediately senior to instrument it convertible, specify instrument type immediately senior to instrument it convertible, specify instrument type immediately senior to instrument it convertible, specify instrument it conver		. , , ,				
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/	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 29 converts into N/A N/A N/A N/A N/A N/A N/A N/	27	If convertible, mandatory or entional conversion	NI/A	N/A	NI/A	NI/A
If convertible, specify issuer of instrument it converts into N/A		If convertible, specify instrument type convertible	IN/A	IN/A	IN/A	IN/A
29 converts into N/A	28					
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features 36 Non-compliant transitioned features No	20		NI/A	laura.	Ν/Δ	
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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	29 30	Write-down feature				No
If temporary write-down, description of write- down mechanism 34 Type of subordination	29 30 31	Write-down feature If write-down, write-down trigger (s)				No
Type of subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pa	29 30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial				No
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) A Non-compliant transitioned features No N	29 30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-				No
36 Non-compliant transitioned features No	29 30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No	
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement	29 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	No	No	No	Exemption from subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement	29 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	Exemption from subordination Pari pasu to Deposit Liabilities
Prospectus MTN Prospectus Supplement MTN Prospectus Supple	29 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	Exemption from subordination Pari pasu to Deposit Liabilities No
MIN Prospectus Supplement	29 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	Exemption from subordination Pari pasu to Deposit Liabilities No
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Pricing Supplement (if applicable)	29 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 MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	BINO	DIVIO	BIVIC
2	identifier for private placement)	06368GC54	241212912	243100003	06368GF4
3	Coverning law(e) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section	oi Cariada applicable triereiri	oi Cariada applicable triereiri	oi Cariada applicable triereiri	or Cariada applicable triefeiri
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 43.14	USD 270	USD 240	USD 2.50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12/22/2021	12/14/2021	1/25/2022	1/28/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12/22/2026	12/14/2061	1/25/2062	1/28/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 22-Jun-2022	14-Dec-2026	25lan-2027	At par on 28-Jul-2022
40	Code a second cell data of conficients	At par on each March, June, September and December 22, commencing June 22, 2022 up to	Each December 14, commencing December 14, 2026 up to and	January 25, 2027 up to and	At par on each January, April, Ju and October 28, commencing Ju 28, 2022 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	and 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	2.00%	Zero Coupon, 3.40%	Zero Coupon, 3.33%	2.00
19	Existence of a dividend stopper	No	No	No	No 2.00
	Fully discretionary, partially discretionary or mandatory				Mandatory
20	Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	,
21	redeem Noncumulative or cumulative	No	No	No Community of	No Communitations
22 23	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, conversion trigger (s) 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
20	contention, control of fact				
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 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
34a	Position in 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
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
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		NIP Offering Circular - November 3, 2021	NIP Offering Circular - November 3. 2021	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	NIP Prospectus Supplement -	NIP Prospectus Supplement -	MTN Prospectus
	Suppliement to base shell Prospectus (If applicable)	MTN Prospectus Supplement	August 25, 2021	August 25, 2021	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GC54	Final Terms - CUSIP: 241212912	Final Terms - CUSIP: 243100003	Final Terms - CUSIP: 06368GF

	eatures Of Regulatory Capital Instruments ns except as noted)				
		Included in TLAC not included in	-	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO		regulatory capital BMO	regulatory capital BMO
- 1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	БМО	БМО	BIVIO
2	identifier for private placement)	06368DL77	06368DL85	06368DN91	06368DP2
		000005277	000002200	0000031101	000003.2
		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	- Communication	- Contraction	o en a casa a	Jona de la companya d
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
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	1.8	_	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	2/10/2022	2/10/2022	3/2/2022	3/2/202
12	Perpetual or dated	Dated		Dated 3/2/2028	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	2/10/2032 Yes	2/10/2030 Yes	3/2/2028 Yes	3/2/202 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	At par on 10-Feb-2023	At par on 10-Feb-2023	At par on 2-Mar-2023	At par on 2-Mar-2023
		At par on each February and August 10, commencing February	August 10, commencing February		At par on each March and September 2, commencing Mar
		10, 2023 up to and excluding the		2, 2023 up to and excluding the	2, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
47	Coupons/dividends Fixed or floating dividend/coupon	Fired	Final	Time d	Time d
17 18	Coupon rate and any related index	Fixed 2.80%	Fixed 2.70%	Fixed 3.00%-3.20%	Fixed 2.80°
19	Existence of a dividend stopper	No		No	No 2.00
			110	110	
20	Fully discretionary, partially discretionary or		Mandatan	Mandatany	
20	mandatory Existence of a step up or other incentive to	Mandatory	,	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory 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	Mandatory No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	No Cumulative Non-convertible N/A	No Cumulative	Mandatory No Cumulative
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)	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
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	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
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	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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)	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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory 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 Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
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, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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
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	Mandatory No Cumulative Non-convertible 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 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 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	Mandatory No Cumulative Non-convertible 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 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 No Exemption from subordination Pari pasu to Deposit Liabilities No

to suser suspensible to the suser of the sus		eatures Of Regulatory Capital Instruments				
spationy control Security country of the process of the control of the country	(\$ IIIIIIOII	is except as noted)				
1 Usepare Veroller for pulses (pulser) (100) 100 (100) 1						Included in TLAC not included in
Secretary transport of Control Contr		1				
2 desirate for provide placement (OCCREDATION OCCREDA	1		ВМО	BMO	RMO	BMO
Position of Collacio and the base Allowering banks of the neutronest f school and the state of Control and the bank of Control and the state of Control and the s	2		06368DP65	06368DR22	06368DT38	06368GHU4
Abouts by with enfouncement processory reparament of Section of Control applicable threen of Control ap			33332		33332.00	
Abouts by with enfouncement processory reparament of Section of Control applicable threen of Control ap						
De 11 of the List Cere Seate a section (procedure) over the process of the Contential Co						Province of Ontario and the laws
30 13 cm 14 Cm 15 miles 20 miles	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
This Collegion instruments governed by freegot law A NA NA NA NA NA NA NA	2-					
Regulation recommends Beautil Trade (1) 4 Transfer Beautil Trade (1) 5 Trade (Sa		Contractual	Contractual	Contractual	Contractual
Transferont Board II mass No.			Contractual	Contractual	Contractual	Contractual
Eligibe at sologyopiquagelesio (No. No. No. No. No. No. No. No. No. No.	4		N/A	N/A	N/A	N/A
Telecurrent type: Other ILAC instrument Other IL	5					
8 Anount recognised in regulatory capital (Currency II) 9 Per value of mainment 10 Per value of mainment 11 Organical desiration 11 Organical desiration 12 Organical desiration 13 Organical desiration 14 Organical desiration 15 Organical desiration 16 Organical desiration 16 Organical desiration 17 Organical desiration 18 Organical desiration 19 Organical desiration 19 Organical desiration 19 Organical desiration 19 Organical desiration 10 Organical desirati				-		
8 millions, as of most record reporting date) 10 Per value of enterument 11 Concounting galance of enterument 12 Perpetual or order 12 Perpetual or order 13 Perpetual or order 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Concounting facility of the supervisory approval 16 Concounting facility of the supervisory approval 18 Subsequent call date, contingent call dates and 19 Perpetual or order 19 Concounting facility of the supervisory approval 19 Reference of subject to prior subject to subject to prior subj		Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 millions, as of most record reporting date) 10 Per value of enterument 11 Concounting galance of enterument 12 Perpetual or order 12 Perpetual or order 13 Perpetual or order 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Concounting facility of the supervisory approval 16 Concounting facility of the supervisory approval 18 Subsequent call date, contingent call dates and 19 Perpetual or order 19 Concounting facility of the supervisory approval 19 Reference of subject to prior subject to subject to prior subj		Amount recognised in regulatory capital (Currency in				
To Chapter of the disease of Settlement	8		N/A	N/A	N/A	N/A
11 Original diske of issuance / Settlement	9	Par value of instrument	5.788	11.25	0.92	USD 2.255
Deposition of calcular of calcular control of the community of the commu						
13 Original materity date if Freid materity 34/2027 Yes 14 yes 24/2027 Yes 24/1024 Yes 24/2027 Yes 24/						2/11/2022 Dated
The content of the						2/11/2027
Optional call date, contingent call dates and redemption amount / Intitie maturity. At par on 4-Main-2023 At par on 15-Main-2023 At par on 14-Main-2023 At par on 11-Aug-2022 At par on 4-Main-2023 At par on 11-Aug-2022 At par on 14-Main-2023						
At par on 4-Mar-2023 At par on 24-Mar-2023 A						
At par on 4-Mar-2023 At par on 24-Mar-2023 A						
At par on 4-Mar-2023 At par on 24-Mar-2023 A						
At par on each Merch and September 4, commencing March and September 4, commencing worked and security date or maturity date						
September 4, commencing March September 16, commencing September 16,	15	redemption amount / Initial maturity	At par on 4-Mar-2023	At par on 16-Mar-2023	At par on 24-Mar-2023	At par on 11-Aug-2022
September 4, commencing March September 16, commencing September 16,	1					
September 4, commencing March September 16, commencing September 16,						
September 4, commencing March September 16, commencing September 16,						
September 4, commencing March September 16, commencing September 16,						
September 4, commencing March September 16, commencing September 16,						
September 4, commencing March September 16, commencing September 16,						
September 4, commencing March September 16, commencing September 16,						
September 4, commencing March September 16, commencing September 16,						
September 4, commencing March September 16, commencing September 16,						
September 4, commencing March September 16, commencing September 16,						
Subsequent call dates, if applicable maturity date excluding the maturity date excluding						
16 Subsequent call dates, if applicable maturity date excluding the maturity date excluding the maturity date coupon/dividends coupon/dividends coupon/dividends coupon rate and any related index 2.65%-3.05% 3.25%-4.00% 3.00%-3.50% 2.2 19 Existence of a dividend stopper No No No No No No No N						
17 Fixed or floating dividend/coupon Fixed Fix	16	Subsequent call dates, if applicable				to and excluding the maturity date
18		,				
19						
Fully discretionary, partially discretionary or mandatory mandator						2.20%
Mandatory	19		INO	INO	INO	INO
Existence of a step up or other incentive to redeem No	20		Mandatory	Mandatory	Mandatory	
21 redeem			,	,		Mandatory
23 Convertible or non-convertible Non-conv		redeem			,	Mandatory
24					No	No
25 If convertible, fully or partially N/A	23	Noncumulative or cumulative	Cumulative	Cumulative	No Cumulative	No Cumulative
26 If convertible, conversion rate	0.4	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
If convertible, specify instrument type convertible Into If convertible, specify instrument type convertible Into If convertible, specify instrument it If withe down, write-down trigger (s) If write-down, write-down, trigger (s) If write-down, write-down, trigger (s) If write-down, full or partial If tempcary write-down, permanent or temporary If tempcary write-down, description of write-down mechanism If tempcary write-down, description of write-down mechanism Exemption from subordination Exe		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
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it for convertible, specify issuer of instrument it for convertis into If convertible, specify issuer of instrument it for convertis into N/A N/A N/A N/A N/A N/A N/A N/	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	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
If convertible, specify issuer of instrument it Oververts into N/A	25	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	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
If convertible, specify issuer of instrument it converts into N/A	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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
29 converts into N/A	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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
Write-down feature	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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write- 35 down mechanism 36 Position in subordination hierarchy in liquidation 37 (specify instrument type immediately senior to instrument) 38 Non-compliant transitioned features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Deposit Liabilities 35 Pari pasu to Deposit Liabilities 36 Non-compliant features 37 No 38 No 39 No 30 No 30 No 30 No 31 No 32 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 30 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 30 No 31 No 32 No 33 No 34 No 34 No 35 No 36 No 37 No 38 No 38 No 39 No 30 N	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 N/A
Supplement (if applicable) Supplement (if	25 26 27 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
34 down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu t	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 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
Type of subordination Position in subordination Exemption from subordination Exemption f	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, 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 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
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) A pari pasu to Deposit Liabilities pari pasu to Deposi	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 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
(specify instrument type immediately senior to instrument) 36	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	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 N/A
35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos	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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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
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 Pricing Supplement (if applicable)	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 N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	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, full or partial If write-down, full or partial If the tried-down, full or partial If the tremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	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
Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN Prospectus Supplement Pricing Supplement (if applicable)	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	Cumulative Non-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
Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN Prospectus Supplement Pricing Supplement (if applicable)	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	Cumulative Non-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
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)	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, 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	Cumulative Non-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
Pricing Supplement (if applicable)	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-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 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 N/A Pari pasu to Deposit Liabilities No N/A
	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 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	No Cumulative Non-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 N/A
	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 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	No Cumulative Non-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
Final Terms - CUSIP: 06368DP65 Final Terms - CUSIP: 06368DR22 Final Terms - CUSIP: 06368DT38 Final Terms - CUSIP: 06368GF	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 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	No Cumulative Non-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
	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 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 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

(a million	atures Of Regulatory Capital Instruments as except as noted)				
	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
<u>'</u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	BINIO	ВМО
2	identifier for private placement)	06368GJP3	06368GJW8	06368GNQ6	06368GNT
3	Governing law(s) of the instrument	Province of Ontario and the laws 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	- 11	- 11	- 11	- 11
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				
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2.174	N/A USD 5	N/A USD 4	N/A USD 14.9
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	2/18/2022	4/7/2022	4/14/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2/18/2026	2/18/2027	4/7/2032	4/14/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 18-Aug-2023	N/A	At par on 7-Apr-2024	At par on 14-Apr-2023
		At par on each February and August 18, commencing August 18, 2023 up to and excluding the		At par on each January, April, July, and October 7, commencing April 7, 2024 up to and excluding	At par on each April and October
16	Subsequent call dates, if applicable	maturity date	N/A	the maturity date	to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed	Fixed
18	Coupon rate and any related index	2.10%	SOFR + 30 bps	4.00%	3.75
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
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				
00	If convertible, specify issuer of instrument it	NI/A	NI/A	NI/A	NI/A
29	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
20	TYTHE-GOWII ICALUIC	INO	INO	INO	INO
30 31	If write-down, write-down trigger (s)			ļ	
31	If write-down, write-down trigger (s) If write-down, full or partial				
	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
31 32	If write-down, full or partial				
31 32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
31 32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				·
31 32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
31 32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
31 32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
31 32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
31 32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No 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
31 32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form 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

		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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368GNV5	06368GPT8	06368GQN0	06368GQ2
3	Governing law(s) of the instrument	Province of Ontario and the laws 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	Contractaci	Contractadi	Contractad	Contractaci
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 10	Par value of instrument Accounting classification	USD 15	USD 8 Liability - fair value option	USD 3 Liability - fair value option	USD Liability - fair value option
11	Original date of issuance / Settlement	Liability - fair value option 3/31/2022	4/20/2022	4/28/2022	Liability - fair value option 4/28/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3/31/2027	4/20/2026	4/28/2027	4/28/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 31-Mar-2024	At par on 20-Apr-2023	At par on 28-Oct-2022	At par on 28-Oct-2022
		At you on each March 24, June			
		At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2024 up to and excluding the maturity	20, commencing April 20, 2023 up		At par on each April and Octobe 28, commencing October 28, 2022 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	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	3.75%	3.65%	3.80%	4.10
19	Existence of a dividend stopper	No Single		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	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
07	If convertible were determined in	NI/A	N/A	NI/A	NI/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
	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				
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
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.	Prospectus / Base Shelf Prospectus / Short Form	1477			
	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

		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	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06369D3E0	06368D4Q4	06368D4R2	06368GR
	identine for private placement)	06368D3F9	00306D4Q4	00300D4R2	00300GR
		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
	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 1.305	USD 2.175	USD 21.022
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	5/25/2022	6/16/2022	6/16/2022	5/13/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5/25/2026	6/16/2027	6/16/2027	5/13/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 25-Aug-2022	At par on 16-Jun-2023	At par on 16-Jun-2023	At par on 13-Nov-2022
		At par on each May and	At par on each June and	At par on each June and	At par on each February, May, August and November 13,
		November 25, commencing		December 16, commencing June	commencing November 13, 2022
16	Subsequent call dates if applicable	August 25, 2022 up to and	16, 2023 up to and excluding the	16, 2023 up to and excluding the	commencing November 13, 202 up to and excluding the maturity
16	Subsequent call dates, if applicable				commencing November 13, 202
	Coupons/dividends	August 25, 2022 up to and excluding the maturity date	16, 2023 up to and excluding the maturity date	16, 2023 up to and excluding the maturity date	commencing November 13, 202 up to and excluding the maturity date
16 17 18		August 25, 2022 up to and excluding the maturity date	16, 2023 up to and excluding the maturity date Fixed	16, 2023 up to and excluding the	commencing November 13, 202 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	August 25, 2022 up to and excluding the maturity date	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75%	16, 2023 up to and excluding the maturity date Fixed	commencing November 13, 202 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 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	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15
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 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 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	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 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 If convertible, conversion trigger (s) If convertible, fully or partially	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 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)	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 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	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 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	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 13, 202 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully 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	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 13, 202 up to and excluding the maturity date Fixed 4.15 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 13, 202 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 13, 202 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 13, 202 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing November 13, 202 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, sencersion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 13, 202 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
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)	August 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 13, 202 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
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, full or partial If write-down, permanent or temporary If temporary write-down, description 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 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing November 13, 202 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 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 Urite-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing November 13, 202 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 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, full or partial If write-down, permanent or temporary If temporary write-down, description 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 25, 2022 up to and excluding the maturity date Fixed 4.30%-4.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2023 up to and excluding the maturity date Fixed 4.30%-4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2023 up to and excluding the maturity date Fixed 4.10%-4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing November 13, 202 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 N/A N/

	atures Of Regulatory Capital Instruments s 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
	la sura	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)	06368GUQ8	06368GV38	06368GVC8	06368GVD6
	,	333333343	000000100	333333333	***************************************
		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	0	0	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 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 18.394	USD 10	USD 5	USD 1.895
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	6/14/2022	6/15/2022	6/15/2022
12	Perpetual or dated Original maturity date / Final maturity	Dated 12/16/2025	Dated	Dated 6/15/2029	Dated 12/15/2025
13 14	Issuer call subject to prior supervisory approval	12/16/2025 Yes	6/14/2027 Yes	6/15/2029 Yes	12/15/2025 Yes
14	issues sail subject to prior supervisory approval	100	100	100	100
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 16-Mar-2023	At par on 14-Jun-2023	At par on 15-Dec-2022	At par on 15-Dec-2022
10	rough amount, minarmatany	ra par en re mar 2020	7 K pair 511 1 1 5 air 2020	7 % pair 611 10 200 2022	7 % pair 611 10 200 2022
					At par on each March, June,
		At par on each March, June,	At par on each June and	At par on each June and	At par on each March, June, September and December 15,
		September and December 16,	December 14, commencing June	December 15, commencing	September and December 15, commencing December 15, 2022
		September and December 16, commencing March 16, 2023 up	December 14, commencing June 14, 2023 up to and excluding the	December 15, commencing December 15, 2022 up to and	September and December 15, commencing December 15, 2022 up to and excluding the maturity
16	Subsequent call dates, if applicable	September and December 16,	December 14, commencing June	December 15, commencing	September and December 15, commencing December 15, 2022
	Coupons/dividends	September and December 16, commencing March 16, 2023 up to and excluding the maturity date	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
17	Coupons/dividends Fixed or floating dividend/coupon	September and December 16, commencing March 16, 2023 up to and excluding the maturity date	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
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00%	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%
17	Coupons/dividends Fixed or floating dividend/coupon	September and December 16, commencing March 16, 2023 up to and excluding the maturity date	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
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00%	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%
17 18 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	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00%	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory	December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.50% No Mandatory	September and December 15, commencing December 15, 2022 up to and excluding the maturity date Fixed 4.00% 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	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No 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
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative 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
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A	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
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A	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
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A	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
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully 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	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	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 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 If write-down, permanent or temporary	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully 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 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	September and December 16, commencing March 16, 2023 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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, 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 and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	September and December 16, commencing March 16, 2023 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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, 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 and December 16, commencing March 16, 2023 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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September and December 16, commencing March 16, 2023 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 Exemption from subordination	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 Exemption from subordination	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 Exemption from subordination Pari pasu to Deposit Liabilities No	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 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, 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)	September and December 16, commencing March 16, 2023 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 Pari pasu to Deposit Liabilities	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 Pari pasu to Deposit Liabilities	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 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 Urite-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No 4.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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 Exemption from subordination Pari pasu to Deposit Liabilities No	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 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, 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 Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	September and December 16, commencing March 16, 2023 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	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 Pari pasu to Deposit Liabilities No 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 Pari pasu to Deposit Liabilities No 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 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 Urite-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No 4.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	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 Exemption from subordination Pari pasu to Deposit Liabilities No	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 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, 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 Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No 4.00% 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	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No 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 MTN Prospectus	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
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 insure 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	September and December 16, commencing March 16, 2023 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	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 Pari pasu to Deposit Liabilities No 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 Pari pasu to Deposit Liabilities No 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 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, 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 / Short Form Prospectus	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No 4.00% 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	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No 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 MTN Prospectus	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
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 insure 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	September and December 16, commencing March 16, 2023 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A M/A N/A M/A M	December 14, commencing June 14, 2023 up to and excluding the maturity date Fixed 4.15% No 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 MTN Prospectus	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 N/A N/A N/A N/

	as except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included
		regulatory capital		regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000000714/0	000741/004	000001 DM5	000001
2	identifier for private placement)	06368GZW0	06374V2B1	06368LDM5	06368LF
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the lav
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	OttI	O-street sel	OttI	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
6	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 conite! (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 40	USD 2	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	8/18/2022	8/31/2022	11/15/2022	12/22/2
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date / Final maturity	8/18/2032	8/31/2027	11/15/2035	12/22/2
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 18-Aug-2027	At par on 31-Aug-2023	11/15/2032	N/A
		At par on each August 18,	November of each year,	Each May and November 15, commencing November 15, 2032	
		commencing Aug 18, 2027 up to	commencing Aug 31, 2023 up to	up to and exlcuding the maturity	
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date.	N/A
47	Coupons/dividends Fixed or floating dividend/coupon	Fire d	Final	Time d	Fired Flording
17 18	Coupon rate and any related index	Fixed 4.42%		Fixed Zero Coupon, 5.35%	Fixed-Floating
19	Existence of a dividend stopper	No 4.42%		No	CORRA + 100 bps
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory
	redeem	No		No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Non-convertible		Non-convertible	Non-convertible
	16 (11)				
24	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
24 25			N/A		
24 25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
24 25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A N/A	N/A	N/A
24 25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	N/A N/A
24 25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A	N/A N/A
24 25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
24 25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
24 25 26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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
24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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
24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A No	N/A N/A N/A N/A N/A	N/A N/A N/A N/A No	N/A N/A N/A N/A No
24 25 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	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
24 25 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 (specify instrument type immediately senior to	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 No	N/A N/A N/A N/A No
24 25 26 27 28 29 30 31 32 33 34 34a 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A No	N/A N/A N/A N/A N/A N/A Exemption from subordination	N/A N/A N/A N/A No	N/A N/A N/A N/A NO Exemption from subordination
24 25 26 27 28 29 30 31 32 33 34 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A 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/O Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
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	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 No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilitie
24 25 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	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 N/O Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A 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/O 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

(10) Hallings	atures Of Regulatory Capital Instruments				
(- Amilion	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	ВМО	ВМО	BINIO	ВМО
2	identifier for private placement)	06374VCM6	06374VCR5	06368LHV1	06374VJY
3	Governing law(s) of the instrument	Province of Ontario and the laws 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				
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
	monument type	Other TEAG Instrument	Other TEAC Instrument	Other TEACHISTIANIEN	Other TEAG 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 15.1	USD 1	USD 7.9
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	2/2/2023	2/14/202
12	Perpetual or dated	Dated	Dated		Dated
13	Original maturity date / Final maturity	2/2/2026	1/31/2028	2/2/2028	2/14/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 31-Jul-2023	At par on 31-Jan-2024	#N/A	At par on 14-Feb-2024
		At par on each January and July	At par on each January and July		At par on each February, May, August and November 14,
		31, commencing Jul 31, 2023 up	31, commencing Jan 31, 2024 up		commencing Feb 14, 2024 up to
16	Subsequent call dates, if applicable Coupons/dividends	to and excluding the maturity date	to and excluding the maturity date	#N/A	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.40%	7.60%	5.40°
19	Existence of a dividend stopper	No			No
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
	Existence of a step up or other incentive to		I IVI al IU al UI y		
	redeem				Mandatory
21 22	redeem Noncumulative or cumulative	No	No	No	No
22	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
22 23 24	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	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	Noncumulative or cumulative 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	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially 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 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 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, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- 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 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 N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer 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 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 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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No 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 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Pripasu 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A

/C maillion	atures Of Regulatory Capital Instruments as 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
	1	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)	06374VJZ0	06374VK21	06374VK70	06374VKD7
		Province of Ontario and the laws		Province of Ontario and the laws	Province 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
2-	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 6	USD 6	USD 5	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	2/15/2023	2/15/2023	2/28/2023	3/15/2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 2/17/2026	Dated 2/15/2028	Dated 2/28/2028	Dated 3/15/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
<u> </u>	, poorp-overy approval				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 15-Aug-2023	At par on 15-Feb-2024	At par on 28-Feb-2024	At par on 15-Mar-2024
		At par on each February and	At par on each February and	At par on each February, May,	At par on each March, June,
		August 15, commencing Aug 15,	August 15, commencing Feb 15,	August and November 28,	September and December 15,
1		2023 up to and excluding the	2024 up to and excluding the	commencing Feb 28, 2024 up to	commencing Mar 15, 2024 up to
16	Subsequent call dates, if applicable				
	Coupons/dividends	2023 up to and excluding the maturity date	2024 up to and excluding the maturity date	commencing Feb 28, 2024 up to and excluding the maturity date	commencing Mar 15, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	2023 up to and excluding the maturity date	2024 up to and excluding the maturity date	commencing Feb 28, 2024 up to and excluding the maturity date Fixed	commencing Mar 15, 2024 up to and excluding the maturity date Fixed
	Coupons/dividends	2023 up to and excluding the maturity date	2024 up to and excluding the maturity date Fixed 5.05%	commencing Feb 28, 2024 up to and excluding the maturity date	commencing Mar 15, 2024 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2023 up to and excluding the maturity date Fixed 5.00%	2024 up to and excluding the maturity date Fixed 5.05%	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35%	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2023 up to and excluding the maturity date Fixed 5.00%	2024 up to and excluding the maturity date Fixed 5.05% No	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35%	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2023 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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-	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Feb 28, 2024 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	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Feb 28, 2024 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	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Feb 28, 2024 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 Exemption from subordination	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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)	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Feb 28, 2024 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	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	commencing Feb 28, 2024 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 NO Exemption from subordination Pari pasu to Deposit Liabilities	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2023 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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 28, 2024 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 Pari pasu to Deposit Liabilities No	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 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	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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing Feb 28, 2024 up to and excluding the maturity date Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2023 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	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing Feb 28, 2024 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 Pari pasu to Deposit Liabilities No	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 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	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 N/A N/A N/	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Feb 28, 2024 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/	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	2023 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/	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Feb 28, 2024 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/	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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, 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 (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 N/A N/	2024 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	commencing Feb 28, 2024 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	commencing Mar 15, 2024 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

(Φ ITIIIIOI	eatures Of Regulatory Capital Instruments as except as noted)				
1	is except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
	1	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06374VKE5	06374VKJ4	06368LRA6	06368LRU2
	, , ,	33311111		000000000000000000000000000000000000000	3333=:33
		Province of Ontario and the laws		Province of Ontario and the laws	Province 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
2-	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
6	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 5.971	USD 1	4.708	USD 0.1
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	4/28/2023	5/16/2023	6/14/2023 Dated	6/30/2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 4/28/2026	Dated 5/16/2028	Dated 6/14/2026	Dated 6/30/2028
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 28-Oct-2023	At par on 16-May-2024	N/A	N/A
		At par on each January, April, July			
		and October 28, commencing Oct	August and November 16,		
		28 2023 up to and excluding the	commencing May 16, 2024 up to		
16	Subsequent call dates, if applicable	28, 2023 up to and excluding the maturity date	commencing May 16, 2024 up to and excluding the maturity date	N/A	N/A
	Coupons/dividends	maturity date	and excluding the maturity date		
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	and excluding the maturity date Fixed	Fixed to Floating	Fixed to Floating
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 5.50%	and excluding the maturity date Fixed 5.40%	Fixed to Floating CORRA + 75 bps	Fixed to Floating SOFR + 90 bps
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	and excluding the maturity date Fixed 5.40%	Fixed to Floating	Fixed to Floating
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 5.50%	and excluding the maturity date Fixed 5.40% No	Fixed to Floating CORRA + 75 bps	Fixed to Floating SOFR + 90 bps
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	maturity date Fixed 5.50% No	and excluding the maturity date Fixed 5.40% No	Fixed to Floating CORRA + 75 bps No	Fixed to Floating SOFR + 90 bps No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.50% No Mandatory	and excluding the maturity date Fixed 5.40% No Mandatory	Fixed to Floating CORRA + 75 bps No Mandatory No	Fixed to Floating SOFR + 90 bps No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date Fixed 5.50% No Mandatory No Cumulative	and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative	Fixed to Floating CORRA + 75 bps No Mandatory No Cumulative	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible	Fixed to Floating CORRA + 75 bps No Mandatory No Cumulative Non-convertible	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible
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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	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	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	Fixed to Floating CORRA + 75 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 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)	maturity 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	and excluding the maturity date Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed to Floating CORRA + 75 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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
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	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	and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating CORRA + 75 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori 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)	maturity 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	and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating CORRA + 75 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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
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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 If yes, specify non-compliant features	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	and excluding the maturity date Fixed 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating CORRA + 75 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori 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 it converts into Write-down feature If write-down, full or partial Framporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	maturity date Fixed 5.50% 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 No N/A	and excluding the maturity date Fixed 5.40% No 5.40% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed to Floating CORRA + 75 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
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	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
	1	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)	06374VKN5	06374VKP0	06374VYY6	06374VZ25
	' ' '				
		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
2-	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	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	Original date of issuance / Settlement	6/12/2023	6/13/2023	7/14/2023	7/28/2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 6/12/2028	Dated 6/13/2033	Dated 7/14/2033	Dated 7/28/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 12-Jun-2024	At par on 13-Jun-2025	At par on 14-Jul-2025	At par on 28-Jul-2024
1					
		At par on each June and	At par on each June and		
		At par on each June and December 12, commencing Jun	At par on each June and December 13, commencing June	At par on each January and July	At par on each January and July
		December 12, commencing Jun 12, 2024 up to and excluding the	December 13, commencing June 13, 2025 up to and excluding the	14, commencing Jul 14, 2025 up	28, commencing Jul 28, 2024 up
16	Subsequent call dates, if applicable	December 12, commencing Jun	December 13, commencing June		
	Coupons/dividends	December 12, commencing Jun 12, 2024 up to and excluding the maturity date	December 13, commencing June 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 to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	December 12, commencing Jun 12, 2024 up to and excluding the maturity date	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed	28, commencing Jul 28, 2024 up to and excluding the maturity date Fixed
	Coupons/dividends	December 12, commencing Jun 12, 2024 up to and excluding the maturity date	December 13, commencing June 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 to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55%	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50%	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70%	28, commencing Jul 28, 2024 up to and excluding the maturity date Fixed 5.60%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55%	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50%	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70%	28, commencing Jul 28, 2024 up to and excluding the maturity date Fixed 5.60%
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	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 13, commencing June 13, 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 13, commencing June 13, 2025 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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 type convertible into Write-down, write-down trigger (s) If write-down, feature If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description of write-	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 13, commencing June 13, 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	December 13, commencing June 13, 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	28, commencing Jul 26, 2024 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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	eatures Of Regulatory Capital Instruments ns 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
	lanuar .	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)	06374VZ33	06375M3N3	06375M3X1	06375M3Y9
	Coverning law(a) of the instrument	Province of Ontario and the laws	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument	of Canada applicable therein	or Carrada applicable trierein	of Canada applicable therein	or Carrada applicable trierein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	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 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 4	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	7/28/2023	8/15/2023	9/15/2023	9/15/2023
12	Perpetual or dated	Dated	Dated	Dated 0/45/2029	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	7/28/2033 Yes	8/15/2028 Yes	9/15/2028 Yes	9/15/2033 Yes
	sam saajast to prior sapervisory approval	1.55		1.55	1.55
1					
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 28-Jul-2025	At par on 15-Aug-2024	At par on 15-Sep-2024	At par on 15-Sep-2025
				At par on each March and	At par on each March and
		At par on each January and July 28, commencing Jul 28, 2025 up	August 15, commencing Aug 15,	September 15, commencing Sep	September 15, commencing Sep 15, 2025 up to and excluding the
16	Subsequent call dates, if applicable	to and excluding the maturity date	2024 up to and excluding the maturity date	15, 2024 up to and excluding the maturity date	maturity date
	Coupons/dividends	3		,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.56%	5.70%	5.90%	5.85%
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
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 entired convertible	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
	If write-down write down trigger (a)				
32	If write-down, write-down trigger (s) If write-down, full or partial				
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-				
33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Everytion from subserding the	Everytion from substitution	Exemption from subserving the	Exemption from subscribe 41-
33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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

	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	BMO	DINIO .	Billo	Billo
2	identifier for private placement)	06375M4D4	06375M4G7	06375M4H5	06375MCH
3	Governing law(s) of the instrument	Province of Ontario and the laws 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				
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	A.//A	A.//A		
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 3 Liability - fair value option	USD 2.972 Liability - fair value option	USD Liability - fair value option
11	Original date of issuance / Settlement	9/25/2023	9/29/2023	9/29/2023	10/18/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9/25/2026	9/29/2033	9/29/2028	10/18/203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Sep-2025	At par on 29-Sep-2025	At par on 29-Sep-2025	At par on 18-Oct-2026
16	Subsequent call dates, if applicable	At par on each March and September 25, commencing Sep 25, 2025 up to and excluding the maturity date	At par on each March and September 29, commencing Sep 29, 2025 up to and excluding the maturity date	At par on each March, June, September and December 29, commencing Sep 29, 2025 up to and excluding the maturity date	At par on each April and Octobe 18, commencing Oct 18, 2026 u to and excluding the maturity da
- 10	Coupons/dividends	matarity date	mataniy date	and oxerating the materity date	to and one daming the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65%	6.00%	6.00%	6.35
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
07	If convertible mandatory or entired conversion	NI/A	N//A	NI/A	NI/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
	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
оча	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Exemption from Subordination	Exemption from Subordination	Exemption from Subordination	Exemption from Subordination
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
			1		

	atures Of Regulatory Capital Instruments as 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
	1	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eq CUSIP, ISIN, or Bloomberg	BMO	BMO	ВМО	BMO
2	identifier for private placement)	06375MCR4	06375MCU7	06375MCZ6	06375MG58
	' ' '				
		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)	0	CttI	0	0
	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 1	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	10/26/2023	11/9/2023	11/17/2023	11/22/2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 10/26/2026	Dated 11/9/2038	Dated 11/17/2033	Dated 11/22/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	,				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	N/A	At par on 09-Nov-2025	At par on 17-Nov-2025	At par on 22-Nov-2025
			·		·
1			At par on each May and	At par on each May and	At par on each May and
			At par on each May and November 9, commencing Nov	At par on each May and November 17, commencing Nov	At par on each May and November 22, commencing Nov
			November 9, commencing Nov 09, 2025 up to and excluding the	November 17, commencing Nov 17, 2025 up to and excluding the	November 22, commencing Nov 22, 2025 up to and excluding the
16	Subsequent call dates, if applicable	N/A	November 9, commencing Nov	November 17, commencing Nov	November 22, commencing Nov
	Coupons/dividends		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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date
	Coupons/dividends		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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	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%	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	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%	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20%
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 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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% 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 to Floating SOFR + 90 bps No Mandatory No Cumulative	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative Non-convertible	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative	November 9, commencing Nov 09, 2025 up to and excluding the maturity date Fixed 7.00% No Mandatory No Cumulative	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% 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 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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% 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	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A 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	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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible 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	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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A 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	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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A 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	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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A 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	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A 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	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	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed to Floating SOFR + 90 bps No Mandatory No Cumulative Non-convertible N/A N/A 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	November 17, commencing Nov 17, 2025 up to and excluding the maturity date Fixed 6.40% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A	November 22, commencing Nov 22, 2025 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	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	Issuer	BMO	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06375MG74	06368LB70	06375MGA7	06375MGE
		5			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	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	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
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 1.5	5	USD 10	USD 3.6
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	11/30/2023	12/4/2023	12/13/2023	12/15/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11/30/2028	12/4/2033	12/13/2033	12/15/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 30-Nov-2025	4-Dec-26	At par on 13-Dec-2025	At par on 15-Dec-2024
		At par on the last day of February, May 30, August 30 and November 30, commencing Nov 30, 2025 up	On each December 4, commencing Dec 04, 2026 up to	At par on each June and December 13, commencing Dec 13, 2025 up to and excluding the	At par on each March, June, September 15,
16	Subsequent call dates, if applicable	to and excluding the maturity date	and excluding the maturity date	maturity date	commencing Dec 15, 2024 up to and excluding the maturity date
10	Coupons/dividends	to and excluding the maturity date	and excluding the maturity date	maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Step up
18	Coupon rate and any related index	6.25%	Zero coupon, 6.9%	6.10%	5.50%-7.20
19	Existence of a dividend stopper	No		No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
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	Evenuation from sub- " "	Evenuation for a sub- 2 2	Evenuation from out a " "	Everyntian from side 11 11
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
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
	Non-compliant transitioned features	No	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
36 37	1				
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus		MTN Prospectus	MTN Prospectus
		MTN Prospectus MTN Prospectus Supplement		MTN Prospectus MTN Prospectus Supplement	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
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	БІЙО	ВМО	BINO
2	identifier for private placement)	06375MGD1	06368LF76	06375MGF6	06375MGG4
	, ,				
		Province of Ontario and the laws		Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	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				
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	N/A Other TLAC instrument
	matument type	Other TEAC Institution	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	USD 2	1.412	USD 3	USD 5.135
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 12/15/2023	Liability - fair value option 12/22/2023	Liability - fair value option 12/22/2023	Liability - fair value option 12/22/2023
12	Perpetual or dated	Dated	Dated	Dated 12/22/2023	Dated
13	Original maturity date / Final maturity	12/15/2033	12/22/2030	12/22/2026	12/22/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	45 1 0005	00.5	A1 00 D 0004	44 00 5 0004
15	redemption amount / Initial maturity	At par on 15-Jun-2025	22-Dec-24	At par on 22-Dec-2024	At par on 22-Dec-2024
		At par on each June and		At par on each June and	l.,
		At par on each June and		At par on cach build and	At par on each June and
1		December 15, commencing Jun	Each June and December 22,	December 22, commencing Dec	December 22, commencing Dec
16	Subsequent call dates, if applicable	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 22, 2024 up to and excluding the	December 22, commencing Dec 22, 2024 up to and excluding the
16	Subsequent call dates, if applicable	December 15, commencing Jun	Each June and December 22, commencing Jun 22, 2025 up to	December 22, commencing Dec	December 22, commencing Dec
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	December 15, commencing Jun 15, 2025 up to and excluding the	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date	December 22, commencing Dec 22, 2024 up to and excluding the	December 22, commencing Dec 22, 2024 up to and excluding the
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 15, commencing Jun 15, 2025 up to and excluding the maturity date	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date	December 22, commencing Dec 22, 2024 up to and excluding the maturity date	December 22, commencing Dec 22, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 15, commencing Jun 15, 2025 up to and excluding the maturity date	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23%	December 22, commencing Dec 22, 2024 up to and excluding the maturity date	December 22, commencing Dec 22, 2024 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00%	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55%
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	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00%	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45%	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00%	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45%	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55%
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	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% 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 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% 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 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% 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 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-	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 15, commencing Jun 15, 2025 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	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 15, commencing Jun 15, 2025 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	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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)	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% 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 convertible, specify instrument type convertible into If tenvertible, specify instrument type convertible into If tenvertible, 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	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% 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	December 22, commencing Dec 22, 2024 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/	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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 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	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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, 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	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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, 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 (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 15, commencing Jun 15, 2025 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 MTN Prospectus	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Prospectus 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, 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 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	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, 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 in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	December 15, commencing Jun 15, 2025 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 MTN Prospectus	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Prospectus 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, 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 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	December 15, commencing Jun 15, 2025 up to and excluding the maturity date Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A M/A N/A M/A M	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 5.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus MTN Prospectus Supplement	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A

	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	Issuer	ВМО		BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06375MGH2	06375MGJ8	06375MGK5	06375MGL
		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				
Ju	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
-	71				
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 1.12	USD 5	USD 5	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	12/22/2023	1/5/2024	1/5/2024	1/5/202
12	Perpetual or dated	Dated	Dated 1/5/2027	Dated 1/F/2020	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	12/22/2028 Yes	1/5/2027 Yes	1/5/2029 Yes	1/5/202 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	At par on 22-Dec-2024	At par on 05-Jan-2025	At par on 05-Jan-2025	At par on 05-Jan-2025
40	Subsequent call dates if applicable	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the	5, commencing Jan 05, 2025 up	At par on each January and July 5, commencing at 0.5, 2025 up	At par on each January and July 5, commencing Jan 05, 2025 up
16	Subsequent call dates, if applicable	December 22, commencing Dec		5, commencing Jan 05, 2025 up	
	Coupons/dividends	December 22, commencing Dec 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	5, commencing Jan 05, 2025 up to and excluding the maturity dat
16 17 18		December 22, commencing Dec 22, 2024 up to and excluding the	5, commencing Jan 05, 2025 up	5, commencing Jan 05, 2025 up	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05%	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50%	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05%	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12%	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50%	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05%	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12%	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25°
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25' No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25' No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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-	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	5, commencing Jan 05, 2025 up to and excluding the maturity dat Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
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 instrument)	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	5, commencing Jan 05, 2025 up to and excluding the maturity date in the property of the proper
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify instrument type convertible into If 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, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity dal Fixed 5.25 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	5, commencing Jan 05, 2025 up to and excluding the maturity date in the property of the proper
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 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	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5, commencing Jan 05, 2025 up to and excluding the maturity dat 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, appecify 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	December 22, commencing Dec 22, 2024 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5, commencing Jan 05, 2025 up to and excluding the maturity date Fixed 5.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	5, commencing Jan 05, 2025 up to and excluding the maturity dat 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

	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	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)	06375MGN9	06375MGP4	06375MGQ2	06375MGR0
		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
2-	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 58	USD 2	USD 3.481	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	1/9/2024 Dated	1/22/2024 Dated	1/19/2024 Dated	1/18/2024 Dated
13	Original maturity date / Final maturity	1/9/2026	1/22/2029	1/19/2034	1/18/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	N/A	At par on 22-Jan-2025	At par on 19-Jul-2025	At par on 18-Jan-2025
			At par on each January, April,		
			July, October 22, commencing Jan 22, 2025 up to and excluding	At par on each January and July 19, commencing Jul 19, 2025 up	At par on each January and July 18, commencing Jan 18, 2025 up
16	Subsequent call dates, if applicable	N/A	the maturity date	to and excluding the maturity date	to and excluding the maturity date
	Coupons/dividends		,	Ţ,	
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	SOFR + 95 bps	5.50%	5.50%	5.20%
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	Managery	Managery	Managery	Manadory
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
<u></u>	,				
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
1	If convertible, specify instrument type convertible				
28	into				
000	If convertible, specify issuer of instrument it	NI/A	NIA	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)	110	110	110	110
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				
		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of subordination		•		
34a	Position in subordination hierarchy in liquidation				
	77	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit I jabilities
34a 35 36	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 No	Pari pasu to Deposit Liabilities No
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No	No
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No	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	No N/A	No N/A	No N/A	No N/A
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus
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 MTN Prospectus Supplement	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus 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 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	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus MTN Prospectus Supplement

		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
	1	regulatory capital		regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	ВМО	BMO
2	identifier for private placement)	06368LJ98	06368LK21	06368LK96	06368LK7
	identifier for private placement,	000002000	00300ER21	00000E1(00	000002117
		Province of Ontario and the laws		Province of Ontario and the laws	Province 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	Contractadi	Contractaci	Contractaci	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	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 1.5	4	0.12	0.13
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	1/30/2024	1/19/2024	1/26/2024	1/26/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1/30/2029	1/19/2034	1/26/2034	1/26/203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 30-Jan-2025	19-Jan-29	At par on 26-Jan-2025	26-Jan-2
		At nor on each language and light	On each January and July 10	On each January 26	On each January 26
		At par on each January and July		On each January 26, commencing Jan 26, 2025 up to	On each January 26,
		30 commencing Jan 30, 2025 up	Icommencing Jan 19, 2029 Jin to		commencing Jan 26, 2025 up to
16	Subsequent call dates, if applicable	30, commencing Jan 30, 2025 up to and excluding the maturity date			commencing Jan 26, 2025 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends			and excluding the maturity date	commencing Jan 26, 2025 up to and excluding the maturity date
16 17			and excluding the maturity date		
	Coupons/dividends	to and excluding the maturity date	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	to and excluding the maturity date Fixed	and excluding the maturity date Fixed Zero coupon, 5.53%	and excluding the maturity date Fixed	and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	to and excluding the maturity date Fixed 5.02%	and excluding the maturity date Fixed Zero coupon, 5.53%	and excluding the maturity date Fixed 6.35%	and excluding the maturity date Fixed Zero coupon, 6.000
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 5.02%	and excluding the maturity date Fixed Zero coupon, 5.53% No	and excluding the maturity date Fixed 6.35%	and excluding the maturity date Fixed Zero coupon, 6.000
17 18 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 5.02% No Mandatory	and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory	and excluding the maturity date Fixed 6.35% No Mandatory	and excluding the maturity date Fixed Zero coupon, 6.000 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 redeem	to and excluding the maturity date Fixed 5.02% No Mandatory No	and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No	and excluding the maturity date Fixed 6.35% No Mandatory No	and excluding the maturity date Fixed Zero coupon, 6.004 No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative	and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative	and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative	and excluding the maturity date Fixed Zero coupon, 6.009 No Mandatory No Cumulative
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial Position in subordination Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	to and excluding the maturity date Fixed 5.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.53% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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

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	,				_
		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	50	50	5	50
2	identifier for private placement)	06375MGT6	06375MGU3	06375MGV1	06375MGW
		D : (0.1 : 111 1	D : (0.1 : 1# 1	D : (0.1 : 111 1	D : 10 t : 111 t
3	Governing law(s) of the instrument	Province of Ontario and the laws 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				
Ja	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	****	
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A		N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A		N/A	N/A
7	Instrument type	Other TLAC instrument		Other TLAC instrument	Other TLAC instrument
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
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	1/30/2024		1/29/2024	1/29/202
12	Perpetual or dated Original maturity date / Final maturity	Dated 1/30/2034	Dated 1/30/2020	Dated 1/20/2027	Dated 1/20/202
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	1/30/2034 Yes	1/30/2029 Yes	1/29/2027 Yes	1/29/202 Yes
14	issuer can subject to prior supervisory approvar	res	res	res	res
	Optional call data, continuent call datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Jul-2025	At par on 30-Jan-2025	At par on 29-Jan-2025	At par on 29-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 30, commencing Jul 30, 2025 up to and excluding the maturity date	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date		At par on each January and July 29, commencing Jul 29, 2024 up to and excluding the maturity da
	Coupons/dividends				-
17	Fixed or floating dividend/coupon	Fixed		Fixed	Fixed
18	Coupon rate and any related index Existence of a dividend stopper	5.50% No	5.20%	5.05%	5.25
19	Fully discretionary, partially discretionary or			No	No
20	mandatory Existence of a step up or other incentive to	Mandatory	,	Mandatory	Mandatory
21	redeem Negative or sumulative	No		No	No O
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23		I I NOTE-COLIVE LIDIE			LINGUEGO IVELIONE
2/	If converting conversion trigger (s)				
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A	N/A
24 25 26			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
25	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
25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	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
25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 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	N/A N/A 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 N/A N/A N/A NO	N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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 Exemption from subordination	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	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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 Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	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
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A 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 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	ns except as noted)				
		Included in TLAC not included in	-	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital		regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	ВМО	ВМО	BMO
2	identifier for private placement)	06375MGX7	06368LM86	06368LP91	06375MGZ
	individual processions,	OGOT GIMEXT	COCCENICO	0000021 01	0007 GIVIGE
		Danisia and Carteria and the Janua	Description of Outside and the laws	Described of Outside and the laws	Description of Outside and the laws
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section				
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
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
l	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	USD 1.5		1	USD
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 1/29/2024	Liability - fair value option 2/16/2024	Liability - fair value option 2/28/2024	Liability - fair value option 2/6/202
12	Perpetual or dated	Dated		Dated 2/20/2024	Dated
13	Original maturity date / Final maturity	1/29/2031	2/16/2027	2/28/2044	2/6/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
l					
l					
l					
45	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Jan-2026	At nor on 16 Feb 2025	28 Fab 20	At not on 06 Aug 2024
15	redemption amount / initial maturity	At par on 29-Jan-2026	At par on 16-Feb-2025	28-Feb-29	At par on 06-Aug-2024
l					
l					
l					
l					
l					
ı		1			
ı		1			
ı		1			
ı		1			
ı		1			
l					
ı					
l					
ı			At par on each February and		At par on each February and
l		At par on each January and July		On each February and August 28,	August 6, commencing Aug 06,
l		29, commencing Jan 29, 2026 up		commencing Feb 28, 2029 up to	2024 up to and excluding the
16	Subsequent call dates, if applicable	to and excluding the maturity date		and excluding the maturity date	maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.02%	Zero coupon, 7.92%	5.10
19	Existence of a dividend stopper	No	No	No	No
1	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
ı	Existence of a step up or other incentive to redeem	1			
21		No	No	No	No
21 22	Noncumulative or cumulative	No Cumulative		No Cumulative	No Cumulative
	Noncumulative or cumulative Convertible or non-convertible		Cumulative		
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	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
22 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 N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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 N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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	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
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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
22 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	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
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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
22 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, 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 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
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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 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 Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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
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At par on 09-Feb-2025 At par on 13-Feb-2025		Ontional call date, contingent call dates and				
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August 9, commencing Feb 10, 2026 up to and excluding the maturity date and excluding the matu						
Coupons/dividends 17 Fixed or floating dividend/doupon Fixed Fixed	16	Subsequent call dates, if applicable	August 9, commencing Feb 09, 2026 up to and excluding the	August 9, commencing Feb 09, 2025 up to and excluding the	August 13, commencing Feb 13, 2025 up to and excluding the	August 16, commencing Aug 16 2024 up to and excluding the
19		Coupons/dividends	,	Í	,	,
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mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Existence of a step up or other incentive to redeem No	19		No	No	No	No
redeem		i any alconomicity, partially alconomicity of				
Convertible or non-convertible	20	,	Mandatory	Mandatory	Mandatory	Mandatory
24	21	Existence of a step up or other incentive to redeem	No	No	No	No
25 If convertible, fully or partially N/A	21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
If convertible, conversion rate	21 22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
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29 converts into N/A	21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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
31 If write-down, write-down, full or partial 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Type of subordination 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 N	21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
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36 Non-compliant transitioned features No	21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No 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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus Supplement	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	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
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement	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, 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)	No Cumulative Non-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 Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

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Amount recognised in regulatory capital (Currency) in U.A. 9 Per value of instrument in the property data of the control of t				-	-	-
8 millions, as of most recent reporting date) NAX USD 1.42 USD 1.4	7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 millions, as of most recent reporting date) NAX USD 1.42 USD 1.4		Amount recognized in regulatory conital (Currency in				
10 Apportunity classification (Lishilly, fair value gription (8		N/A	N/A	N/A	N/A
11 Original date of assurance / Settlement						0.55
Date	10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
14. Issuer call subject to prior supervisory approval. Yes Ves Ves Ves Ves Ves Ves Ves						3/4/2024
Subsequent call dates, contingent call dates and elementary and redemption amount / Initial maturity All par on 23-Feb-2026 All par on 23-Feb-2025 All parts on 23-Feb-2025 All						
Optional call date, confingent call dates and redemption amount / Initial maturity At par on each February and provided and part on 23-Feb-2026 At par on 23-Feb-2025 At par on each February and provided and part of each February and part of each March and September of each February and part of each March and September of each February and part of each March and September of each February and part of each March and September of each February and part of each March and September of each February and part of each March and September of each February and part of each March and September of each February and part of each March and September of each February and August 25 Composition of the each February and part of each March and September of Each March and		·				3/4/2034 Yes
At par on each February and August 23, commencing Feb 23, 2026 up to and excluding the maturity date Subsequent call dates, if applicable and excluding the maturity date 15 Concernities dividend stopper 20 Existence of a slep up or other incertive to the first of the	14	issuer can subject to prior supervisory approval	Tes	res	Tes	Tes
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At par on each February and August 25, commenting Feb 23, 2028 up to excluding the maturity date calculating the maturity date	15		At par on 23-Feb-2026	At par on 23-Feb-2025	26-Feb-28	4-Mar-27
August 23, commencing Feb 23, 202 by to and excluding the maturity date for maturity date and excluding the maturity date and	10	readinplier allocate, milital materity	7.1. pai 31. 23 1 32 2020	7 K Pail 611 26 1 65 2626	20.02.20	2.
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16 Subsequent call dates, if applicable maturity date maturity date and excluding the maturity date coupon/dividends						
Coupons'dividends Fixed	16	Subsequent call dates if applicable				
17 Fixed or floating dividend/coupon Fixed Fix	10		maturity date	maturity date	and excitating the maturity date	and excluding the maturity date
19	17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator						Zero coupon, 6.14%
Mandatory	19		No	No	No	No
Existence of a step up or other incentive to redeem No						
21 redeem	20	,	Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convert	21		No	No	No	No
23 Convertible or non-convertible Non-conv						
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28 into If convertible, specify issuer of instrument it 29 converts into N/A	27		N/A	N/A	N/A	N/A
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29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	28	1:-4-				
30 Write-down feature						
31	20	If convertible, specify issuer of instrument it	N/Δ	N/Δ	N/Δ	N/Δ
Supplement to Base Shelf Prospectus (if applicable) Supplement (if app		If convertible, specify issuer of instrument it converts into				
33	30	If convertible, specify issuer of instrument it converts into Write-down feature				
34 down mechanism 34a Type of subordination Exemption from subordination Exemptio	30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)				
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35 instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos	30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	No	No
36 Non-compliant transitioned features No No No No No No No No No No No No No	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	No	No	No	No
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement	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	Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
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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	30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
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Pricing Supplement (if applicable) MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supplement	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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No
	30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No
	30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No
Final Terms - CUSIP: 06375MP66 Final Terms - CUSIP: 06375MP82 Final Terms - CUSIP: 06367YG60 Final Terms - CUSIP: 06368LC	30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No
	30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus 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

		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	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368LR32	06368LR40	06375MPD1	06375MPE
		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
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 0.801	USD 5	USD
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	3/8/2024	3/15/2024	3/15/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3/8/2031	3/8/2031	3/15/2027	3/15/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	8-Mar-25	8-Mar-25	At par on 15-Mar-2025	At par on 15-Mar-2025
		On each March and September 8, commencing Mar 08, 2025 up to	On each March and September 8, commencing Mar 08, 2025 up to	At par on each March and September 15, commencing Mar 15, 2025 up to and excluding the	At par on each March and September 15, commencing Ma 15, 2025 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, 6.50%	Zero coupon, 6.25%	5.22%	5.40
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
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
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				
	Supplement to Base Shelf Prospectus (if applicable)				

	atures Of Regulatory Capital Instruments as 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
	1	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)	06368LS80	06368LU61	06375MPJ8	06375MPL3
		Province of Ontario and the laws		Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2-	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	5	USD 0.145	USD 4.98	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	3/18/2024	3/22/2024	3/26/2024	3/27/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 3/18/2034	Dated 3/22/2031	Dated 9/26/2031	Dated 3/27/2029
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 18-Mar-2029	22-Mar-25	At par on 26-Mar-2029	At par on 27-Mar-2025
		l.,			
		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 September 18, commencing Mar	On each March and September	At par on each March and September 26, commencing Mar	At par on each March and September 27, commencing Mar
		September 18, commencing Mar 18, 2029 up to and excluding the	On each March and September 22, commencing Mar 22, 2025 up	September 26, commencing Mar 26, 2029 up to and excluding the	September 27, commencing Mar 27, 2025 up to and excluding the
16	Subsequent call dates, if applicable	September 18, commencing Mar	On each March and September	September 26, commencing Mar 26, 2029 up to and excluding the	September 27, commencing Mar
	Coupons/dividends	September 18, commencing Mar 18, 2029 up to and excluding the maturity date	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date	September 26, commencing Mar 26, 2029 up to and excluding the maturity date	September 27, commencing Mar 27, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 18, commencing Mar 18, 2029 up to and excluding the maturity date	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed	September 26, commencing Mar 26, 2029 up to and excluding the maturity date	September 27, commencing Mar 27, 2025 up to and excluding the maturity date
	Coupons/dividends	September 18, commencing Mar 18, 2029 up to and excluding the maturity date	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40%	September 26, commencing Mar 26, 2029 up to and excluding the maturity date	September 27, commencing Mar 27, 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82%	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40%	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00%	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45%
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	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82%	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00%	September 27, commencing Mar 27, 2025 up to and excluding the 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	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% 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 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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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, 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	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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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, 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 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	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, 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, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A 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, 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 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	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 26, commencing Mar 26, 2029 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus MTN Prospectus Supplement	September 27, commencing Mar 27, 2025 up to and excluding the maturity date Fixed 5.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N

identifier (eg CUSIP, ISIN, or Bloomberg for private placement) Ing law(s) of the instrument of Section TLAC Term Sheet is achieved (for other gible instruments governed by foreign law) ory treatment sistional Basel III rules t-transitional Basel III rules ble at solo/group/group&solo rument type recognised in regulatory capital (Currency in as of most recent reporting date) ie of instrument ting classification date of issuance / Settlement al or dated inal maturity date / Final maturity all subject to prior supervisory approval on all date, contingent call dates and on amount / Initial maturity	Included in TLAC not included in regulatory capital BMO 06375MPM1 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes At par on 28-Mar-2025	Included in TLAC not included in regulatory capital BMO 06375MPG4 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes At par on 28-Mar-2026	Included in TLAC not included in regulatory capital BMO 06375MPQ2 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A N/A Other TLAC instrument N/A USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes At par on 10-Apr-2026	Included in TLAC not included in regulatory capital BMO 06376A5E Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD Liability - fair value option 4/19/202 Dated 4/19/203 Yes At par on 19-Apr-2026
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by which enforceability requirement of Section TLAC Term Sheet is achieved (for other gible instruments governed by foreign law) ory treatment institutional Basel III rules t-transitional Basel III rules ble at solo/group/group&solo rument type recognised in regulatory capital (Currency in as of most recent reporting date) is of instrument ing classification date of issuance / Settlement al or dated jinal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	Contractual N/A N/A N/A Other TLAC instrument N/A USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	Contractual N/A N/A N/A Other TLAC instrument N/A USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	Contractual N/A N/A N/A N/A Other TLAC instrument N/A USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	Contractual N/A N/A N/A Other TLAC instrument USD Liability - fair value option 4/19/203 Yes
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gible instruments governed by foreign law) ory treatment sistional Basel III rules t-transitional Basel III rules bible at solo/group/group&solo rument type recognised in regulatory capital (Currency in as of most recent reporting date) se of instrument bing classification date of issuance / Settlement al or dated jinal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	N/A N/A N/A Other TLAC instrument N/A USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	N/A N/A N/A Other TLAC instrument N/A USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	N/A N/A N/A Other TLAC instrument N/A USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	N/A N/A N/A Other TLAC instrument USD Liability - fair value option 4/19/203 Pated 4/19/203 Yes
isitional Basel III rules t-transitional Basel III rules ible at solo/group/group&solo rument type recognised in regulatory capital (Currency in as of most recent reporting date) ie of instrument ing classification date of issuance / Settlement al or dated jinal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	N/A N/A Other TLAC instrument N/A USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	N/A N/A Other TLAC instrument N/A USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	N/A N/A Other TLAC instrument USD Liability - fair value option 4/19/202 Dated 4/19/203 Yes
t-transitional Basel III rules ble at solo/group/group&solo rument type recognised in regulatory capital (Currency in as of most recent reporting date) le of instrument ling classification date of issuance / Settlement al or dated linal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	N/A N/A Other TLAC instrument N/A USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	N/A N/A Other TLAC instrument N/A USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	N/A N/A Other TLAC instrument USD Liability - fair value option 4/19/202 Dated 4/19/203 Yes
ble at solo/group/group&solo rument type recognised in regulatory capital (Currency in as of most recent reporting date) le of instrument ling classification date of issuance / Settlement al or dated jinal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	N/A Other TLAC instrument N/A USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	N/A Other TLAC instrument N/A USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	N/A Other TLAC instrument N/A USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	N/A Other TLAC instrument USD Liability - fair value option 4/19/202 Dated 4/19/203 Yes
rement type recognised in regulatory capital (Currency in as of most recent reporting date) ie of instrument ing classification date of issuance / Settlement al or dated jinal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	N/A USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	Other TLAC instrument N/A USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	Other TLAC instrument N/A USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	Other TLAC instrument USD Liability - fair value option 4/19/202 Dated 4/19/203 Yes
recognised in regulatory capital (Currency in as of most recent reporting date) use of instrument ing classification date of issuance / Settlement al or dated inal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	N/A USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	N/A USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	N/A USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	USD Liability - fair value option 4/19/202 Dated 4/19/203 Yes
as of most recent reporting date) le of instrument ling classification date of issuance / Settlement al or dated linal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	Liability - fair value option 4/19/202 Dated 4/19/203 Yes
le of instrument ling classification date of issuance / Settlement al or dated jinal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	USD 1.345 Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	USD 1.364 Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	USD 22.5 Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	Liability - fair value option 4/19/202 Dated 4/19/203 Yes
ing classification date of issuance / Settlement al or dated jinal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	Liability - fair value option 3/28/2024 Dated 3/28/2029 Yes	Liability - fair value option 3/28/2024 Dated 3/28/2031 Yes	Liability - fair value option 4/10/2024 Dated 4/10/2034 Yes	Liability - fair value option 4/19/202 Dated 4/19/203 Yes
date of issuance / Settlement al or dated jinal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	3/28/2024 Dated 3/28/2029 Yes	3/28/2024 Dated 3/28/2031 Yes	4/10/2024 Dated 4/10/2034 Yes	4/19/202 Dated 4/19/203 Yes
al or dated inal maturity date / Final maturity all subject to prior supervisory approval onal call date, contingent call dates and	Dated 3/28/2029 Yes	Dated 3/28/2031 Yes	Dated 4/10/2034 Yes	Dated 4/19/203 Yes
all subject to prior supervisory approval onal call date, contingent call dates and	Yes	Yes	Yes	Yes
onal call date, contingent call dates and				
	At par on 28-Mar-2025	At par on 28-Mar-2026	At par on 10-Apr-2026	At par on 19-Apr-2026
on amount / Initial maturity	At par on 28-Mar-2025	At par on 28-Mar-2026	At par on 10-Apr-2026	At par on 19-Apr-2026
	At par on each March and September 28, commencing Mar 28, 2025 up to and excluding the	At par on the last day of each March, June, September and December, commencing Mar 28, 2026 up to and excluding the	At par on each April and October 10, commencing Apr 10, 2026 up	At par on each April and Octobe 19, commencing Apr 19, 2026 u
sequent call dates, if applicable	maturity date	maturity date		to and excluding the maturity dat
s/dividends			,,	,
d or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
pon rate and any related index	5.75%	5.30%	5.50%	5.65
tence of a dividend stopper	No	No	No	No
y discretionary, partially discretionary or Ty	Mandatory	Mandatory	Mandatory	Mandatory
stence of a step up or other incentive to	No	No	No	No
cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
ible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
onvertible, conversion trigger (s)	N/A	N/A	N/A	N/A
onvertible, fully or partially onvertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
S. abio, convolution	19/3	137.3	14// 3	13// (
onvertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
onvertible, specify instrument type convertible				
onvertible, specify issuer of instrument it				
into	N/A	N/A	N/A	N/A
own feature	No	No	No	No
rite-down, write-down trigger (s)				
ite-down, full or partial	1			
If temporary write-down, description of write-				
	Franchisco f	Franchisch I " "	Franchisch I " "	Fire to the contract of the co
chanism	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
ubordination in subordination hierarchy in liquidation	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
ubordination in subordination hierarchy in liquidation nstrument type immediately senior to nt)	No	No	No	No
ubordination in subordination hierarchy in liquidation nstrument type immediately senior to nt) npliant transitioned features	N/A	N/A	N/A	N/A
ubordination in subordination hierarchy in liquidation nstrument type immediately senior to nt)				
ubordination in subordination hierarchy in liquidation nstrument type immediately senior to nt) npliant transitioned features pecify non-compliant features is / Base Shelf Prospectus / Short Form				
ubordination in subordination hierarchy in liquidation nstrument type immediately senior to nt) mpliant transitioned features pecify non-compliant features is / Base Shelf Prospectus / Short Form is	MTN Prospectus	MTN Prospectus		
ite If 1	e-down, permanent or temporary temporary write-down, description of write- anism ordination a subordination hierarchy in liquidation trument type immediately senior to oliant transitioned features cify non-compliant features	e-down, permanent or temporary temporary write-down, description of write- anism pordination subordination subordination hierarchy in liquidation trument type immediately senior to Pari pasu to Deposit Liabilities No poign non-compliant features No N/A // Base Shelf Prospectus / Short Form	e-down, permanent or temporary temporary write-down, description of write- anism overdination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination Fari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No No No No No No No No No	e-down, permanent or temporary temporary write-down, description of write- anism orodination subordination subordination subordination hierarchy in liquidation trument type immediately senior to 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 No No No No

(\$ 11111101	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	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LZ25	06375MPX7	06368L2G0	06368L2F
	identifier for private placementy	00300LZ23	OOST SIVIL XT	00300L2G0	00300L21
		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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)			N/A	N/A
9	Par value of instrument	5	USD 4	USD 4.7	0.71
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	4/26/2024	4/26/2024	5/27/2024	5/27/202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4/26/2034	4/26/2039	5/27/2034	5/27/203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity		At par on 26-Apr-2026	27-May-25	27-May-
16	Subsequent call dates, if applicable	On each April and October 26, commencing Apr 26, 2029 up to and excluding the maturity date		On each May and November 27, commencing May 27, 2025 up to and excluding the maturity date	On each May and November 27 commencing May 27, 2025 up t and excluding the maturity date
	Coupons/dividends	,	9	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.20%	6.00%	Zero coupon, 7.10%	Zero coupon, 6.25
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
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 Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A	N/A
	Prospectus		MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LZ25	Final Terms - CUSIP: 06375MPX7	Final Terms - CUSIP: 06368L2G0	Final Terms - CUSIP: 06368L

	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
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368L2J4	06368L2W5	06368L3N4	06368L3F
		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 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	0.01	USD 0.355	USD 0.063	0.39
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	6/10/2024	6/20/2024	6/10/2024	6/10/202
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date / Final maturity	6/10/2034	6/20/2029	6/10/2034	6/10/203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	10-Jun-25	At par on 20-Jun-2025	10-Jun-25	10-Jun-2
		On each June and December 10,		On each June and December 10,	On each June and December 10
16	Subsequent call dates, if applicable	commencing Jun 10, 2025 up to and excluding the maturity date	20, 2025 up to and excluding the maturity date	commencing Jun 10, 2025 up to and excluding the maturity date	commencing Jun 10, 2025 up to and excluding the maturity date
10		and excidently the materity date	maturity date	and excluding the maturity date	and excluding the maturity date
	L 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 Zero coupon, 6.05%	Fixed 5.80%	Fixed Zero coupon, 7.20%	Fixed Zero coupon, 6.30
	Fixed or floating dividend/coupon	Fixed Zero coupon, 6.05%	5.80%	Fixed Zero coupon, 7.20% No	Fixed Zero coupon, 6.30
18	Fixed or floating dividend/coupon Coupon rate and any related index	Zero coupon, 6.05% No	5.80% No	Zero coupon, 7.20%	Zero coupon, 6.30 No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	Zero coupon, 6.05% No Mandatory	5.80% No Mandatory	Zero coupon, 7.20% No Mandatory	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	Zero coupon, 6.05% No Mandatory	No Mandatory No	Zero coupon, 7.20% No Mandatory	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	Zero coupon, 6.05% No Mandatory No Cumulative	5.80% No Mandatory No Cumulative	Zero coupon, 7.20% No Mandatory No Cumulative	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	Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible	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)	Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A	5.80% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 6.30 No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 6.30 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) If convertible, fully or partially	Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 6.30 No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A	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	Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	Zero coupon, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 6.05% 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, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, 6.05% 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, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, write-down trigger (s)	Zero coupon, 6.05% 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, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence 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	Zero coupon, 6.05% 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, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, write-down trigger (s)	Zero coupon, 6.05% 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, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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	Zero coupon, 6.05% 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	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Zero coupon, 6.30 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 tremporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 6.05% 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, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 Write-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, 6.05% 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	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Zero coupon, 6.30 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 6.05% 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	Zero coupon, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Zero coupon, 6.30 No Mandatory No Cumulative Non-convertible 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 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 syntamical or instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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, 7.20% 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	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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No 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, 7.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 6.30 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 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 syntamical or instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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, 7.20% 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	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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If system of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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, 7.20% 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	Zero coupon, 6.30 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

	atures 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	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000001 41 7	000001 4145	000001 410
2	identifier for private placement)	06368L4L7	06368L4M5	06368L4N3
		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
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
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.032	USD 0.25	0.325
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	6/28/2024	6/28/2024	6/28/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 6/28/2034	Dated 6/28/2034	Dated 6/28/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	28-Jun-25	28-Jun-25	28-Jun-25
16	Subsequent call dates, if applicable	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date
16	Coupons/dividends	and excluding the maturity date	excluding the maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.70%	Zero coupon, 7.00%	Zero coupon, 5.75%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to			
21	redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially If convertible, conversion rate	N/A	N/A N/A	N/A
26	ii convenible, convension rate	N/A	IN/A	N/A
27	If convertible, mandatory or optional conversion	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
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, rull or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evenuation from out of the	Evenution from subsection 6	Everyntian frame subset 19 19
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	(specify instrument type immediately senior to instrument)	Pari page to Deposit Linking	Pari pagu ta Danggit Liah 1941	Pari pagu ta Danasit J i-t-iliti
35 36	Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms CLISID: 002001 41.7	Final Terms - CUSIP: 06368L4M5	Final Terms - CUSIP: 06368L4N3
		u mar renns - Chare Unanzi 41 /	TI HIGH LETTIS - CUSIF, U0308L4IVID	11 mai reims - Cusie: 00308L4N3

	s except as noted)				
		Included in TLAC not included in			
		regulatory capital		regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368L4P8	06368L5X0	06368L5Y8	06368LU
		D : (0.1 : 111 1	D : (0.1 : 1# 1	D : (0.1 : 111 1	D : (0 t : 1# 1
3	Governing law(s) of the instrument	Province of Ontario and the laws 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	Contractad	Contractadi	Contracta	Contractaci
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	0.085	0.125	0.795	USD 0.1
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	6/28/2024		7/25/2024	6/10/202
12	Perpetual or dated Original maturity date / Final maturity	Dated 6/28/2034	Dated 7/25/2034	Dated 7/25/2034	Dated 6/10/203
13 14	Issuer call subject to prior supervisory approval	6/28/2034 Yes	7/25/2034 Yes	Yes	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	28-Jun-25	25-Jul-25	25-Jul-25	10-Jun-
		On each June and December 28, commencing Jun 28, 2025 up to		On each January and July 25, commencing Jul 25, 2025 up to	On each June and December 10 commencing Jun 10, 2025 up to
16	Subsequent call dates, if applicable	and excluding the maturity date			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed		Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 5.45%	Zero coupon, 5.70% No	Zero coupon, 5.95% No	Zero coupon, 6.95
	Fully discretionary, partially discretionary or				No
20	mandatory Existence of a step up or other incentive to	Mandatory	,	Mandatory	Mandatory
	redeem	No		No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
25 26	If convertible, rully or partially If convertible, conversion rate	N/A		N/A	N/A
20	somerase, someratori into				
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		F " (' ' ' ' '		
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
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A	N/A
	Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				

	atures Of Regulatory Capital Instruments as 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
	1	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06376A5J5	06376A5L0	06376A5M8	06376A5P1
	' ' '				
		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
2-	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 3.952	USD 1	USD 1	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	5/14/2024	5/15/2024	5/9/2024	5/15/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 5/14/2029	Dated 5/15/2034	Dated 5/9/2031	Dated 5/15/2034
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 14-May-2025	At par on 15-May-2026	At par on 09-May-2025	At par on 15-May-2026
		At par on each May and	At par on each May and	At par on each May and	At par on each May and
		November 14, commencing May 14, 2025 up to and excluding the	November 15, commencing May 15, 2026 up to and excluding the	November 9, commencing May 09, 2025 up to and excluding the	November 15, commencing May 15, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
	Coupons/dividends	-	-	-	-
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.00%	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
	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	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into				
00	If convertible, specify issuer of instrument it	N/A	NIA	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)	110	110	110	110
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	F	F	F	Franchische I " "
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	MTN Prospectus
		INTERPOSPECIUS	IVITA FIOSPECIUS	INTENTIOSPECIUS	INTER FLOSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	1	1	I		
1	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376A5J5	Final Terms - CUSIP: 06376A5L0	Final Terms - CUSIP: 06376A5M8	Final Terms - CUSIP: 06376A5P1

	eatures Of Regulatory Capital Instruments as 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
	1	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06376A5Q9	06376A5R7	06376A5S5	06376A5T3
	, ,	333.33			
		Province of Ontario and the laws		Province of Ontario and the laws	Province 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
2-	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	USD 2	USD 2	USD 3.683
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	5/24/2024	5/24/2024	5/28/2024	6/17/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 5/24/2029	Dated 5/24/2027	Dated 5/28/2027	Dated 6/17/2027
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 24-May-2025	At par on 24-May-2025	At par on 28-Nov-2024	At par on 17-Dec-2024
		At par on each May and		At par on each May and	At par on each June and
		November 24, commencing May	November 24, commencing May 24, 2025 up to and excluding the	November 28, commencing Nov	December 17, commencing Dec
16	Subsequent call dates, if applicable	24, 2025 up to and excluding the maturity date	maturity date	28, 2024 up to and excluding the maturity date	17, 2024 up to and excluding the maturity date
10	Coupons/dividends	maturity date	matarity date	matarity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.25%	5.40%	5.40%
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	Ivialidatory	Ivialidatory	Ivialidatory	IMALICATOLY
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	conversion, conversion rate	13// 3	1973	1977	13773
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
32					
	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
	If write-down, full or partial				
33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism				
33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to		·		
33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to		·		
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus
33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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

	ns except as noted)				
		Included in TLAC	Included in TLAC	Included in TLAC+: 1 1 1:	Included in TLAC
		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	50	50	20	50
2	identifier for private placement)	06376A5U0	06376A5V8	06376A5W6	06376A5X
3	Governing law(s) of the instrument	Province of Ontario and the laws 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
6	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 1.459	USD 3	USD 5.02	USD
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	6/12/2024	6/12/2024	6/18/2024	6/24/202
12	Perpetual or dated	Dated	Dated 6/12/2029	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	6/12/2034 Yes	Yes	6/18/2029 Yes	6/24/203 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	At par on 12-Dec-2024	At par on 12-Jun-2025	At par on 18-Jun-2025	At par on 24-Jun-2025
		At par on each June and December 12, commencing Dec 12, 2024 up to and excluding the		At par on each June and December 18, commencing Jun 18, 2025 up to and excluding the	At par on each June and December 24, commencing Jun 24, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
				,	
	Coupons/dividends				matarity date
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 5.65%	Fixed 5.75%	Fixed
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	5.65%		Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.00%	5.65% No	5.75%	Fixed 5.65
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 6.00%	5.65% No Mandatory	5.75% No	Fixed 5.65
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 6.00% No Mandatory	5.65% No Mandatory	5.75% No Mandatory	Fixed 5.65 No Mandatory
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 6.00% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	5.75% No Mandatory No Cumulative Non-convertible	Fixed 5.650 No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	5.75% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.65' No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.75% No Mandatory No Cumulative Non-convertible N/A	Fixed 5.65 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 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.65' 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 6.00% 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	Fixed 5.65' 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	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.65' No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 6.00% 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 6.00% 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	Fixed 5.65 No 5.65 Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 6.00% 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	Fixed 6.00% 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 6.00% 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	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65' No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.65' No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
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, write-down trigger (s) If write-down, full or partial If trie-down, full or partial If trie-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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 it converts into Write-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	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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)	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 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 Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Poological 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 type convertible into If syntamical conversion If convertible, specify instrument it converts into Write-down flature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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)	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 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	Fixed 5.65 No 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Poological Selection of the 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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If service of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 6.00% No 6.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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 N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 5.65 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 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	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 N/A N/A N/A N/A	Fixed 5.6t No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A

	eatures Of Regulatory Capital Instruments ns except as noted)				
(WITH W	is except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
	lanuar .	regulatory capital		regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06376A5Y2	06376A5Z9	06376AH29	06376AH52
			333.33.33	333131112	
		Province of Ontario and the laws		Province of Ontario and the laws	Province 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
2-	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
6	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 2	USD 2	USD 2	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	6/21/2024	6/21/2024	6/21/2024	6/27/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 6/21/2027	Dated 6/21/2029	Dated 6/21/2034	Dated 6/27/2029
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 21-Jun-2025	At par on 21-Jun-2025	At par on 21-Jun-2026	At par on 27-Jun-2025
		At par on each June and		At par on each June and	At par on each June and
		December 21, commencing Jun		December 21, commencing Jun	December 27, commencing Jun
16	Subsequent call dates, if applicable	21, 2025 up to and excluding the maturity date		21, 2026 up to and excluding the maturity date	27, 2025 up to and excluding the maturity date
10	Coupons/dividends	maturity date	matanity date	matarity data	matarity date
17	Fixed or floating dividend/coupon	Fixed		Fixed	Fixed
18	Coupon rate and any related index	5.25%	5.35%	5.50%	5.35%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
20	Existence of a step up or other incentive to	IMAI IQATOI y	ivialidatory	iviariuatory	
21	redeem				Mandatory
22		No	No	No	Mandatory No
23	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	No Cumulative
0.4	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No 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	No 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	No 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 N/A	Cumulative Non-convertible N/A	No 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 N/A N/A	Cumulative Non-convertible N/A N/A	No 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	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	No Cumulative Non-convertible 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	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	No Cumulative Non-convertible 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 N/A	No 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	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	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
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 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
25 26 27 28 29	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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	No 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 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	No Cumulative Non-convertible 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 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 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
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	No 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, 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 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
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	No 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 NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A 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
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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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	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
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 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 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 Pari pasu to Deposit Liabilities
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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Cumulative Non-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
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 Prospectus / Base Shelf Prospectus / Short Form	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	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
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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Cumulative Non-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
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 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 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	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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features 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 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	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 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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	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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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	Cumulative Non-convertible N/A 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

	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
	1	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06376AH78	06376AH86	06376AHB9	06376AHC7
	' ' '				
		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
2-	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 3	USD 3	USD 2	USD 12
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	7/9/2024	7/9/2024	7/16/2024	7/31/2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 7/9/2027	Dated 7/9/2031	Dated 7/16/2029	Dated 7/31/2029
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-Jul-2025	At par on 09-Jan-2026	At par on 16-Jul-2025	At par on 31-Jul-2025
		At not on each language and light	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 9, commencing Jul 09, 2025 up to		16, commencing Jul 16, 2025 up	31, commencing Jul 31, 2025 up
16	Subsequent call dates, if applicable	and excluding the maturity date		to and excluding the maturity date	to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.40% No	5.52% No	5.40% No	5.50% No
19	Fully discretionary, partially discretionary or	INO	INO	INO	INO
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 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
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	N/A 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				
1	If temporary write-down, description of write-				
34	down mechanism Type of subordination	Examplian from cubardination	Evernation from cubardination	Examplian from subardination	Everytion from cubardination
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				
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
 		mirra i rospectus	III 14 1 100pcctus	mint i rospoutas	mirra i rospectus
L	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: 06376AH78	Final Terms - CUSIP: 06376AH86	Final Terms - CUSIP: 06376AHB9	Final Terms - CUSIP: 06376AHC7

		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
1	Issuer	BMO		BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06376AHD5	06376AHE3	06376AHF0	06376AHG
		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
6	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
0	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
<u>8</u> 9	Par value of instrument	N/A USD 2	N/A USD 2	N/A USD 5	N/A USD
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	7/30/2024	7/30/2024	7/23/2024	7/24/202
12	Perpetual or dated	Dated	Dated	7/23/2024 Dated	Dated
13	Original maturity date / Final maturity	7/30/2027	7/30/2027	7/23/2027	7/24/202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 30-Jan-2025	At par on 30-Jan-2025	At par on 23-Jul-2025	At par on 24-Jul-2025
		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
		30, commencing Jan 30, 2025 up	30, commencing Jan 30, 2025 up	23, commencing Jul 23, 2025 up	24, commencing Jul 24, 2025 up
16	Subsequent call dates, if applicable		Ito and excluding the maturity date	to and excluding the maturity date	
		to and excluding the maturity date	to and excluding the materity date	, , , , , , , , , , , , , , , , , , ,	to and excluding the maturity dat
	Coupons/dividends	ž ,	,	·	to and excluding the maturity dat
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 5.10%	Fixed 5.25%	Fixed 5.00%	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	Fixed 5.10% No	Fixed 5.25% No	Fixed 5.00% No	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	Fixed 5.10% No Mandatory	Fixed 5.25% No Mandatory	Fixed 5.00% No Mandatory	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	Fixed 5.10% No Mandatory	Fixed 5.25% No Mandatory	Fixed 5.00% No Mandatory	Fixed 5.20 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 5.10% No Mandatory No Cumulative	Fixed 5.25% No Mandatory No Cumulative	Fixed 5.00% No Mandatory No Cumulative	Fixed 5.20' No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.10% No Mandatory No Cumulative Non-convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible	Fixed 5.00% No Mandatory No Cumulative Non-convertible	Fixed 5.20' No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A	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
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)	Fixed 5.10% No Mandatory No Cumulative Non-convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible	Fixed 5.20' No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	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
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.20' No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 5.10% 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.20 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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 5.10% 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	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 Mandatory 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 5.10% 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	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 Mandatory 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, 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 write-down, permanent or temporary	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 Mandatory 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 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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.20 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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)	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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	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 NPA NO 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 Po Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 convertible, specify instrument type convertible into If the convertible, specify instrument type convertible into If if convertible, specify instrument type convertible into If the 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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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/	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 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 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, 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 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/	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 NPA NO 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 Po Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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	Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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/	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 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 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 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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

(\$ IIIIIIOII	is except as noted)			
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		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BMO	BMO	BMO
2	identifier for private placement)	285541751	06368L6X9	06368L7A8
		Province 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
3a	13 of the TLAC Term Sheet is achieved (for other			
	TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 10.2	0.5	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 7/11/2024	Liability - fair value option 8/9/2024	Liability - fair value option 8/9/2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7/11/2034	8/9/2034	8/9/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	11_1ul_26	At par on 09-Aug-2025	At par on 09-Aug-2025
15	redemption amount / mitial maturity	11-Jui-20	At par on 09-Aug-2025	At par on 09-Aug-2025
16	Subsequent call dates, if applicable	On each July 11, commencing Jul 11, 2026 up to and excluding the	At par on each February and August 9, commencing Aug 09, 2025 up to and excluding the	At par on each February and August 9, commencing Aug 09, 2025 up to and excluding the
		maturity date	maturity date	
	Coupons/dividends	,	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	maturity date Fixed
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 6.30%	Fixed 4.55%	maturity date Fixed 5.00%
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	maturity date Fixed
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero coupon, 6.30%	Fixed 4.55%	maturity date Fixed 5.00%
18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed Zero coupon, 6.30% No Mandatory	Fixed 4.55% No Mandatory	maturity date Fixed 5.00% No
18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Zero coupon, 6.30% No Mandatory No Cumulative	Fixed 4.55% No Mandatory No Cumulative	maturity date Fixed 5.00% No Mandatory No Cumulative
18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible	Fixed 4.55% No Mandatory No Cumulative Non-convertible	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially 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, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully 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	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) 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	Fixed Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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)	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	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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
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 Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.00% No 5.00% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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	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 N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 5.00% No 5.00% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 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
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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 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 N/A	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 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

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12 Perpetuat or dated Dated Dated Dated Dated Dated Perpetuation of the process		Accounting classification				Liability - fair value option
The state of the s						8/22/2024
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Coptional call date, contingent call dates and redemption amount / Initial maturity At par on 12-Aug-2025 At par						
At par on each February and August 12, 2025 by 10, commencing Aug 14, 2025 by 10 and excluding the maturity date by 10, commending Aug 12, 2025 by 10 and excluding the maturity date by 10, and excluding the maturity date by 10, and excluding the maturity date by 11, and excluding the maturity date by 11, and excluding the maturity date by 12, and excluding the maturity date by 12, and excluding the maturity date by 12, and excluding the maturity date by 14, and excluding the maturity date and excluding the maturity date by 14, and excluding the maturity date and excluding the maturit	15		At par on 12-Aug-2025	14-Aug-25	At par on 19-Aug-2025	At par on 22-Aug-2025
Coupons/dividends Fixed			12, commencing Aug 12, 2025 up to	14, commencing Aug 14, 2025 up to and excluding the maturity	August 19, commencing Aug 19, 2025 up to and excluding the	At par on each February and August 22, commencing Aug 22, 2025 up to and excluding the
Fixed Fixe	16		and excluding the maturity date	date	maturity date	maturity date
18 Coupon rate and amy related index 19 Existence of a dividend stopper No No No No No No No No No No No No No	17	,	Fixed	Fixed	Fixed	Fixed
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						
Existence of a step up or other incentive to redeem	19	!!	No	No	No	No
redeem	20		Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulat	21		No	No	No	No
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29 converts into N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	28					
Write-down feature						
If write-down, write-down trigger (s) If write-down, full or partial						
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 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 No No No No No No No No No No			140	110	140	110
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(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	34a	**	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
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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)						Pari pasu to Deposit Liabilities No
Prospectus Supplement to Base Shelf Prospectus (if applicable)						
Supplement to Base Shelf Prospectus (if applicable)						
Pricing Supplement (if applicable)						
Pricing Supplement (if applicable)		**				
Final Terms - CUSIP: 06368L7B6 Final Terms - CUSIP: 06368L7C4 Final Terms - CUSIP: 06368L7D2 Final Terms		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L7B6	Final Terms - CUSIP: 06368L7C4	Final Terms - CUSIP: 06368L7D2	Final Terms - CUSIP: 06368L7Q

	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	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	00000171/0	000001.005	000001.000	000001.004
2	identifier for private placement)	06368L7V2	06368L8B5	06368L8C3	06368L8D1
_		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	N/A		N/A	21/2
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
	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	0.75	0.517	USD 0.585	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	8/27/2024 Dated	8/28/2024 Dated	9/3/2024 Dated	9/3/2024 Dated
13	Original maturity date / Final maturity	8/27/2034	8/28/2029	9/3/2034	9/3/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	27 Aug 25	At nor on 29 Aug 2027	3 Son 35	2 San 27
15	redemption amount / Initial maturity	27-Aug-25	At par on 28-Aug-2027	3-Sep-25	3-Sep-27
		On each February and August	At par on each February and	On each March and September	On each March and September
		27, commencing Aug 27, 2025	August 28, commencing Aug 28,	03, commencing Sep 03, 2025	03, commencing Sep 03, 2027
		up to and excluding the maturity	2027 up to and excluding the	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	maturity date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 5.20%	4.25%	Zero Coupon, 6.20%	Zero Coupon, 4.57%
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	IMATICATOLY	IMARIGATORY	IMARIGATORY	iviaridatory
21	redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible			-	_
24		Non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	Non-convertible N/A	Non-convertible N/A
25 26	If convertible, conversion trigger (s)			Non-convertible	Non-convertible
26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A N/A	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	N/A N/A	N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A N/A	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	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
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	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	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)	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A 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, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	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
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	N/A 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 N/A N/A	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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A	N/A N/A N/A N/A	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
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	N/A 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 N/A N/A	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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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	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	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
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	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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	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	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 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 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 N/A Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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

	atures Of Regulatory Capital Instruments as except as noted)										
		looked in TLAC ook included in	Included in TLAC action had a dis-	Included in TLAC actionly ded in	la abuda dia TLAC antinabuda dia						
		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	000001.050	000001.0010	0000014470	000001110						
2	identifier for private placement)	06368L8E9	06368L8N9	06368MAD6	06368MAP9						
_		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				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual						
	Regulatory treatment	N/A		N/A							
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	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	2	5		5						
10	Accounting classification	Liability - fair value option	11 12	Original date of issuance / Settlement Perpetual or dated	9/3/2024 Dated	9/12/2024 Dated	9/19/2024	9/24/2024 Dated			
13	Original maturity date / Final maturity	9/3/2034	9/12/2034	Dated 9/19/2034	9/24/2039						
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes						
45	Optional call date, contingent call dates and	3 San 20	12 Sep 27	10 Sep 20	24 San 25						
15	redemption amount / Initial maturity	3-Sep-29	12-Sep-27	19-Sep-29	24-Sep-25						
		O M C	O M C	O M C	On and Manch and Contambon						
		On each March and September 03, commencing Sep 03, 2029	On each March and September 12, commencing Sep 12, 2027	On each March and September 19, commencing Sep 19, 2029	On each March and September 24, commencing Sep 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	Zero Coupon, 4.41%	Zero Coupon, 4.66%	Zero Coupon, 5.60%	Zero Coupon, 6.05%						
19	Existence of a dividend stopper	No	No	No	No						
20	Fully discretionary, partially discretionary or	Manufatan.	NA	NA	Mandatan						
20	mandatory Existence of a step up or other incentive to	Mandatory	Mandatory	Mandatory	Mandatory						
21	redeem	No									
22		140	No	No	No						
23	Noncumulative or cumulative	Cumulative	Cumulative	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						
	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible						
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 N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A						
24 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						
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	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	Cumulative Non-convertible N/A N/A N/A N/A						
24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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	Cumulative Non-convertible N/A N/A N/A N/A						
24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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 N/A N/A						
24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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	Cumulative Non-convertible 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)	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 N/A N/A						
24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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 N/A N/A						
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A	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						
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	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	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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial 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	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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	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						
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-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						
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative 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						
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-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						
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-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						
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-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						
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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						
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permaent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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						
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Cumulative Non-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 Exemption from subordination Pari pasu to Deposit Liabilities No						

	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	BINO	Billo	BINO	BINIO
2	identifier for private placement)	06368MAQ7	06368MBQ6	06368MBP8	06368MBR4
		D : (0.1 : 111 1		D : (0.1 : 111 1	D : (0 t : 111 t
3	Governing law(s) of the instrument	Province of Ontario and the laws 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 Carrada applicable triereiri	or Cariada applicable triereiri	от Сапача аррпсавле плетент
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		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 Accounting classification	0.458 Liability - fair value option	Liability - fair value option	10 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9/26/2024	10/16/2024	10/16/2024	10/16/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9/26/2034	10/16/2035	10/16/2035	10/16/2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1	Ontional call datatimet " ' ' ' '				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-Sep-2025	At par on 16-Oct-2033	At par on 16-Oct-2034	At par on 16-Oct-2033
13	reactification amount? Initial maturity	At par 011 20-0cp-2020	At par 611 10-061-2005	At par 611 10-06t-2004	At par on 10-00t-2000
		At par on each March and	At par on each April and October	At par on each April and October	At par on each April and October
					16, commencing Oct 16, 2033 up
			to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	4.23%	4.20%	4.30%
19		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-	N-	NI-	N-
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
07	If convertible, mandatany ar antional convertible	NI/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		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				
- 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
1	Position in subordination hierarchy in liquidation				
25	(specify instrument type immediately senior to instrument)	Pari nacu to Donosit Liabilities	Pari pagu to Donosit Liabilities	Pari pagu to Donosit Liabilities	Pari pagu to Donosit Liabilities
35 36	,	Pari pasu to Deposit Liabilities No			
37		N/A	N/A	N/A	N/A
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	. гозрессия				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
1	General Compression	Final Terms - CUSIP: 06368MAQ	Final Terms - CUSIP: 06368MBQ	Final Terms - CUSIP: 06368MBP	Final Terms - CUSIP: 06368MBR4

	eatures Of Regulatory Capital Instruments as except as noted)				
		land and in TLAC and in the dead in	Included in TLAC actionly ded in	Included in TLAC action had a dis-	landed 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	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	0000011000	0007041110	0007041110	0007041460
2	identifier for private placement)	06368MBS2	06376AHH6	06376AHJ2	06376AHK9
_			Province of Ontario and the 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				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment			N/A	21/2
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
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	10	USD 10	USD 3	USD 3
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	10/16/2024 Dated	8/20/2024 Dated	8/16/2024 Dated	8/16/2024 Dated
13	Original maturity date / Final maturity	10/16/2036	8/20/2029	8/16/2027	8/16/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At nor on 16 Oot 2024	At not on 20 Aug 25	At nor on 16 Aug 2025	At nor on 16 Aug 2025
15	redemption amount / Initial maturity	At par on 16-Oct-2034	At par on 20-Aug-25	At par on 16-Aug-2025	At par on 16-Aug-2025
		At par on each April and October	At par an analy Eabruary and	At par on each February and	At par on each February and
		16, commencing Oct 16, 2034 up		August 16, commencing Aug 16,	August 16, commencing Aug 16,
		to and excluding the maturity	2025 up to and excluding the	2025 up to and excluding the	2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.27%	5.10%	4.70%	4.90%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	NA	NA	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
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, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examplian from subsedication	Examplian from subsection-time	Examplian from subsection-time	Everytion from subsectional
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	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 Prospectus	MTN Prospectus	MTN Prospectus
			İ		
	Supplement to Base Shelf Prospectus (if applicable)		MTN Propositio Currisment	MTNI Propositive Considerated	MTNI Droopcetus Curatanant
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		Final Terms - CUSIP: 06368MBS:			MTN Prospectus Supplement Final Terms - CUSIP: 06376AHKS

	natures 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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	BMO	BINIO	BIVIO
2	identifier for private placement)	06376AHL7	06376AHM5	06376AHN3	06376AHP8
	, ,				
		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				
Ju	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	- Contractado	00.11.40144	- Communication	Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<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
	instrument type	Other TEAC Instrument	Other TEAC Instrument	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	USD 6			USD 3
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 8/23/2024	Liability - fair value option 8/23/2024	Liability - fair value option 8/30/2024	Liability - fair value option
11 12	Perpetual or dated	Dated	Dated	Dated	8/26/2024 Dated
13	Original maturity date / Final maturity	8/23/2027	8/23/2027	8/30/2032	8/26/2031
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 23-Feb-2025	N/A	At par on 30-Aug-2027	At par on 26-Feb-2026
		At par on each February and		At par on each February, May,	At par on each February and
		August 23, commencing Feb 23, 2025 up to and excluding the		August, and November 30, commencing Aug 30, 2027 up to	August 26, commencing Feb 26, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	N/A	and excluding the maturity date	maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.00% No	SOFR+0.90% No	5.00% No	5.00% No
19	Fully discretionary, partially discretionary or	INO	INO	140	INO
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, conversion (rigger (s)	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				
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				
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	,	,	,	,
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
	,	A 1	No	No	No N/A
36	Non-compliant transitioned features	No N/A		I N I / 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form			N/A	INA
36	Non-compliant transitioned features If yes, specify non-compliant features			N/A 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	MTN Prospectus	MTN Prospectus
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	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)	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 Supplement	MTN Prospectus MTN Prospectus Supplement	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	BINO	BIVIO
2	identifier for private placement)	06376AHQ6	06376AHR4	06376AHS2	06376AHT0
	, ,				
			Province of Ontario and the laws	Province of Ontario and the laws	Province 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				
- Ou	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O STATE OF THE STA	O o ma a o ca a m	00.11.40144	- 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 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 Institution	Other TEAC Institution	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	Par value of instrument	USD 7	USD 4	USD 3	USD 2
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	8/30/2024 Dated	9/9/2024 Dated	9/6/2024 Dated	9/16/2024 Dated
13	Original maturity date / Final maturity	8/30/2029	9/9/2027	9/6/2029	9/16/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 30-Aug-2025	At par on 09-Sep-2025	At par on 06-Sep-2025	At par on 16-Sep-2026
		At par on each February and	At par on each March and	At par on each March and	At par on each March, June,
			September 09, commencing Sep	September 06, commencing Sep	September, amd December 16,
16	Subsequent call dates, if applicable	2025 up to and excluding the maturity date	09, 2025 up to and excluding the maturity date	06, 2025 up to and excluding the maturity date	commencing Sep 16, 2026 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	matarity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	4.50%	4.75%	5.00%
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	Managery	Manadory	Managery	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	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	comonible, conversion rate	13// 3	13//3	14// 1	1 197 1
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	NI/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)	110	110	110	110
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	Everyntian from subs. " "	Examplian from subs. " "	Evenntion from subset 11 11	Everyntian from subs 2 2
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
35	(specify instrument type infinediately serilor 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				
1	Prospectus / Base Shell Prospectus / Short Form	MTND	MTND	MTN D	MTN D
-	• • • • • • • • • • • • • • • • • • • •	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
1		roopootao ouppiomont	r roopootao Ouppiomont	roopootas Oupplomont	roopootas ouppiomont
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376AHQ	Final Terms - CUSIP: 06376AHR	Final Terms - CUSIP: 06376AHS	Final Terms - CUSIP: 06376AHT0

	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
	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
11	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BIVIO	БІЙО	BINIO
2	identifier for private placement)	06376AHU7	06376AHV5	06376AHW3	06376AHX1
	, ,				
			!		
				Province of Ontario and the laws	Province 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		!		
00	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	- Contractadi	- Communication	John datadi	- Communication
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	instrument type	Other TEAC Institutient	Other TEAC Instrument	Other TEAC Institution	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	Par value of instrument	USD 1.5		USD 3.9	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option 9/20/2024
11 12	Original date of issuance / Settlement Perpetual or dated	9/16/2024 Dated	9/13/2024 Dated	9/17/2024 Dated	9/20/2024 Dated
13	Original maturity date / Final maturity	9/15/2034	9/13/2029	9/17/2027	9/20/2027
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 16-Sep-2027	At par on 13-Sep-2025	At par on 17-Mar-2025	At par on 20-Sep-2025
			!		
			!		
			!		
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			!		
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		l.,	l.,		
		At par on each March, June, September, amd December 16,		At par on each March and September 17, commencing Mar	At par on each March and September 20, commencing Sep
		commencing Sep 16, 2027 up to	13 2025 up to and excluding the	17 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 F 000/	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.00% No	5.00% No	4.50% No	4.23% No
13	Fully discretionary, partially discretionary or	140	NO	NO	140
20	mandatory	Mandatory	Mandatory	Mandatan.	
	Existence of a step up or other incentive to			Mandatory	Mandatory
21		•		•	
	redeem	No	No	No	No
22	Noncumulative or cumulative	No Cumulative	Cumulative	No Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Noncumulative or cumulative	No Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative	No Cumulative Non-convertible N/A
22 23	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible N/A	No Cumulative Non-convertible
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	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	Noncumulative or cumulative 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	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No 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	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No 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	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	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 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 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	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, 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)	No Cumulative 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 Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/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 N/A Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, 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)	No Cumulative 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 Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/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 Cumulative 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/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 N/A Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer 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 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 Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/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 N/A Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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	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	No Cumulative Non-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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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)	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	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 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	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 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 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

(\$ 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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	БМО	BINO	БІЙО	BINIO
2	identifier for private placement)	06376AHY9	06376AHZ6	06376BN20	06376BN38
	, ,				
		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				
Ju	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O o i i i do i do i	- Contractadi	John datadi	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<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
	instrument type	Other TEAC Instrument	Other TEAC Institution	Other TEAC Institution	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	Par value of instrument	USD 4	USD 25.226	USD 7.146	
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	9/20/2024 Dated	9/20/2024 Dated	9/25/2024 Dated	9/25/2024 Dated
13	Original maturity date / Final maturity	9/20/2029	9/20/2027	9/25/2029	9/25/2034
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 20-Sep-2025	At par on 20-Mar-2025	At par on 25-Sep-2025	At par on 25-Sep-2025
		At par on each March and	At par on each March and	At par on each March and September 25, commencing Sep	At par on each March and September 25, commencing Sep
		September 20, commencing Sep 20 2025 up to and excluding the	September 20, commencing Mar 20 2025 up to and excluding the	25 2025 up to and excluding the	25 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed 4.460/	Fixed 4.050/	Fixed 4.05%	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	4.46% No	4.25% No	4.65% No	5.00% No
19	Fully discretionary, partially discretionary or	140	140	NO	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to			-	
21	redeem	INIa	la -		
22		No	No	No	No
	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24		Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative	Cumulative Non-convertible N/A
	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible N/A	Cumulative Non-convertible
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 N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
24 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
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	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	Cumulative Non-convertible N/A N/A N/A N/A
24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	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
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	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
24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	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	Cumulative Non-convertible 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)	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 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	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
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	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
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A	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
24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	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	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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 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
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative 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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative 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 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-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 NO Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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 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, 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 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 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	Cumulative Non-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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus 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 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	Cumulative Non-convertible N/A 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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 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			
- 1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	БМО	BMO	BINIO	BIVIO
2	identifier for private placement)	06376BN46	06376BN53	06376BN61	06376BN79
				333.3=.33	
		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 2	USD 3	USD 3	USD 1
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	9/27/2024 Dated	9/27/2024 Dated	9/26/2024 Dated	9/30/2024 Dated
13	Original maturity date / Final maturity	9/27/2027	9/27/2029	9/26/2031	9/30/2044
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
1					
	Ontional call data, contingent call dates and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Sep-2025	At par on 27-Sep-2025	At par on 26-Mar-2026	At par on 30-Sep-2027
10	reactification amount? Initial maturity	At pair 011 21-0cp-2020	At par 011 27-00p-2020	At par 011 20-18141-2020	At par on 50-0cp-2027
		At par on each March and			
			September 27, commencing Sep	September 26, commencing Mar	September 30, commencing Sep
16	Subsequent call dates, if applicable	27 2025 up to and excluding the maturity date	27 2025 up to and excluding the maturity date	26 2026 up to and excluding the maturity date	30 2027 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	4.16%	4.50%	4.60%	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	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	n convertible, conversion rate	ING	TAICA	1977	1977
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible			1	
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				
2.4	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	77	Lacinpuon nom subordination	Livernian norm supordination	Lacinpuon nom supordination	LAGINPROTETION SUBORGINATION
1	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	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				
ĺ	Supplement to base shell riospectus (ii applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		İ	i	i	
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BN46	Final Terms - CUSIP: 06376BN53	Final Terms - CUSIP: 06376BN6	Final Terms - CUSIP: 06376BN79

	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	ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06276DN07	06376BN95	06376BNA2	06376BNB0
	Identifier for private placement)	06376BN87	003700193	U0370BNA2	00370DIND0
	Commission law/o) 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
4	Regulatory treatment	NI/A	NI/A	NI/A	DI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	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 13		
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	9/30/2024 Dated	10/9/2024 Dated	9/27/2024 Dated	10/2/2024 Dated
13	Original maturity date / Final maturity	9/30/2044	10/9/2029	9/27/2027	10/2/2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call data continuent call datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Sep-2029	At par on 09-Oct-2025	N/A	At par on 02-Oct-2026
	,				
		At par on each March and	At par on each April and October		At par on each April and October
		September 30, commencing Sep 30 2029 up to and excluding the	09, commencing Oct 09, 2025 up to and excluding the maturity		02, commencing Oct 02, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	date	N/A	date
	Coupons/dividends				
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.00%	Fixed 4.65%	Floating SOFR + 0.85%	Fixed 4.75%
18 19	Existence of a dividend stopper	No	No 4.05%	No SOFK + 0.05%	No 4.75%
	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
	, , , , , , , , , , , , , , , , , , , ,		1 · · · · ·		
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				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examplian from subsedication	Examplian from subsection-time	Examplian from subsection-time	Evomption from subsediredire
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	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	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Proposition Consultation	MTN Proposition Currellens and	MTN Propositive Complement	MTNI Propositive Currelland
1		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
			ì	ĺ	1
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BN87	Final Terms - CUSIP: 06376BN95	Final Terms - CUSIP: 06376BNA	Final Terms - CUSIP: 06376BNB0

	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
	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BINO	БІЙО	BIVIO
2	identifier for private placement)	06376BNC8	06376BND6	06376BNE4	06376BNF1
	,				
			Province of Ontario and the laws	Province of Ontario and the laws	Province 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 5	USD 25	USD 2	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	10/7/2024 Dated	10/8/2024 Dated	10/9/2024 Dated	10/9/2024 Dated
13	Original maturity date / Final maturity	10/7/2027	10/10/2034	10/9/2031	10/9/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
	Ontional call data, contingent call dates and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 07-Apr-2025	At par on 08-Oct-2025	At par on 09-Oct-2025	At par on 09-Oct-2025
13	reactification amount / midal maturity	Αι βαι στι στ-Αρι-2020	At par 011 00-001-2020	At par 011 03-001-2020	At par 011 03-001-2023
			At par on each April and October	At par on each April and October	At par on each April and October
					09, commencing Oct 09, 2025 up
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
16	Coupons/dividends	date	luate	date	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.45%	5.00%	4.50%-6.00%	4.50%
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	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	ii convenuo, convension rate	IN/FS	1977	1977	1977
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				
2.4	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4a	Position in subordination hierarchy in liquidation	Exemption from Suborullation	Exemption from Subordination	Exemption from Subordination	Exemption 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				
	riospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				
	(ii applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	E. 1.T. 01010	ET	E. I.T	F. I.T. 011010
<u> </u>		Final Terms - CUSIP: 06376BNC	<u> Final Terms - CUSIP: 06376BND</u>	Final Terms - CUSIP: 06376BNE	Final Terms - CUSIP: 06376BNF1

	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		ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06276BNC0	06376BNH7	06376BNJ3	0637601110
	identifier for private placement)	06376BNG9	00370DNT7	0037001133	06376BNK0
			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
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	N1/A	N1/A	NI/A
5		N/A N/A	N/A N/A	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		N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 4	USD 10.5	USD 1.455
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option 10/11/2024	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	10/9/2024 Dated	10/11/2024 Dated	Dated	10/10/2024 Dated
13	Original maturity date / Final maturity	10/9/2031	10/11/2039	10/11/2039	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call data, contingent call datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 09-Apr-2026	At par on 11-Oct-2026	At par on 11-Oct-2027	At par on 10-Oct-2026
		1 1 1 1			
			At par on each April and October		
		09, commencing Apr 09, 2026 up to and excluding the maturity	11, commencing Oct 11, 2026 up to and excluding the maturity	11, commencing Oct 11, 2027 up to and excluding the maturity	10, commencing Oct 10, 2026 up to and excluding the maturity
16		date	date	date	date
	Coupons/dividends				
17	ů ,	Fixed 4 CON	Fixed 5.400/	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	4.62% No	5.10% No	5.00% No	4.75% No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to	No	No	No	No
21		No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24		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
	conversion, conversion rate	1 1// 1	14// 1	1977 4	1 4/7 \$
27		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		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				
	If temporary write-down, description of write-				
34	down mechanism	F	Francisco for the control of the con	Francisco E. C. C. C.	Francisco E
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 N/A	No	No	No
37		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 Proposition Consultation	MTN Proposition Consultance	MTN Proposition Consultance	MTNI Propositive Currellens and
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
I	Pricing Supplement (if applicable)				
	i ricing supplement (ii applicable)		i .	i	î
	Them's suppliement (ii applicable)	Final Terms - CUSIP: 06376BNG	Final Terms - CUSIP: 06376BNH	Final Terms - CUSIP: 06376BNJ3	Final Terms - CUSIP: 06376BNK0

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19 Existence of a dividend stopper No No No No No No No N		Ů I				
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If convertible, conversion rate						
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If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertible, specify issuer of instrument it converts into NA NIA NIA NIA NIA NIA NIA NO NO NO NO 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 Ada Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to part jasu to Deposit Liabilities No No No Exemption from subordination Pari pasu to Deposit Liabilities No No No No No No No No No Type of subordination description of write-down mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument type immediately senior to instrument type immediately senior to instrument type immediately senior to instrument type immediately senior to No No No No No No No No No No No No No						
28 into 29 convertible, specify issuer of instrument it 29 converts into 30 Write-down feature No No No No No No No No No No No No No	27		N/A	N/A	N/A	N/A
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	00					
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 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 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 No No No No 39 If yes, specify non-compliant features 39 No No No No 40 No No 51 Prospectus / Base Shelf Prospectus / Short Form Prospectus 52 Supplement to Base Shelf Prospectus (if applicable) 53 MTN Prospectus Supplement 54 MTN Prospectus Supplement 55 MTN Prospectus Supplement 56 MTN Prospectus Supplement 57 MTN Prospectus Supplement 58 MTN Prospectus Supplement 59 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 51 MTN Prospectus Supplement 52 MTN Prospectus Supplement 53 MTN Prospectus Supplement 54 MTN Prospectus Supplement 55 MTN Prospectus Supplement 56 MTN Prospectus Supplement 57 MTN Prospectus Supplement 57 MTN Prospectus Supplement 58 MTN Prospectus Supplement 59 MTN Prospectus Supplement 59 MTN Prospectus Supplement 59 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement 50 MTN Prospectus Supplement	28					
Write-down feature	29		N/A	N/A	N/A	N/A
31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34 Type of subordination 35 Position in subordination Exemption from subordination 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant to Base Shelf Prospectus (if applicable) 30 Non-prospectus 31 If write-down, write-down, description 32 Exemption from subordination 33 Exemption from subordination 34 Exemption from subordination 35 Exemption from subordination 36 Non-compliant transitioned features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non						
If temporary write-down, description of write- down mechanism 34 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No No No If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) If temporary write-down, description of write- down mechanism Exemption from subordination	31					
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		·				
down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Non-compliant transitioned features No No No No No No No No No No No No No	33					
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities	3/					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement			Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
(specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No N						
36 Non-compliant transitioned features No No No No No No No No No No No No No	1					
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 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 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						
Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospe	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	1					
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
Pricing Supplement (if applicable) MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supplement		Supplement to Page Shelf Programmetry (if and inchin)				
		Supplement to pase Shell Prospectus (If applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	1					
Hinai Terms - CUSIP: 063/6BNL\ Hinai Terms - CUSIP: 063/6BNM Final Terms - CUSIP: 06376BNN4Final Terms - CUSIP: 06376BNPS		Pricing Supplement (if applicable)	First Tames Of OLD COSTORIUS	First Tames Of Old Control (1)	First Tames Of Old Control	First Tames Of Old Control
	L		rinal Terms - CUSIP: 06376BNL8	rinai Terms - CUSIP: 063/6BNM	rinai Terms - CUSIP: 06376BNN4	Filial Terms - CUSIP: 06376BNP9

	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
	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
11	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BINO	БІЙО	BINIO
2	identifier for private placement)	06376BNQ7	06376BNR5	06376BNS3	06376BNT1
	, , ,				
		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				
00	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O STATE OF THE STA	- Contractado	John datadi	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<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
	instrument type	Other TEAC Institution	Other TEAC Instrument	Other TEAC Institution	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	Par value of instrument	USD 2	USD 3	USD 3	USD 3.371
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option 10/17/2024	Liability - fair value option 10/21/2024
11 12	Perpetual or dated	10/18/2024 Dated	10/17/2024 Dated	Dated	Dated
13	Original maturity date / Final maturity	10/18/2027	10/17/2029	10/17/2031	10/21/2036
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 18-Oct-2025	At par on 17-Oct-2025	At par on 17-Apr-2026	At par on 21-Oct-2026
		At par on each April and October	At par on each April and October		At par on each April and October
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	21, commencing Oct 21, 2026 up 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	4.40%	4.72%	4.82%	5.00%
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	,	,	j	,
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, conversion trigger (s)	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
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				
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
3-14	Position in subordination hierarchy in liquidation				unit
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
1	Prospectus / Base Shelf Prospectus / Short Form				
1	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to base shell Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
1					
	Pricing Supplement (if applicable)	Final Torms OHOLD 00070E1101	Final Torms OLIGID 000700110	Final Torms OLIGID 0007001101	Final Torms OHOLD 00070PMT
		Final Terms - CUSIP: 063/6BNQ	Final Terms - COSIP: 063/6BNR	rinal Terris - COSP: 06376BNS	Final Terms - CUSIP: 06376BNT1

	atures Of Regulatory Capital Instruments as 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	BINO	Billo	ВМО	DIVIO
2	identifier for private placement)	06376BNW4	06376BNX2	06368MCA0	06368MCB8
		Dravings of Optonic and the laws	Dravings of Ontaria and the laws	Dravings of Ontaria 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	or carrada approable are on	or canada approable aleren.	or carriada approasio arecon	or canada approable triorem
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		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				
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A USD 3	N/A 6	N/A 5
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	10/24/2024	10/24/2024	11/1/2024	11/1/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10/24/2029	10/24/2031	11/1/2028	11/1/2039
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 24-Oct-2025	At par on 24-Apr-2026	1-Nov-26	At par on 01-Nov-2033
		At par on each April and October	At par on each April and October	On each May and November 1,	At par on each May and
		24, commencing Oct 24, 2025 up	24, commencing Apr 24, 2026 up	commencing on November 1,	November 1, commencing Nov
4.0		to and excluding the maturity	to and excluding the maturity	2026 up to and excluding the	01, 2033 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date	date	maturity Date	maturity date
17	,	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.70%	4.80%	Zero Coupon, 4.14%	4.38%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or		.		
20	mandatory Existence of a step up or other incentive to	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 If convertible, conversion rate	N/A	N/A	N/A	N/A
26	ii conventible, 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	A1/A	AL/A	ALI/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)	140	110	140	110
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examplian from subsedication	Examplian from subsection-time	Examplian from aubordingtion	Examplian from subsedication
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		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		
	s				
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)				
	<u> </u>	Final Terms - CUSIP: 06376BNW	Final Terms - CUSIP: 06376BNX	Final Terms - CUSIP: 06368MCA	Final Terms - CUSIP: 06368MCB

(\$ 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	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)	06368MCC6	06368MCJ1	06368MCK8	06368MCL6
	' ' '				
		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	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	11/1/2024	11/1/2024	11/4/2024	11/4/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	11/1/2039 Yes	11/1/2031 Yes	11/4/2029 Yes	11/4/2029 Yes
14	issuer can subject to prior supervisory approval	res	res	res	res
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 01-Nov-2034	1-Nov-26	At par on 04-Nov-2026	At par on 04-Nov-2026
10	readinplien amedity militarity	7 11 pair 511 0 1 110 1 200 1	1.101.20	7 tt pair 511 51 1161 2020	7 tt pair 611 6 1 11 16 1 2020
		At par on each May and		At par on each May and	At par on each May and
		November 1, commencing Nov	On each May and November 1,	November 4, commencing Nov	November 4, commencing Nov
		01, 2034 up to and excluding the	commencing Nov 01, 2026 up to	4, 2026 up to and excluding the	4, 2026 up to and excluding the
16	Subsequent call dates, if applicable	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	4.35%	Zero Coupon, 4.60%	4.10%	3.79%
19	Existence of a dividend stopper	No	No	No	No
00	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to	Ne	No	No	
21	redeem Noncumulative or cumulative	No	INO		No
22		Cumulativa	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)	Non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Cumulative	Cumulative Non-convertible N/A
25 26		Non-convertible	Non-convertible	Cumulative Non-convertible N/A	Cumulative Non-convertible
25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
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
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 N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A 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
25 26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A	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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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
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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A	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
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	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 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A	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
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
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
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 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
25 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
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A 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
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A 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
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A 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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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
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 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	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
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible 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 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

	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	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000001005	0000014070	00070701110	0000014075
2	identifier for private placement)	06368MCQ5	06368MCR3	06376BNU8	06368MCZ5
_		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	N/A		N/A	21/2
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
	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	15	52.23	USD 3	2.361
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	11/4/2024 Dated	11/4/2024 Dated	11/4/2024 Dated	11/5/2024 Dated
13	Original maturity date / Final maturity	11/4/2039	11/4/2027	11/4/2039	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	4-Nov-25	4 Nov. 25	At per en 04 New 2025	At not on OF Nov. 2025
15	redemption amount / Initial maturity	4-N0V-25	4-N0V-25	At par on 04-Nov-2025	At par on 05-Nov-2025
				At par on each May and	At par on each May and
		On each May and November 4,	On each May and November 4,	November 4, commencing Nov	November 4, commencing Nov
		commencing Nov 4, 2025 up to	commencing Nov 04, 2025 up to	4, 2025 up to and excluding the	4, 2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 6.50%	Zero Coupon, 4.02%	5.25%	4.15%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or		Mandatory	Mandatory	
		Mandatory			Mandatory
21	mandatory Existence of a step up or other incentive to	Mandatory	i Mandator y	ivialidatory	Mandatory
	Existence of a step up or other incentive to redeem	No	No	No	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 Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	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 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 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	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A 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 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	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 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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
22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A	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 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 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)	No Cumulative Non-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 Ni/A Ni/A Ni/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 If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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	No Cumulative Non-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 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 Ni/A Ni/A Ni/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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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 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	No Cumulative Non-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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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 for 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 / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 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
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 for 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 / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 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
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 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No

	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	ВМО	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000001101/0	0000011007	0000011740	00007140000
2	identifier for private placement)	06368MCY8	06368MDB7	06368MDA9	06367YGG8
_		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			N/A	21/2
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
	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	2.609	USD 1.57	USD 0.235	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	11/5/2024 Dated	11/5/2024 Dated	11/5/2024 Dated	11/5/2024 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
45	Optional call date, contingent call dates and	At per en 05 New 2025	At per en 05 New 2025	At not on 05 Nov 2025	At not on 05 May 2025
15	redemption amount / Initial maturity	At par on 05-Nov-2025	At par on 05-Nov-2025	At par on 05-Nov-2025	At par on 05-May-2025
		At par on each May and	At par on each May and	At par on each May and	At par on each May and
		November 5, commencing Nov	November 5, commencing Nov	November 5, commencing Nov	November 5, commencing May
		5, 2025 up to and excluding the	05, 2025 up to and excluding the	05, 2025 up to and excluding the	05, 2025 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Step Up
	0 1 1 1 1 1 1 1				
18	Coupon rate and any related index	4.00%	5.30%	5.10%	4.80%-5.00%
18 19	Existence of a dividend stopper		5.30% No	5.10% No	4.80%-5.00% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	4.00% No	No	No	No
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	4.00%			
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	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	A.00% No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	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 Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	A.00% No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	A.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
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A 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 If convertible, specify issuer of instrument it converts 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 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
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A	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 If convertible, specify issuer of instrument it converts 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 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
19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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
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-	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 N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A 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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, urite-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	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
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, full or partial If write-down, permanent or temporary 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 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 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 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)	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 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 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	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 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
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 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 mite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	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 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 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 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 mite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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
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 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 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 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 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, 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 Prospectus / Base Shelf Prospectus / Short Form	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 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 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, 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 Prospectus / Base Shelf Prospectus / Short Form	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 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 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 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 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	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	In a common of the common of t	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	BMO	BMO
2	identifier for private placement)	06376BYA0	06376BYB8	06368MCM4	06376BYC6
	,				333.42.133
		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	Contraction	Contractal	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	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3	0.13	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	11/5/2024 Dated	11/5/2024 Dated	11/8/2024 Dated	11/8/2024 Dated
13	Original maturity date / Final maturity	11/5/2027	11/5/2031	11/8/2034	11/8/2034
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-Nov-2025	At par on 05-May-2026	8-Nov-25	At par on 08-Nov-2026
		At par on each May and November 5, commencing Nov	At par on each May and November 5, commencing May	On each May and Navember 9	At par on each May and November 8, commencing Nov
		05, 2025 up to and excluding the	05, 2026 up to and excluding the	On each May and November 8, commencing Nov 8, 2025 up to	08, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date	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	4.50% No	4.95% No	Zero Coupon, 5.25% No	5.15% No
19	Fully discretionary, partially discretionary or	NO	140	NO	140
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, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
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				
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
014	Position in subordination hierarchy in liquidation	Exemples nem easeranation	Exemption from Subordination	Exemplion from Subordination	Exemplion non observanduon
	(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
	Complement to Dans Challe Dans and Challe Dans		,		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement		MTN Prospectus Supplement
1					
	Pricing Supplement (if applicable)	EL LE CUOID CONTRACTOR	EL LE CUOIR CONTRACTOR	E IT OUGH TITE	E. I.T. 01010
		rinal Terms - CUSIP: 06376BYA0	Final Terms - CUSIP: 06376BYB8	Final Terms - CUSIP: 06368MCM	Final Terms - CUSIP: 06376BYC6

	atures Of Regulatory Capital Instruments s except as noted)				
		looked in TLAC and included in	Included in TLAC action had a dis-	Included in TLAC actionly ded in	la abuda dia TLAC antinabuda dia
		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	000700\(D)	000001101/7	00000110114	0007001/07
2	identifier for private placement)	06376BYD4	06368MDK7	06368MDN1	06376BYG7
_		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	N.//A	N/4	N/A	21/2
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
	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 26.7	2	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	11/14/2024 Dated	11/15/2024 Dated	11/18/2024 Dated	11/18/2024 Dated
13	Original maturity date / Final maturity	11/14/2029	11/15/2029	11/18/2027	2/18/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At not on 14 Nov 2025	At nor on 15 Nov 2025	19 Nov 25	At nor on 19 Aug 2025
15	redemption amount / Initial maturity	At par on 14-Nov-2025	At par on 15-Nov-2025	18-NOV-25	At par on 18-Aug-2025
		At par on each May and	At par on each May and		At par on each August and
		November 14, commencing Nov	November 15, commencing Nov	On each May and November 18,	November 18, commencing Aug
		14, 2025 up to and excluding the	15, 2025 up to and excluding the	commencing Nov 18, 2025 up to	18, 2025 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	5.10%	4.00%	Zero Coupon, 4.15%	4.75%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or				
20		Mandatany	Mandaton	Mandatani	Mandatory
	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	No	No	No	No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	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	No Cumulative Non-convertible
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
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	No Cumulative Non-convertible N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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
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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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, 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-	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No 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
21 22 23 24 25 26 27 28 29 30 31 32 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial 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 N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 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 Ni/A Ni/A Ni/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully 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	No Cumulative Non-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-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 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 Ni/A Ni/A Ni/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully 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	No Cumulative Non-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully 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	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 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 N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Price Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No 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 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 N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 MTN Prospectus Supplement	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	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	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

	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	DIVIO	DINO	BINO	Bivio
2	identifier for private placement)	293940304	06368MDW1	06368MDV3	06368MDR2
	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
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	Contraction	Contraction	Contractual	Contractaci
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 14	0.8	USD 0.053	0.103
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	11/19/2024	11/20/2024	11/20/2024	11/20/2024
12 13	Original maturity date / Final maturity	Dated 11/19/2039	Dated 11/20/2029	Dated 11/20/2029	Dated 11/20/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	,,				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	19-Nov-29	20-Nov-25	20-Nov-25	At par on 20-Nov-2025
	,				·
					At par on each May and
		On each November 19,	On each May and November 20,	On each May and November 20,	November 20, commencing Nov
		commencing Nov 19, 2029 up to	commencing Nov 20, 2025 up to	commencing Nov 20, 2025 up to	20, 2025 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	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, 5.78%	Zero Coupon, 4.15%	Zero Coupon, 5.75%	4.50%
19	Existence of a dividend stopper	No	No	No	No 4.5676
	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 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
	,				
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		N 1/2		
29 30	converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)	INO	INO	INO	INO
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	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	Designate to Describe 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Devi populto Desertati 1 1 199	Designment to Describe to 1999	Designation Description 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	Pari pasu to Deposit Liabilities
36	If yes, specify non-compliant features	N/A	N/A	No N/A	No N/A
31		IVA	IN/A	111/74	13//
	Prospectus / Base Shelf Prospectus / Short Form				
L	Prospectus	NIP Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to pase Shell Prospectus (IT applicable)	NIP Prospectus Supplement			
	Pricing Supplement (if applicable)				
L		Final Terms - CUSIP: 293940304	Final Terms - CUSIP: 06368MDW	Final Terms - CUSIP: 06368MDV	Final Terms - CUSIP: 06368MDR

	atures Of Regulatory Capital Instruments as except as noted)				
		land and in TLAC and in the dead in	Included in TLAC and included in	Included in TLAC action had a dis-	la abada dia TLAO aatia abada dia
		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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	OCCOMPTO	06376BYF9	06376DVV0	06376BVI 6
	Identifier for private placement)	06368MDT8	0037001F9	06376BYK8	06376BYL6
		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				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment	NI/A	NI/A	N1/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A 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	0.102	USD 5	USD 8	USD 11.665
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	11/20/2024 Dated	11/21/2024 Dated	11/21/2024 Dated	11/21/2024 Dated
13	Original maturity date / Final maturity	11/20/2034	11/21/2036	11/21/2029	11/21/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call data, contingent call dates and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Nov-2025	At par on 21-Nov-2026	At par on 21-Nov-2025	At par on 21-May-2026
	,				,,
		At par on each May and			
		November 20, commencing Nov 20, 2025 up to and excluding the	November 21, commencing Nov 21, 2026 up to and excluding the	November 21, commencing Nov 21, 2025 up to and excluding the	November 21, commencing May 21, 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 Coupon rate and any related index	Fixed 4.30%	Fixed 5.40%	Fixed 5.10%	Fixed F 200/
18 19	Existence of a dividend stopper	No 4.30%	No 5.40%	No 5.10%	5.30% 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) If convertible, fully or partially	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	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
34d	Position in subordination hierarchy in liquidation	Exemplion from Supordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	(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
3/		IVA	IN/A	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
i	riospectus		MTN Prospectus	MTN Prospectus	MTN Prospectus
			İ		
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	MIN Prospectus Sunniament
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368MDT			MIN Prospectus Supplement Final Terms - CUSIP: 06376BYL6

(\$ million	eatures Of Regulatory Capital Instruments ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	BINO	БІЙО	BIVIO
2	identifier for private placement)	06376BYJ1	06376BYH5	06376BYE2	06368MEJ9
		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				
J	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	- Contractado	- Contractadi	John datadi	Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<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
	instrument 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	USD 6	USD 5	USD 11	USD 0.742
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	11/22/2024 Dated	11/26/2024 Dated	11/27/2024 Dated	11/28/2024 Dated
13	Original maturity date / Final maturity	11/22/2027	11/26/2027	11/27/2029	11/28/2027
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 22-Nov-2025	At par on 26-May-2025	At par on 27-Nov-2025	At par on 28-Nov-2025
		At par on each May and November 22, commencing Nov	At par on each May and November 26, commencing May	At par on each May and November 27, commencing Nov	At par on each May and November 28, commencing Nov
		22, 2025 up to and excluding the	26, 2025 up to and excluding the	27, 2025 up to and excluding the	28, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	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	4.80%	4.90% No	5.25%	5.10%
19		INIO			
		No	140	No	No
20	Fully discretionary, partially discretionary or mandatory	No Mandatory	Mandatory	Mandatory	
20	Fully discretionary, partially discretionary or				No
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	No Mandatory
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative	No Mandatory No Cumulative Non-convertible N/A
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 If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially 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	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	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
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	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
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 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 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 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-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 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, 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)	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 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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	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 Ni/A Ni/A Ni/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
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, 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	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 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 Ni/A Ni/A Ni/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
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, 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	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 Ni/A Ni/A Ni/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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory 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 Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 No Ni/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 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 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 N/A MTN Prospectus	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 No Ni/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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

	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
	lanuar .	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)	06368MEH3	06376BYM4	06376BYN2	06376BYP7
		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 1.212	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	11/28/2024 Dated	11/29/2024 Dated	11/29/2024 Dated	12/2/2024 Dated
13	Original maturity date / Final maturity	11/28/2027	11/29/2027	11/29/2029	12/2/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
			. 55	. 55	. 55
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 28-Nov-2025	At par on 29-Nov-2025	At par on 29-Nov-2025	At par on 02-Jun-2026
10	reachiption amount / mittal materity	At pair 011 20-1404-2020	At par 011 23-1404-2023	At par 011 23-1404-2023	At par on 02-0411-2020
		At par on each May and	At par on each May and	At par on each May and	At par on each June and
		November 28, commencing Nov	November 29, commencing Nov	November 29, commencing Nov	December 2, commencing Jun 2,
		28, 2025 up to and excluding the	29, 2025 up to and excluding the	29, 2025 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
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.95%	4.72%	5.05%	5.15%
19	Existence of a dividend stopper	No	No 4.72%	No	No
13	Fully discretionary, partially discretionary or	140	140	110	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,	,	,	Í
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
07	If convertible mandatany as settlemed account.	NI/A	NI/A	NI/A	NI/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	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
∪ + a	Type of baboralitation				
∪ + a	Position in subordination hierarchy in liquidation			1	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	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	No	No N/A	No N/A	No N/A
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No	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	No	No N/A	No N/A	No N/A
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No N/A MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus
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	No N/A MTN Prospectus	No N/A MTN Prospectus	No N/A MTN Prospectus
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	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus MTN Prospectus Supplement	No N/A MTN Prospectus

	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	ВМО	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	0000014547	0000014505	000700\/05	0000011500
2	identifier for private placement)	06368MFA7	06368MFB5	06376BYQ5	06368MFC3
_		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			N/A	21/2
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
	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 0.985	22.265	USD 9.5	
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	12/9/2024 Dated	12/12/2024 Dated	12/12/2024 Dated	12/13/2024 Dated
13	Original maturity date / Final maturity	12/9/2029	12/12/2029	12/12/2029	12/13/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	0 Dec 25	12 Dec 26	At nor on 12 Dec 2025	12 Dec 20
15	redemption amount / Initial maturity	9-Dec-25	12-Dec-26	At par on 12-Dec-2025	13-Dec-29
			On each March, June,	At par on each June and	
		On each June and December 9,	September and December 12,	December 12, commencing Dec	On each June and December 13,
		commencing Dec 09, 2025 up to	commencing Dec 12, 2026 up to	12, 2025 up to and excluding the	commencing Dec 13, 2029 up to
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	maturity date	and excluding the maturity date
17	,	Fixed	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 5.75%	Fixed Zero Coupon, 4.21%	Fixed 5.15%	Fixed Zero Coupon, 4.90%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper				
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero Coupon, 5.75% No	Zero Coupon, 4.21% No	5.15% No	Zero Coupon, 4.90% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero Coupon, 5.75%	Zero Coupon, 4.21%	5.15%	Zero Coupon, 4.90%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero Coupon, 5.75% No	Zero Coupon, 4.21% No	5.15% No	Zero Coupon, 4.90% No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Zero Coupon, 5.75% No Mandatory No Cumulative	Zero Coupon, 4.21% No Mandatory No Cumulative	5.15% No Mandatory No Cumulative	Zero Coupon, 4.90% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible	5.15% No Mandatory No Cumulative Non-convertible	Zero Coupon, 4.90% 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	Zero Coupon, 5.75% No Mandatory No Cumulative	Zero Coupon, 4.21% No Mandatory No Cumulative	5.15% No Mandatory No Cumulative	Zero Coupon, 4.90% 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)	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A	5.15% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 4.90% 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	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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 If write-down, write-down trigger (s)	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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-	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% 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, 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, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero Coupon, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% 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, 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)	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, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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, 4.90% No Mandatory No Cumulative Non-convertible 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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 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, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 specify instrument type convertible into If the convertible of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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, 4.90% No Mandatory No Cumulative Non-convertible 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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 specify instrument type convertible into If the convertible of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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, 5.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type 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	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	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type 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	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	Zero Coupon, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Zero Coupon, 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, 4.21% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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	Zero Coupon, 4.90% 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

	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	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MFF6	06368MFE9	06368MFV1	06368MFU3
		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				
	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	0.613	USD 1	12.5	12.5
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	12/13/2024	12/13/2024	12/13/2024	12/13/2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 12/13/2034	Dated 12/13/2034	Dated 12/13/2029	Dated 12/13/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	40.5	40.5	40.5	10.5
15	redemption amount / Initial maturity	13-Dec-29	13-Dec-29	13-Dec-25	13-Dec-27
		On each June and December 13,	On each June and December 13,	On each June and December 13,	On each June and December 13.
		commencing Dec 13, 2029 up to	commencing Dec 13, 2029 up to	commencing Dec 13, 2025 up to	commencing Dec 13, 2027 up to
16	Subsequent call dates, if applicable	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, 4.75%	Zero Coupon, 6.1%	Zero Coupon, 4.29%	Zero Coupon, 4.17%
19	Existence of a dividend stopper	No	No	No	No
00	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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
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	down mechanism	Examplian from autor-lin-tin-	Examplian from subsection-time	Examplian from aubordingtion	Examplian from subsection-41
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1					
	(specify instrument type immediately senior to	•	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	N/A
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	No		
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No		
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	No		
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No		
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	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 N/A	No N/A	N/A	

	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	DIVIO	Bivio	BINO	BIVIO
2	identifier for private placement)	06368MFT6	06368MFY5	06368MGG3	06368MGH1
		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	5			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	12/16/2024	12/18/2024	12/19/2024	12/19/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12/16/2031	12/18/2034	12/19/2036	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 16-Dec-2027	At par on 18-Dec-2033	At par on 19-Dec-2025	At par on 19-Dec-2035
		At par on each June and	At par on each June and	At par on each June and	At par on each June and
		, a par or oacr care and	At par on cacin duric and	7 tt par on each cane and	At par on cach duric and
		December 16, commencing Dec	December 18, commencing Dec	December 19, commencing Dec	December 19, commencing Dec
		December 16, commencing Dec 16, 2027 up to and excluding the	December 18, commencing Dec 18, 2033 up to and excluding the	December 19, commencing Dec 19, 2025 up to and excluding the	December 19, commencing Dec 19, 2035 up to and excluding the
16	Subsequent call dates, if applicable	December 16, commencing Dec	December 18, commencing Dec	December 19, commencing Dec	December 19, commencing Dec
	Coupons/dividends	December 16, commencing Dec 16, 2027 up to and excluding the maturity date	December 18, commencing Dec 18, 2033 up to and excluding the maturity date	December 19, commencing Dec 19, 2025 up to and excluding the maturity date	December 19, commencing Dec 19, 2035 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	December 16, commencing Dec 16, 2027 up to and excluding the maturity date	December 18, commencing Dec 18, 2033 up to and excluding the maturity date	December 19, commencing Dec 19, 2025 up to and excluding the maturity date	December 19, commencing Dec 19, 2035 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06%	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86%	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35%	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 16, commencing Dec 16, 2027 up to and excluding the maturity date	December 18, commencing Dec 18, 2033 up to and excluding the maturity date	December 19, commencing Dec 19, 2025 up to and excluding the maturity date	December 19, commencing Dec 19, 2035 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06%	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86%	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35%	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06%	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86%	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35%	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00%
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 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06%	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86%	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35%	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% 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	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% 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 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% 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	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative No/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	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% 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	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative No/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	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative No/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	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No 4.00% Mandatory 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	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No 4.00% Mandatory 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)	December 16, commencing Dec 16, 2027 up to and excluding the maturity date Fixed 4.06% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 18, commencing Dec 18, 2033 up to and excluding the maturity date Fixed 3.86% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Dec 19, 2025 up to and excluding the maturity date Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Dec 19, 2035 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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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	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg				
2	identifier for private placement)	06368MGJ7	06368MGS7	06368MGR9	06368MGW8
		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	0.46	0.5		
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 12/20/2024	Liability - fair value option 12/30/2024	Liability - fair value option 12/30/2024	Liability - fair value option 1/3/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12/20/2031	12/30/2029	12/30/2029	1/3/2030
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 20-Dec-2025	30-Dec-25	30-Dec-28	At par on 03-Jan-2026
	, ,	,			
		At par on each June and			At par on each January and July
		December 20, commencing Dec	On each June and December 30,	On each June and December 30,	3, commencing Jan 03, 2026 up
40	Cub	20, 2025 up to and excluding the	commencing Dec 30, 2025 up to	commencing Dec 30, 2028 up to	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	and excluding the maturity date	and excluding the maturity date	date
17	Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
		Fixed	I IACU		i ixou
18	Coupon rate and any related index	4.03%	Zero Coupon, 4.28%	Zero Coupon, 4.10%	5.35%
	Existence of a dividend stopper				
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	4.03% No	Zero Coupon, 4.28% No	Zero Coupon, 4.10% No	5.35% No
18	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	4.03%	Zero Coupon, 4.28%	Zero Coupon, 4.10%	5.35%
18 19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	Zero Coupon, 4.28% No Mandatory	Zero Coupon, 4.10% No Mandatory	No Mandatory No
18 19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	A.03% No Mandatory No Cumulative	Zero Coupon, 4.28% No Mandatory No Cumulative	Zero Coupon, 4.10% No Mandatory No Cumulative	5.35% No Mandatory No Cumulative
18 19 20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	A.03% No Mandatory No Cumulative	Zero Coupon, 4.28% No Mandatory No Cumulative	Zero Coupon, 4.10% No Mandatory No Cumulative	5.35% No Mandatory No Cumulative
18 19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	A.03% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down, 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	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination interarchy in liquidation	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero Coupon, 4.10% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Urite-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	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 Pari pasu to Deposit Liabilities No	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 Exemption from subordination Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 swrite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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 Pari pasu to Deposit Liabilities No	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	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 Pari pasu to Deposit Liabilities No	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 Exemption from subordination Pari pasu to Deposit Liabilities No	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 Pari pasu to Deposit Liabilities No	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 (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	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 Pari pasu to Deposit Liabilities No	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Zero Coupon, 4.28% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 4.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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

	atures Of Regulatory Capital Instruments				
		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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	BINO	BINIO	BIVIO
2	identifier for private placement)	06368MGV0	06376BYR3	06376BYS1	06376BYT9
	, ,				
_		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	USD 0.171	USD 3.1	USD 3	USD 2.845
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	1/3/2025	12/10/2024	12/17/2024	12/18/2024
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	1/3/2030 Yes	12/10/2029 Yes	12/17/2029 Yes	12/18/2026 Yes
14	issuer can subject to prior supervisory approval	res	res	res	i es
1	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 03-Jan-2026	At par on 10-Dec-2026	At par on 17-Dec-2025	At par on 18-Jun-2025
10	readinplier allocate, milital materity	7 tt pair 511 55 5411 2525	7 tt pair 511 10 250 2020	7 K pai 511 17 255 2525	7 tt pair 611 10 0air 2020
			At par on each March, June,	At par on each June and	At par on each June and
		At par on each January and July	September and December 10,	December 17, commencing Dec	December 18, commencing Jun
16	Subsequent call dates, if applicable	3, commencing Jan 3, 2026 up to and excluding the maturity date	commencing Dec 10, 2026 up to and excluding the maturity date	17, 2025 up to and excluding the maturity date	18, 2025 up to and excluding the maturity date
10	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	5.15%	5.05%	5.00%	4.55%
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
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non convertible	Cumulative
23	If convertible, conversion trigger (s)			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
<u>-</u> _					
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			N/A	h.//a
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				
"	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				
1		I Dari nacu ta Danacit Liabilitica	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument)	Pari pasu to Deposit Liabilities		No	No
36	Non-compliant transitioned features	No	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	N/A	
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No			MTN Prospectus
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	N/A	N/A	
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	MTN Prospectus	MTN Prospectus	MTN Prospectus
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	MTN Prospectus	MTN Prospectus	MTN Prospectus
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	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus

	eatures Of Regulatory Capital Instruments as except as noted)				
		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	regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06276BVI I6	06376BYV4	06376DVV0	0637687/1/2
	identifier for private placement)	06376BYU6	003700174	06376BYX0	06376BYW2
	Courselled law(s) of the instrument	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				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	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				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 5	USD 10.8	USD 0.882
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	12/20/2024 Dated	12/20/2024 Dated	12/20/2024 Dated	12/23/2024 Dated
13	Original maturity date / Final maturity	12/20/2027	12/20/2029		12/23/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call data continuent call datas 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 20-Dec-2025	At par on 23-Jun-2025
		At par on each June and			
		December 20, commencing Dec 20, 2025 up to and excluding the	December 20, commencing Dec 20, 2025 up to and excluding the	December 20, commencing Dec 20, 2025 up to and excluding the	December 23, commencing Jun 23, 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 4.50%	Fixed 4.78%	Fixed 5.15%	Fixed 4.60%
18 19	Existence of a dividend stopper	No 4.50%	No 4.70%	No 5.15%	No 4.00%
	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) If convertible, fully or partially	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
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				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examplian from subsediredire	Examplian from subsection-time	Examplian from subsection-time	Examplian from subseding time
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
- 51					
31	Prospectus / Base Shelf Prospectus / Short Form				
- 31	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
01					
- 31	Prospectus	MTN Prospectus MTN Prospectus Supplement			
31	Prospectus				
31	Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	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)	06376BYY8	06368MGX6	06368MGY4	06376BYZ5
		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	0 1 1 1			
	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			
	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	USD 105	0.265	1.13	
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 12/23/2024	Liability - fair value option 1/10/2025	Liability - fair value option 1/10/2025	Liability - fair value option 1/10/2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12/23/2026	1/10/2030	1/10/2030	1/10/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	N/A	At par on 10-Jan-2026	At par on 10-Jan-2026	At par on 10-Jan-2026
	,		,	,	,
			At par on each January and July	At par on each January and July	At par on each January and July
			10, commencing Jan 10, 2026 up	10, commencing Jan 10, 2026 up	10, commencing Jan 10, 2026 up
40	Cubaraniant and datas if applicable	NI/A	to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	N/A	date	date	date
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	SOFR+0.60%	3.95%	3.80%	5.25%
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	Warractory	Manadory	Manadory	Mandatory
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
	If any addition of the second				NI/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 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Francisco francisco de la constantina	Francisco francisco de la constantina	F	Francisco francis I P. C
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				
1	Prospectus	MTN Prospectus			MTN Prospectus
1			t	†	<u> </u>
	•				
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement			MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement			MTN Prospectus Supplement
	•		Final Terms - CUSIP- 06368MCV	Final Terms - CUSIP- 06368MCV	MTN Prospectus Supplement Final Terms - CUSIP: 06376BYZ5

	eatures Of Regulatory Capital Instruments as except as noted)				
		land and in TLAC and in the dead in	In alread of the TLAC most in alread in	Included in TLAC actionly ded in	la abada dia TLAC and in abada dia
		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	0007001105	0007001100	0007001144	0007001150
2	identifier for private placement)	06376CH25	06376CH33	06376CH41	06376CH58
_			Province of Ontario and the 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				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment			N/A	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A 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 3	USD 2	USD 8
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	1/10/2025 Dated	1/10/2025 Dated	1/14/2025 Dated	1/16/2025 Dated
13	Original maturity date / Final maturity	1/10/2035	1/10/2035	1/14/2028	1/16/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At nor on 10, lon 2026	At nor on 10, lon 2027	At nor on 14 Jan 2026	At nor on 16 Jan 2026
15	redemption amount / Initial maturity	At par on 10-Jan-2026	At par on 10-Jan-2027	At par on 14-Jan-2026	At par on 16-Jan-2026
		At par on each January and July			
					16, commencing Jan 16, 2026 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	Fixed
18	Coupon rate and any related index	5.60%	5.50%	4.78%	5.15%
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	Manualory	IMARIGATORY	IMARIGATORY	ivialidatol y
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
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 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
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				
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	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
i	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Propositive Community	MTN Proposition Community	MTN Propositive Over 1
		THE PROPERTY SUPPLEMENT	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	The state of the s	WITH TOSPECIUS CUPPICITICITE			
	Pricing Supplement (if applicable)	WITH Trospectus oupperment			
				Final Terms - CUSIP: 06376CH4	Final Terms - CUSIP: 06376CH58

	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	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)	06368MHR8	06368MHQ0	06368MHT4	06376CH66
		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			
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	3.214	0.994	USD 0.82	USD 0.081
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	1/17/2025	1/17/2025	1/17/2025	1/21/2025
12 13	Original maturity date / Final maturity	Dated 1/17/2035	Dated 1/17/2035	Dated 1/17/2035	Dated 1/21/2028
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	17-Jan-26	17-Jan-26	17-Jan-26	At par on 21-Jul-2025
					At par on each January and July
		On each January and July 17,	On each January and July 17,	On each January and July 17,	21, commencing Jul 21, 2025 up
40	Subsequent call dates, if applicable	commencing Jan 17, 2026 up to	commencing Jan 17, 2026 up to	commencing Jan 17, 2026 up to	to and excluding the maturity
16	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	Zero coupon, 5.55%	Zero coupon, 5.30%	Zero coupon, 7.45%	4.75%
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 entired convertible	NI/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				
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	1 2223,411,410,1			1 223 411 410
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
			 		mint i rospectus
					i l
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)				MTN Prospectus Supplement
		Final Terms - CUSIP: 06368MHR	Final Terms - CUSIP: 06368MHQ	Final Terms - CUSIP: 06368MHT	MTN Prospectus Supplement Final Terms - CUSIP: 06376CH66

	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	0007001174	0007001100	0000011154	0000011100
2	identifier for private placement)	06376CH74	06376CH90	06368MHF4	06368MHG2
_		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				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	***		N/A	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A 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 2.263	USD 1	3	5
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	1/21/2025 Dated	1/21/2025 Dated	1/21/2025 Dated	1/21/2025 Dated
13	Original maturity date / Final maturity	1/21/2032	1/21/2028	1/21/2035	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At nor on 24 Jul 2026	At not on 24 Jul 2025	At nor on 21 Jan 2027	At nor on 24 Jan 2027
15	redemption amount / Initial maturity	At par on 21-Jul-2026	At par on 21-Jul-2025	At par on 21-Jan-2027	At par on 21-Jan-2027
		At per an each lenger, and list.	At not on each language and light	At not on each language and light	At not an each language and light
		At par on each January and July 21, commencing Jul 21, 2026 up	At par on each January and July 21, commencing Jul 21, 2025 up	At par on each January and July 21, commencing Jan 21, 2027 up	At par on each January and July 21, commencing Jan 21, 2027 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	Fixed
18	Coupon rate and any related index	5.25%	5.00%	4.44%	4.15%
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	IMARICATOR Y	IMARIGATORY	ivialidatol y
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
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				- I
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 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
54a	Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Lempuon nom 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
1	Prospectus / Base Shelf Prospectus / Short Form				
1		MTN Prospectus	MTN Prospectus		
	Prospectus				
	Prospectus Supplement to Base Shelf Prospectus (if applicable)		MTN Prognastija Supplament		
	•	MTN Prospectus Supplement	MTN Prospectus Supplement		
	•		MTN Prospectus Supplement		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		Final Terms - CUSIP: 06368MHF	Final Terms - CUSIP: 06368MHG

	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	БІЙО	BIVIO
2	identifier for private placement)	06376CH82	06376CHA7	06376CHB5	06368MJE5
	, ,				
		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 1	USD 2	0.271
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	1/24/2025 Dated	1/24/2025 Dated	1/24/2025 Dated	1/24/2025 Dated
13	Original maturity date / Final maturity	1/24/2030	1/24/2035	1/24/2035	1/24/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
1					
1					
	Ontional call data, contingent call dates and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Jan-2026	At par on 24-Jan-2026	At par on 24-Jan-2027	At par on 24-Jan-2026
13	reactification amount? Initial maturity	At pai on 24-0an-2020	At par 611 24-0411-2020	At par 011 24-0411-2021	At par 011 24-0a11-2020
		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 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
16	Subsequent call dates, if applicable	date	date	date	date
47	Coupons/dividends Fixed or floating dividend/coupon	Fired	Fired	Fired	Final
17 18	Coupon rate and any related index	Fixed 5.35%	Fixed 5.75%	Fixed 5.65%	Fixed 4.15%
19	Existence of a dividend stopper	No	No	No	No
10	Fully discretionary, partially discretionary or	140	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	,	,	,	Í
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
0.7	If convertible, mandatany ar anti	NI/A	NIA	NI/A	NI/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
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				
0.5	(specify instrument type immediately senior to	Ded accords Down 1997	D	Designation 19 19 19 19 19 19 19 19 19 19 19 19 19	Designation Designation
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	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	
		,,,,	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	
	Pricing Supplement (if applicable)				
1	1	Final Terms - CUSIP: 06376CH82	Final Terms - CUSIP: 06376CHA	Final Terms - CUSIP: 06376CHB	Final Terms - CUSIP: 06368MJE5

	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	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000001100	0000014104	0007001100	0000014150
2	identifier for private placement)	06368MJC9	06368MJB1	06376CHC3	06368MJF2
_		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				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment			N/A	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A 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	0.302	USD 0.231	USD 20	
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	1/24/2025 Dated	1/24/2025 Dated	1/27/2025 Dated	1/28/2025 Dated
13	Original maturity date / Final maturity	1/24/2030	1/24/2030	1/27/2032	1/28/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At nor on 24 Jan 2026	At nor on 24 Jan 2026	At nor on 27, Ion 2026	29 Jan 27
15	redemption amount / Initial maturity	At par on 24-Jan-2026	At par on 24-Jan-2026	At par on 27-Jan-2026	28-Jan-27
		At par on each January and July	At par on each January and July	At par on each January and July	
				27, commencing Jan 27, 2026 up	On each January and July 28,
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	commencing Jan 28, 2027 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	4.00%	5.60%	5.50%	Zero coupon, 3.83%
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	Manualory	IMARICATOR Y	IMARIGATORY	ivialidatol y
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
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 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	down mechanism Type of subordination	Exemption from subardination	Exemption from subordination	Exemption from subordination	Exemption 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				
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			MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)			MTN Proposition Community	
1				MTN Prospectus Supplement	
					i
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MJCS	Final Terms - CUSIP: 06368MJB	Final Terms - CUSIP: 06376CHC	Final Terms - CUSIP: 06368MJF2

	atures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC and included in	Included in TLAC actionly ded in	Included in TLAC actionly ded in	le abade d in TLAC making bade d in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1		ВМО	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	00070011110	0007001104	0007001150	0007001110
2	identifier for private placement)	06376CHH2	06376CHD1	06376CHE9	06376CHJ8
_			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3		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			N/A	
5		N/A N/A	N/A N/A	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
	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 10	USD 1	USD 5.006	USD 100
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	1/29/2025 Dated	1/30/2025 Dated	1/30/2025 Dated	1/30/2025 Dated
13	Original maturity date / Final maturity	1/29/2030	1/30/2045	1/30/2030	7/30/2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	1				
	1				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Jan-2027	At par on 30-Jan-2027	At par on 30-Jan-2026	At par on 30-Jul-2025
10	recemption amount / mittal maturity	At pai 011 29-0411-2021	At par on 30-3an-2021	At par on 30-3an-2020	At par 011 30-301-2023
	!				
	!				
	1				
	!				
	1				
	!				
	!				
	!				
	!	At par on each January and July			
			30, commencing Jan 30, 2027 up		
16		to and excluding the maturity date			
10	Coupons/dividends	uate	uate	uate	uate
17	ů ,	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	6.00%	5.22%	4.85%
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		No Cumulative	No Cumulative	No Cumulative	No Cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	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	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				
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	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)				
	Supplement to base shell riospectus (ii applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
1	<u>'</u>				
	Driging Cumplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376CHH	Final Terms - CUSIP: 06376CHD	Final Terms - CUSIP: 06376CHF	Final Terms - CUSIP: 06376CHJ8

(\$ 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
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BINO	БІЙО	BIVIO
2	identifier for private placement)	06368MJT2	06376CHF6	06368MJQ8	06368MJS4
		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 9.3	USD 6.127	USD 1.215	
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	3-Feb-2025 Dated	3-Feb-2025 Dated	3-Feb-2025 Dated	3-Feb-2025 Dated
13	Original maturity date / Final maturity	3-Feb-2029	3-Feb-2028	3-Feb-2032	3-Feb-2032
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 03-Feb-2026	At par on 03-Aug-2025	3-Feb-26	3-Feb-26
13	reachiption amount / mittal materity	At pair 611 66-1 65-2020	At par 011 00-Aug-2020	5-1 CD-20	3-1 CB-20
		At par on each February and	At par on each February and		
		August 3, commencing Feb 03,	August 3, commencing Aug 03,	On each February and August 3,	On each February and August 3,
		2026 up to and excluding the	2025 up to and excluding the	commencing Feb 03, 2026 up to	commencing Feb 03, 2026 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date	and excluding the maturity date
47	Coupons/dividends Fixed or floating dividend/coupon	Time d	Fired	Fired	Final
17 18	Coupon rate and any related index	Fixed 5.46%	Fixed 5.00%	Fixed Zero coupon, 6.55%	Fixed Zero coupon, 6.35%
19	Existence of a dividend stopper	No	No	No	No
13	Fully discretionary, partially discretionary or	140	140	140	110
20					
	mandatory	Mandatory	Mandatory	Mandatory	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	Mandatory No	Mandatory No	Mandatory No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	•	
	Existence of a step up or other incentive to redeem	No	No	No	No
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	Existence of a 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	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 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 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	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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 N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	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	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 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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
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 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 Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 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
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 If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-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)	No 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 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
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 If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-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 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 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
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 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 instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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
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 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 instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 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 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 instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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 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, conversion rate If convertible, mandatory or 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination 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	ВМО	ВМО	ВМО				
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	0000014170	0000014170	000001411/0	20072001104				
2	identifier for private placement)	06368MJP0	06368MJR6	06368MJX3	06376CHG4				
		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				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual				
	Regulatory treatment			N/A					
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A 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	0.319	0.418	USD 4.4	USD 23				
10	Accounting classification	Liability - fair value option 11 12	Original date of issuance / Settlement Perpetual or dated	3-Feb-2025 Dated	3-Feb-2025 Dated	5-Feb-2025 Dated	7-Feb-2025 Dated		
13	Original maturity date / Final maturity	3-Feb-2032	3-Feb-2032	5-Feb-2032	7-Feb-2028				
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes				
	Ontional call data contingent call datas and								
15	Optional call date, contingent call dates and redemption amount / Initial maturity	3-Feb-26	3-Feb-26	5-Feb-2026	At par on 07-Feb-2026				
	, , , , , , , , , , , , , , , , , , , ,			0 : 02 2020					
					At par on each February and				
		On each February and August 3, commencing Feb 03, 2026 up to	On each February and August 3, commencing Feb 03, 2026 up to	On each February and August 5, commencing Feb 05, 2026 up to	August 7, commencing Feb 07, 2026 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				
	Coupons/dividends		-						
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 4.20%	Fixed Zero coupon, 4.40%	Fixed Zero coupon, 6.55%	Fixed 5.00%				
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 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 or partially If convertible, conversion rate	N/A	N/A	N/A	N/A				
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A				
28	If convertible, specify instrument type convertible into								
	If convertible, specify issuer of instrument it								
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, write-down trigger (s) If write-down, full or partial								
33	If write-down, permanent or temporary								
2.	If temporary write-down, description of write-								
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination				
5 7 a	Position in subordination hierarchy in liquidation	Exemplion nom suporumation	Examplion from Suborullation	= Normphorn from Suborullation	Examplion nom suborulliation				
	(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		
- 51	,								
	Prospectus / Base Shelf Prospectus / Short Form Prospectus								
					MTN Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement				
					,ppromon				
	Pricing Supplement (if applicable)								
		Final Terms - CUSIP: 06368MJP0	Final Terms - CUSIP: 06368MJR6	Final Terms - CUSIP: 06368MJX	Final Terms - CUSIP: 06376CHG4				

(\$ Million	eatures Of Regulatory Capital Instruments ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINIO	BINO	BINO	BIVIO
2	identifier for private placement)	06376CHK5	06376CHL3	06368MKA1	06368MKJ2
	, , ,				
		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 40	USD 8		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	11-Feb-2025 Dated	11-Feb-2025 Dated	11-Feb-2025 Dated	14-Feb-2025 Dated
13	Original maturity date / Final maturity	11-Feb-2030	11-Feb-2030	11-Feb-2032	14-Feb-2032
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 11-Feb-2026	At par on 11-Feb-2026	11-Feb-26	14-Feb-26
- 10	Todompton amount / miliar matarity	7 tt pair on 11 1 05 2020	7 t par on 111 ob 2020	1110020	14 1 65 25
		At par on each February and	At par on each February and	On each February and August	On each February and August
		August 11, commencing Feb 11,	August 11, commencing Feb 11,	11, commencing Feb 11, 2026	14, commencing Feb 14, 2026
40	Cubesquent call dates if applicable	2026 up to and excluding the	2026 up to and excluding the	up to and excluding the maturity date	up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	date	date
17	Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
18		Fixed			
	Coupon rate and any related index	Fixed 5.25%	5.15%		
	Coupon rate and any related index Existence of a dividend stopper	5.25%	5.15% No	Zero coupon, 6.55%	Zero coupon, 6.30%
19	Existence of a dividend stopper		5.15% No		
	·	5.25%		Zero coupon, 6.55%	Zero coupon, 6.30%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	5.25% No	No	Zero coupon, 6.55% No	Zero coupon, 6.30% No
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No 5.25% No Mandatory	No Mandatory No	Zero coupon, 6.55% No Mandatory	Zero coupon, 6.30% 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	5.25% No Mandatory No Cumulative	No Mandatory No Cumulative	Zero coupon, 6.55% No Mandatory No Cumulative	Zero coupon, 6.30% 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 Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible
19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Nn/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 6.30% No Mandatory No Cumulative Nno-convertible N/A N/A
19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Nn/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 6.30% No Mandatory No Cumulative Nno-convertible N/A N/A
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 6.30% 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 N/A	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	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30% 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 If convertible, specify issuer of instrument it converts into Write-down feature	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, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature 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 N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30% 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	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	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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 N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30% 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, 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-	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	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30% 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, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 6.30% 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 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	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	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 6.30% 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 Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 6.30% 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 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	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	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	Zero coupon, 6.30% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify 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)	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 Exemption from subordination 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 Pari pasu to Deposit Liabilities	Zero coupon, 6.30% 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 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 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	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 6.30% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 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	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible Nn/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	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	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 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 Pari pasu to Deposit Liabilities No	Zero coupon, 6.30% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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	No Mandatory No Cumulative Non-convertible Nn/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	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 6.30% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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	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	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	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Zero coupon, 6.30% 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
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 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Zero coupon, 6.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Zero coupon, 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	eatures Of Regulatory Capital Instruments ns except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
- 1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	BINO	BINIO	BIVIO
2	identifier for private placement)	06376CHM1	06376CHR0	06376CHN9	06376CHU3
	, , ,				
		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 9.106	USD 2	USD 1.573	USD 80
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	18-Feb-2025 Dated	18-Feb-2025 Dated	18-Feb-2025 Dated	Dated 19-Feb-2025
13	Original maturity date / Final maturity	18-Feb-2028	18-Feb-2028	18-Feb-2028	19-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
1					
	Ontional call data, contingent call dates and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Aug-2025	At par on 18-Aug-2025	At par on 18-Feb-2026	At par on 19-Aug-2025
10	redemption amount / mittal materity	At par on 10-Aug-2020	At par on 10-Aug-2020	At par on 10-1 cb-2020	At par on 13-Aug-2020
		At par on each February and	At par on each February and	At par on each February and	At par on each February, May,
		August 18, commencing Aug 18,	August 18, commencing Aug 18,	August 18, commencing Feb 18,	August and November 19,
40	Subsequent call dates, if applicable	2025 up to and excluding the	2025 up to and excluding the	2026 up to and excluding the	commencing Aug 19, 2025 up to
16	Coupons/dividends	maturity date	maturity date	maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.90%	5.00%	4.75%	4.75%
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 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	ii conventate, convension rate	14/74	1977	1977	1975
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				
2.4	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Position in subordination hierarchy in liquidation	Exemption from Subordination	Exemption from Subordination	Exemplion from Suporulliation	Exemption 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
UCI			N/A	N/A	N/A
37	If yes, specify non-compliant features	N/A		1	
	If yes, specify non-compliant features	N/A			
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form				
	If yes, specify non-compliant features	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus			
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form		MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus			
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus Supplement	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)	06368MKK9	06376CHP4	06368MKP8	06376CHQ2
		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				
	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 6.72	USD 2	0.601	USD 6.2
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	19-Feb-2025	20-Feb-2025	21-Feb-2025	21-Feb-2025
12	Perpetual or dated Original maturity date / Final maturity	Dated 19-Feb-2028	Dated 20-Feb-2032	Dated 21-Feb-2035	Dated 21-Feb-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	40 5 1 0000		4 5 1 0000	A. 04 F J 0000
15	redemption amount / Initial maturity	At par on 19-Feb-2026	At par on 20-Feb-2026	At par on 21-Feb-2026	At par on 21-Feb-2026
		At par on each February and			
		August 19, commencing Feb 19,	August 20, commencing Feb 20,	August 21, commencing Feb 21,	August 21, commencing Feb 21,
		2026 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	5.20%	5.30%	4.05%	5.25%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to	Manuatory	IMARICATOR Y	Mandatory	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	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If any article and the second				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 If write-down, write-down trigger (s)	No	No	No	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Position in subordination hierarchy in liquidation	Exemplion from Supordination	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	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
	ļ		MTN Prospectus Supplement		MTN Prospectus Supplement
<u> </u>					
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MKK	Final Terms - CUSIP: 06376CHP	Final Terms - CUSIP: 06368MKP	Final Terms - CUSIP: 06376CHQ

	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	Billo	BIVIO	BINIO
2	identifier for private placement)	06376CHT6	06368MKN3	06368MKM5	06376CHS8
		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	USD 5	0.846		USD 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	21-Feb-2025	21-Feb-2025		24-Feb-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Feb-2030	21-Feb-2035		24-Aug-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	At par on 21-Feb-2026	At par on 21-Feb-2026	At par on 21-Feb-2026	At par on 24-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 21, commencing Feb 21,	August 21, commencing Feb 21,	August 21, commencing Feb 21,	August 24, commencing Feb 24,
16	Subsequent call dates, if applicable	2026 up to and excluding the maturity date	2026 up to and excluding the maturity date	2026 up to and excluding the maturity date	2026 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	Coupon rate and any related index	5.20%	4.25%	5.80%	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	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	1			
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 Type of subordination	Franchisco 6	Franchisco 6	Franchis f	Furnisher 6
	LIVER OF EUDOCOURANON	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	77		I		
34a	Position in subordination hierarchy in liquidation				i
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Pari pagu ta Danggit Liabiliti	Pari pagu ta Danasit Liabiliti	Pari pagu ta Danasit Liabiliti	Pari pagu ta Danasit Liabilitis -
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features				
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
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
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	No	No N/A
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A	No	No	No N/A
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A MTN Prospectus	No	No	No N/A MTN Prospectus
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	No	No N/A MTN Prospectus
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	No N/A	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 BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	BINO	BIVIO
2	identifier for private placement)	06376D6A7	06376D6B5	06368MKQ6	06368MKU7
	' ' '				
		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		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		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8		N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1	USD 5	0.96	
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	24-Feb-2025 Dated	25-Feb-2025 Dated	27-Feb-2025 Dated	28-Feb-2025 Dated
13	Original maturity date / Final maturity	24-Feb-2032	25-Feb-2030	27-Feb-2030	28-Feb-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
	1				
	1				
1	Optional call date, contingent call dates and				
15		At par on 24-Feb-2026	At par on 25-Feb-2026	At par on 27-Feb-2026	At par on 28-Feb-2032
- 10	recomption amount / militar maturity	7 k par 511 2-1 1 55 2020	7 k pair 511 25 1 55 2525	7 tt pair 011 27 1 05 2020	7 tt pair 011 20 1 05 2002
	1				
	1				
		At par on each February and			
		August 24, commencing Feb 24,	August 25, commencing Feb 25,	August 27, commencing Feb 27,	August 28, commencing Feb 28,
4.0		2026 up to and excluding the	2026 up to and excluding the	2026 up to and excluding the	2032 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	maturity date
17	,	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65%	5.50%	3.70%	4.00%
19	' '	No S.SG 75	No	No	No 4.5576
	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	N/A	N/A	N/A	N/A
21	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	IN/A	IN/A	IN/A	IN/A
28	into				
20	If convertible, specify issuer of instrument it				
29		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				
1	If temporary write-down, description of write-				
34	down mechanism	Franchisch I " "	Franchisco f	Furnation 6	Franchisco 6
34a		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 instrument)	Pari pasu to Deposit Lighilities	Pari pagu to Deposit Lighilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Lighilities
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
37		N/A	N/A	N/A	N/A
- 51	,	19/7 \$	1377.5	1973	1971
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus	MTN Prospectus		
	Supplement to Bose Chalf December 195 - 19 - 11 - 1				
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement		
1	Pricing Supplement (if applicable)				
1		Final Torms CLISID: 06276D647	Final Terms - CUSIP: 06376D6R6	Final Terms - CUSIP: 06368MKO	Final Terms - CUSIP: 06368MKUT
		Filial Tellis - COSIF. 003/0D0A/	Tilidi Tollilo Occili. 00070D0D0	Tindi Tollilo Occili : cccccivirte	Tillar Torrito Ocoli : 00000lilito

	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)	06368MLB8	06368MLA0	06368MKY9	06368MKX1
			Province of Ontario and the 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				
	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	20	0.317	USD 0.25	USD 0.1
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement Perpetual or dated	7-Mar-2025	7-Mar-2025	7-Mar-2025	7-Mar-2025
12 13	Original maturity date / Final maturity	Dated 7-Mar-2029	Dated 7-Mar-2028	Dated 7-Mar-2028	Dated 7-Mar-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	7.14 00	7.4.00	7.4. 00	7.14 00
15	redemption amount / Initial maturity	7-Mar-28	7-Mar-26	7-Mar-26	7-Mar-26
		On each March and September 7 commencing March 7, 2028 up	On each March and September 7 commencing March 7, 2026 up	On each March and September 7 commencing March 7, 2026 up	On each March and September 7, commencing March 7, 2026 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	Zero coupon, 3.55%	Zero coupon, 3.45%	Zero coupon, 5.05%	Zero coupon, 4.90%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to	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 or partially If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it				
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				
	If temporary write-down, description of write-				
34	down mechanism	F			- · · · · · ·
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)				
		Final Terms - CUSIP: 06368MLB8	Final Terms - CUSIP: 06368MLA	Final Terms - CUSIP: 06368MKY	Final Terms - CUSIP: 06368MKX

	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	00000111 00	000700004	00000111 50	000700000
2	identifier for private placement)	06368MLC6	06376D6D1	06368MLF9	06376D6C3
_		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	N//A		N/A	21/2
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
	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	0.858	USD 1.474	USD 0.725	
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-Mar-2025 Dated	12-Mar-2025 Dated	12-Mar-2025 Dated	13-Mar-2025 Dated
13	Original maturity date / Final maturity	11-Mar-2035	12-Mar-2032	12-Mar-2040	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	11 Mor 26	At nor on 12 Con 2026	12 Mar 26	At nor on 12 Con 2025
15	redemption amount / Initial maturity	11-IVIAI-20	At par on 12-Sep-2026	12-Mar-20	At par on 13-Sep-2025
		On each March and September	At par on each March and	On each March and September	At par on each March and
		11, commencing March 11, 2026	September 12, commencing Sep	12, commencing Mar 12, 2026	September 13, commencing Sep
		up to and excluding the maturity	12, 2026 up to and excluding the	up to and excluding the maturity	13, 2025 up to and excluding the
16	Subsequent call dates, if applicable	up to and excluding the maturity date	12, 2026 up to and excluding the maturity date	date	13, 2025 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon				
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date	maturity date	date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date	maturity date Fixed	date Fixed	maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero coupon, 5.10% No	maturity date Fixed 5.10% No	Fixed Zero coupon, 7.95%	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	date Fixed Zero coupon, 5.10%	maturity date Fixed 5.10%	date Fixed Zero coupon, 7.95%	maturity date Fixed 4.75%
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	Fixed Zero coupon, 5.10% No Mandatory	Fixed 5.10% No Mandatory	Fixed Zero coupon, 7.95% No Mandatory	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	Fixed Zero coupon, 5.10% No Mandatory No Cumulative	maturity date Fixed 5.10% No Mandatory No Cumulative	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative	maturity date Fixed 4.75% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible	maturity date Fixed 4.75% 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	Fixed Zero coupon, 5.10% No Mandatory No Cumulative	maturity date Fixed 5.10% No Mandatory No Cumulative	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative	maturity date Fixed 4.75% 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)	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A	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	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A	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	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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
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)	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 5.10% No 5.10% Mandatory 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 Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 4.75% No 4.75% 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 Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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, 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	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 5.10% No 5.10% Mandatory 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 Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 4.75% No 4.75% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If if convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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, 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	Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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, 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 if convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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, 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, full or partial Framporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.10% No 5.10% Mandatory 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, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.75% No 4.75% 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, 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, full or partial Framporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 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, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If write-down trigger (s) If convertible, convertible, or partially If conve	date Fixed Zero coupon, 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	maturity date Fixed 5.10% No 5.10% Mandatory 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	date Fixed Zero coupon, 7.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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 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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	BINO	BIVIO
2	identifier for private placement)	06376D6E9	06368MLJ1	06368MLL6	06368MLN2
	' ' '				
		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 3.644	2.5		0.292
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	13-Mar-2025 Dated	13-Mar-2025 Dated	14-Mar-2025 Dated	Dated 14-Mar-2025
13	Original maturity date / Final maturity	13-Mar-2035	13-Mar-2040	14-Mar-2040	14-Mar-2040
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 13-Mar-2027	13-Mar-26	14-Mar-26	14-Mar-26
- 10	Todompton amount / militar maturity	7 K pai 511 10 Mai 2027	10 Mai 20	14 Mai 20	14 Wai 20
		At par on each March and	On each March and September	On each March and September	On each March and September
		September 13, commencing Mar	13, commencing Mar 13, 2026	14, commencing Mar 14, 2026	14, commencing Mar 14, 2026
40	Subsequent call dates, if applicable	13, 2027 up to and excluding the	up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Coupons/dividends	maturity date	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%	Zero coupon, 6.10%	Zero coupon, 8.20%	Zero coupon, 5.85%
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 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	n convertible, conversion rate	INFO	ING	14/74	1977
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				
2.4	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	77	Exemption from Subordination	Livernibilion nom subordination	Livernian morn supordination	LAGINPROTETION SUBORGINATION
	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)				
	The second of appropriate (in appropriate)	MTN Prospectus Supplement			
	Pricing Supplement (if applicable)				
	in the supplement (in applicable)	Final Tarma OLIGID 00070B0F0	Final Torms OLIGID 00000111 15	Final Torms OLIDID ACCOUNTS	
		Final Terms - CUSIP: 06376D6E9	Final Terms - CUSIP: 06368MLJ1	Final Terms - CUSIP: 06368MLL6	Final Terms - CUSIP: 06368MLN2

	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	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)	06368MLM4	06368MLK8	06376D6G4	06376D6H2
	' ' '				
		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	0.05	USD 0.033	USD 10	
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-Mar-2025 Dated	14-Mar-2025 Dated	17-Mar-2025 Dated	18-Mar-2025 Dated
13	Original maturity date / Final maturity	14-Mar-2040	14-Mar-2040	17-Sep-2032	18-Mar-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issues sum subject to prior supervisory approval	100	1.00	1.00	100
1					
1	Optional call data continuent!!				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	14-Mar-26	14 Mar 26	At par on 17-Sep-2025	At par on 18-Mar-2026
15	redemption amount / mittal maturity	14-IVIAI -20	14-Iviai-20	At par on 17-Sep-2025	At par off 16-ivial-2020
		On each March and September	On each March and September	At par on each March and	At par on each March and
		14, commencing Mar 14, 2026	14, commencing Mar 14, 2026	September 17, commencing Sep	September 18, commencing Mar
		up to and excluding the maturity	up to and excluding the maturity	17, 2025 up to and excluding the	18, 2026 up to and excluding the
16	Subsequent call dates, if applicable	date	date	maturity date	maturity date
47	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fired
17 18	Coupon rate and any related index	Zero coupon, 6.15%	Zero coupon, 7.90%	5.25%	Fixed 4.70%
19	Existence of a dividend stopper	No	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	,	i i	,	Í
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	NI/A	N/A
25	16 611 611 611			N/A	
26	If convertible, fully or partially	N/A	N/A	N/A	N/A
20	If convertible, fully or partially If convertible, conversion rate				
	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
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	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	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 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	N/A N/A	N/A N/A	N/A 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 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 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 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-down mechanism	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 NO	N/A 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	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 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	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 NO	N/A N/A N/A N/A NO
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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 Exemption from subordination	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 Exemption from subordination
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
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/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 N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
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/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 N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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 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 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
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 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 N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A 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 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
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 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 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
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 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 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
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 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	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	DIVIO	DINO	BINO	BIVIO
2	identifier for private placement)	06376D6F6	06368MLZ5	06368MMC5	06368MMA9
		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	USD 40	USD 14.595	1.395	USD 0.255
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	19-Mar-2025	20-Mar-2025	21-Mar-2025	21-Mar-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Sep-2030	20-Mar-2040	21-Mar-2028	21-Mar-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 19-Sep-2025	20-Mar-26	At par on 21-Mar-2026	21-Mar-26
		At par on each March and	On each March and September	At par on each March and	On each March and September
		September 19, commencing Mar 19, 2025 up to and excluding the	20, commencing Mar 20, 2026 up to and excluding the maturity	September 21, commencing Sep 21, 2026 up to and excluding the	21, commencing Mar 21, 2026 up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	date	maturity date	date
- 10	Coupons/dividends	matarity date	4410	mataniy date	auto
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	Zero coupon, 8.30%	3.35%	Zero coupon, 7.90%
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				
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
26	i convenible, conversion rate			NI/A	NI/A
1	,	N/A	N/A	N/A	N/A
27					
27	If convertible, mandatory or optional conversion	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				
27	If convertible, mandatory or optional conversion				
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into				
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A	N/A	N/A
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A	N/A
28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A	N/A
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A	N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A	N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A	N/A	N/A	N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	N/A N/A No	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	eatures Of Regulatory Capital Instruments as except as noted)				
		Included in TLAC not included in			
- 1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BINO	BINIO	BIVIO
2	identifier for private placement)	06376D6R0	06376D6P4	06376D6Q2	06376D6L3
	, , ,				
		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 20	USD 3	USD 5	
10	Accounting classification	Liability - fair value option 24-Mar-2025	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	Dated 24-Mar-2025	25-Mar-2025 Dated	27-Mar-2025 Dated	27-Mar-2025 Dated
13	Original maturity date / Final maturity	24-Mar-2028	25-Mar-2030	27-Mar-2029	27-Mar-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
1					
	Ontional call data, contingent call dates and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Sep-2025	At par on 25-Mar-2026	At par on 27-Mar-2026	At par on 27-Sep-2025
10	redemption amount / mittal materity	At pair 611 24-66p-2020	At par 011 20-101a1-2020	At par 011 27-1811-2020	At par on 27-0cp-2020
		At par on each March and			
		September 24, commencing Sep		September 27, commencing Mar	September 27, commencing Sep
16	Subsequent call dates, if applicable	24, 2025 up to and excluding the maturity date	25, 2026 up to and excluding the maturity date	27, 2026 up to and excluding the maturity date	27, 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	Coupon rate and any related index	5.03%	5.00%	5.00%	4.75%
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
	como abio, convoluin futo				
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				
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
34a	Position in subordination hierarchy in liquidation	Exemption from Subordination	Exemption from Subordination	Exemplion from Suporulliation	Exemption from Subordination
1	(specify instrument type immediately senior to				
35	instrument)	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					
37				I	
37	Prospectus / Base Shelf Prospectus / Short Form				
37		MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
37	Prospectus / Base Shelf Prospectus / Short Form	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)				
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	

	atures Of Regulatory Capital Instruments as except as noted)				
		looked in TLAC ook included in	Induded in TLAC and included in	Included in TLAC action had a dis-	landed 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	BMO	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	00000141.740	0007070144	00000141.70	0007000110
2	identifier for private placement)	06368MLY8	06376D6M1	06368MLX0	06376D6N9
_		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	N//A		N/A	21/2
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
	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	1.85	USD 0.94	0.7	USD 0.412
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	27-Mar-2025 Dated	27-Mar-2025 Dated	27-Mar-2025 Dated	27-Mar-2025 Dated
13	Original maturity date / Final maturity	27-Mar-2030	27-Mar-2035		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	A4 07 M 0007	A4 07 M 2007	A4 07 M 0007	A4 07 M 2007
15	redemption amount / Initial maturity	At par on 27-Mar-2027	At par on 27-Mar-2027	At par on 27-Mar-2027	At par on 27-Mar-2027
		At par on each March and	At par on each March and	At par on each March and	At par on each March and
		September 27, commencing Mar	September 27, commencing Mar	September 27, commencing Mar	September 27, commencing Mar
		27, 2027 up to and excluding the	27, 2027 up to and excluding the	27, 2027 up to and excluding the	27, 2027 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	maturity date
			Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.40%	5.30%	3.69%	5.40%
	Coupon rate and any related index Existence of a dividend stopper			3.69% No	
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	3.40% No	5.30% No	No	5.40% No
18	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3.40%	5.30%		5.40%
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	3.40% No	5.30% No	No Mandatory No	No Mandatory No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	3.40% No Mandatory No Cumulative	5.30% No Mandatory No Cumulative	No Mandatory No Cumulative	5.40% 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	5.30% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	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	3.40% No Mandatory No Cumulative	5.30% No Mandatory No Cumulative	No Mandatory No Cumulative	5.40% 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)	3.40% No Mandatory No Cumulative Non-convertible N/A	5.30% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	5.40% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	3.40% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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
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	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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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
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	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 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-	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 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	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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 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	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
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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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
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 convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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
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 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 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	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	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 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 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 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 Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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, 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 N/A Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 N/A N/A N/A Pari pasu to Deposit Liabilities No N/A M/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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, cully 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 (if applicable)	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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory 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	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	BINO	BINIO
2	identifier for private placement)	06368MMQ4	06368MMP6	06376D6S8	06368MMU5
	,			33333333	
		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	3.276	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 12	Original date of issuance / Settlement Perpetual or dated	28-Mar-2025 Dated	28-Mar-2025 Dated	4-Apr-2025 Dated	4-Apr-2025 Dated
13	Original maturity date / Final maturity	28-Mar-2032	28-Mar-2030	4-Apr-2030	4-Apr-2035
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	28-Mar-26	At par on 28-Mar-2026	At par on 4-Apr-2026	At par on 4-Apr-2026
13	reactification amount / midal maturity	20-iviai-20	At par 011 20-10lar-2020	At par 011 4-Apr-2020	71 par 011 4-Apr-2020
		On each March and September	At par on each March and		
		28, commencing Mar 28, 2026	September 28, commencing Mar	At par on each April and October	
16	Subsequent call dates, if applicable	up to and excluding the maturity date	28, 2026 up to and excluding the maturity date	and excluding the maturity date	4, commencing Apr 4, 2026 up to and excluding the maturity date
10	Coupons/dividends	uate	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	Zero coupon, 3.96%	3.55%	5.00%	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 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
20	ii convenuo, convension rate	INE	ING	14/74	19/75
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				
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
J4a	Position in subordination hierarchy in liquidation	Exemption from Subordination	Exemption from Subordination	Exemption from Suporumation	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	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				
	riospectus			MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)				
	(ii applicable)			MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	First Tarres Of OIR CORREST	First Tames Of IOIR COCCOST	First Tarms Of Other Control	First Tames Of Old Concession
		rinai Terms - CUSIP: 06368MMQ	Final Terms - CUSIP: 06368MMP	Final Terms - CUSIP: 06376D6S8	Final Terms - CUSIP: 06368MMU

	atures Of Regulatory Capital Instruments as 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	DIVIO	Bivio	BINO	BIVIC
2	identifier for private placement)	06368MMT8	06368MMW1	06368MNH3	06376D6W9
		Dravings of Ontario and the laws	Dravings of Ontaria and the laws	Dravings of Ontaria 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	or carriada applicable alerent	or canada applicable alerent	or canada applicable alerent	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				21/2
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	A1/A	.	N 1/2	21/2
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.796	N/A USD 1.066	N/A USD 0.3	N/A USD 10
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	4-Apr-2025	4-Apr-2025	4-Apr-2025	8-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	4-Apr-2035 Yes	4-Apr-2035 Yes	4-Apr-2040	31-Mar-2028 Yes
14	issuer call subject to prior supervisory approval	res	res	Yes	res
	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 4-Apr-2026	At par on 8-Apr-2026
	,	·	·	·	·
		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 January, April, July, and October 8,
			4, commencing Apr 4, 2026 up to		commencing Apr 08, 2026 up to
16	Subsequent call dates, if applicable	and excluding the maturity date			
	Coupons/dividends	i .	E	<u> </u>	
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.00%	Fixed 5.50%	Fixed Zero coupon, 8.25%	Fixed 4.75%
19	Existence of a dividend stopper	No 4.00 %	No	No	No 4.75%
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to				
21	redeem Noncumulativo or cumulativo	No	No	No	No Cumulativa
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
21	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	IV/A	IN/A	IN/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 If write-down, write-down trigger (s)	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
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			
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				
	Prospectus				MTN Prospectus
					mint i rospectus
L	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
L	<u> </u>	Final Terms - CUSIP: 06368MMT	Final Terms - CUSIP: 06368MMV	Final Terms - CUSIP: 06368MNH	Final Terms - CUSIP: 06376D6W

	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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	Billo	ВМО	BINIO
2	identifier for private placement)	06376D6T6	06376D6U3	06368MNG5	06368MNM2
		5			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	or Cariada applicable triereiri	or Carrada applicable triereiri	or Cariada applicable triereiri	от Сапаса арріїсавіе петент
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
	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 10	Par value of instrument Accounting classification	USD 5 Liability - fair value option	USD 3 Liability - fair value option	1.5 Liability - fair value option	0.204 Liability - fair value option
11	Original date of issuance / Settlement	10-Apr-2025	10-Apr-2025	8-Apr-2025	14-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Apr-2030	10-Apr-2030	8-Apr-2035	14-Apr-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 10-Apr-2026	At par on 10-Apr-2027	At par on 08-Apr-2026	At par on 14-Apr-2026
15	redemption amount / mittal maturity	At pai oii 10-Api-2020	At par on 10-Apr-2021	At pai 011 08-Apr-2020	At pai 011 14-Apr-2020
		At par on each April and October	At par on each April and October		At par on each April and October
			10, commencing Apr 10, 2027 up	At par on each April and October	14, commencing Apr 14, 2026 up
		to and excluding the maturity	to and excluding the maturity	8, commencing Apr 8, 2026 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	and excluding the maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%	5.10%	4.05%	3.45%
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	Ne
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
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 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 (specify instrument type immediately senior to				
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 Prospectus Prospectus Prospectus	MTN December	MTN December		
-	•	MTN Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement		
		, sppromone	, come a provincia		
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06376D6T6	Final Terms - CUSIP: 06376D6U3	Final Terms - CUSIP: 06368MNG	Final Terms - CUSIP: 06368MNM

	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	Billo	Billo	ВМО	DIVIO
2	identifier for private placement)	06368MNN0	06368MNL4	06368MNK6	06368MNA8
		Dravings of Ontaria and the laws	Dravings of Ontaria and the laws	Dravings of Ontario and the laws	Dravings of Optorio 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	or canada applicable aleren.	or canada approapio aioroni	or carriada approapro arecom	or canada applicable aleren.
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	.	.	N 1/2	21/2
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.2	N/A USD 1.09	N/A 0.715	N/A USD 0.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Apr-2025	14-Apr-2025	14-Apr-2025	16-Apr-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	14-Apr-2028 Yes	14-Apr-2028 Yes	14-Apr-2040 Yes	16-Apr-2040 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	At par on 14-Apr-2026	At par on 14-Apr-2026	14-Apr-26	At par on 16-Apr-2030
		·	·	·	·
		At not on each April and October	At not on each April and October		At not an each April and October
		At par on each April and October	At par on each April and October 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	date	date	and excluding the maturity date	date
17	Coupons/dividends 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
	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	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				
1	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
30	If write-down, write-down trigger (s)	INO	INO	INO	INO
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
1	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 subardination
54a	Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	(specify instrument type immediately senior to				
	(Specify instrument type infinediately senior to		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument)	Pari pasu to Deposit Liabilities	Tan pasa to Boposit Liabilities		la.
36	instrument) Non-compliant transitioned features	No	No	No	No
	instrument)			No N/A	N/A
36	instrument) Non-compliant transitioned features	No	No		
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No		
36	Instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No		
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	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	No		
36	Instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A	No N/A	N/A	

	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)	06368MMZ4	06368MNU4	06376D6X7	06376D6Y5
		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 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 12	Original date of issuance / Settlement Perpetual or dated	16-Apr-2025 Dated	17-Apr-2025 Dated	24-Apr-2025 Dated	24-Apr-2025 Dated
13	Original maturity date / Final maturity	16-Apr-2040	17-Apr-2040		24-Apr-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-Apr-2030	17-Apr-26	At par on 24-Apr-2026	At par on 24-Apr-2026
		At par on each April and October		At par on each April and October	At par on each April and October
		16, commencing Apr 16, 2030 up			24, commencing Apr 24, 2026 up
40	Cuba annual and data if annihable	to and excluding the maturity	commencing Apr 17, 2026 up to	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	date	and excluding the maturity date	date	date
17	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	No
200	Fully discretionary, partially discretionary or				
20		Manual atam.			Manualatani.
	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21		Mandatory No	Mandatory	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
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 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	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 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	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 If convertible, specify issuer of instrument it	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	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	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 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 If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	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 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, full or partial If write-down, permanent or temporary 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	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Ni/A Ni/A Ni/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, pully 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 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 Cumulative Non-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 Ni/A Ni/A Ni/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 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	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No 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 Pari pasu to Deposit Liabilities No N/A	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 No Ni/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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 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 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No 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 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	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
1	Unique identifier (eq CUSIP, ISIN, or Bloomberg	БМО	BINO	БІЙО	BINO
2	identifier for private placement)	06376D6Z2	06368MPE8	06368MPF5	06368MPD0
	' ' '	33333			
		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)	0	Contractual	0	Control to a
	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 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 0.897	0.534	0.29	USD 0.701
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Apr-2025	2-May-2025	2-May-2025	2-May-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Apr-2032	2-May-2030	2-May-2030	2-May-2030
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 30-Apr-2026	2-May-26	2-May-26	2-May-26
		At par on each April and October			
		30, commencing Apr 30, 2026 up		On each May and November 2,	On each May and November 2,
		to and excluding the maturity	commencing May 2, 2026 up to	commencing May 2, 2026 up to	commencing May 2, 2026 up to
16	Subsequent call dates, if applicable	date	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%	Zero coupon, 4.20%	Zero coupon, 4.05%	Zero coupon, 5.65%
19	Existence of a dividend stopper	No	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	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
	Management of the control of the con	11/2		11/2	h.,,
27	If convertible, mandatory or optional conversion		N/A		N/A
		N/A	19/73	N/A	
20	If convertible, specify instrument type convertible	IN/A	INC	IN/A	
28	If convertible, specify instrument type convertible into	N/A	IVA	IN/A	
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it				N/A
29	If convertible, specify instrument type convertible into	N/A No	N/A No	N/A	N/A No
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A		N/A No
29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A	
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A	
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	N/A 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-	N/A	N/A	N/A	
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	N/A No	N/A No	N/A No	No
29 30 31 32 33 34 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	N/A No Exemption from subordination	N/A No Exemption from subordination	N/A No Exemption from subordination	Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	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	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
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 No 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 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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	ВМО	BIVIO
2	identifier for private placement)	06368MPK4	06368MPL2	06368MPM0	06368MPR9
	, ,				
	C		Province of Ontario and the laws	Province of Ontario and the laws	Province 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				
- Ou	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O STATE OF THE STA	O o i i i dottadi	- Constitution	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<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
	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	USD 0.3	13		
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-May-2025 Dated	2-May-2025 Dated	5-May-2025 Dated	6-May-2025 Dated
13	Original maturity date / Final maturity	2-May-2030	2-May-2028	5-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	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,	At par on each May, commencing		On each May and November 5,
		commencing May 2, 2026 up to	May 2, 2026 up to and excluding	5, 2026 up to and excluding the	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
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.45%	Zero coupon, 3.60%	4.40%	
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	No	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non convertible	Cumulative
23	If convertible, conversion trigger (s)			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				ļ
00	If convertible, specify issuer of instrument it	NI/A	NIA	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)	110	110	110	
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				
2F	(specify instrument type immediately senior to instrument)	Pari nacu to Donocit Lighillities	Pari pagu to Donosit Lighilities	Pari pasu to Donosit Lighilitia-	Pari pasu to Donosit Lighilities
35 36	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
- 31	,	13//3	13773	13// 1	1973
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Sapplement to base shell riospectus (ii applicable)				
	İ				1
	Pricing Supplement (if applicable)	Final Tarma OHOLD 000001511	Final Tarma OLIOID 00000MD1	Final Tarma OLIGID 0000011011	Final Torms OLIGID 000001
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MPK	Final Terms - CUSIP: 06368MPL2	Final Terms - CUSIP: 06368MPM	Final Terms - CUSIP: 06368MPR

	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	БМО	BINO	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
	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 5.174	3.35	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	8-May-2025 Dated	9-May-2025 Dated	9-May-2025 Dated	Dated 12-May-2025
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
	issues sum subject to prior supervisory approva.	100	1.00	1.00	100
1					
	Optional call data and in a second				
15	Optional call date, contingent call dates and 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
15	redemption amount / initial maturity	At par on 2-reb-2026	At par on 9-way-2026	At par on 9-way-2026	At par on 12-way-2026
		At par on each February, May,			
		August and November 8,	At par on each May and	At par on each May and	At par on each May and
			Name and a second	Mayombor O commonoina May	November 12 commencing May
		commencing February 8, 2026	November 9, commencing May	November 9, commencing May	November 12, commencing May
1.0		up to and excluding the maturity	9, 2026 up to and excluding the	9, 2026 up to and excluding the	12, 2026 up to and excluding the
16	Subsequent call dates, if applicable				
	Coupons/dividends	up to and excluding the maturity date	9, 2026 up to and excluding the maturity date	9, 2026 up to and excluding the maturity date	12, 2026 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date Fixed	9, 2026 up to and excluding the maturity date	9, 2026 up to and excluding the maturity date	12, 2026 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 4.70%	9, 2026 up to and excluding the maturity date Fixed 5.00%	9, 2026 up to and excluding the maturity date Fixed 3.80%	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	up to and excluding the maturity date Fixed	9, 2026 up to and excluding the maturity date	9, 2026 up to and excluding the maturity date	12, 2026 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 4.70%	9, 2026 up to and excluding the maturity date Fixed 5.00%	9, 2026 up to and excluding the maturity date Fixed 3.80%	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	up to and excluding the maturity date Fixed 4.70%	9, 2026 up to and excluding the maturity date Fixed 5.00%	9, 2026 up to and excluding the maturity date Fixed 3.80%	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	up to and excluding the maturity date Fixed 4.70%	9, 2026 up to and excluding the maturity date Fixed 5.00%	9, 2026 up to and excluding the maturity date Fixed 3.80%	12, 2026 up to and excluding the maturity date Fixed 4.75% No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative	12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible	12, 2026 up to and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A	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	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	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)	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A	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	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	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	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	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	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	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	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	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	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	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	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	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 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	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	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	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)	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	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, 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-	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	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 instrument type convertible into If convertible, appecify 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	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	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	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	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, 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	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	9, 2026 up to and excluding the maturity date Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	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	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	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	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, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	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	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 Exemption from subordination	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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 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	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	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	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 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 If convertible, appecify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 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	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 No	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 No	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 Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	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	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	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 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 If convertible, appecify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 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	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 No	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 No	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 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date Fixed 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	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	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 No	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	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 No	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 No	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 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date Fixed 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	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	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 No	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 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument 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	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/	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/	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 No	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 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify insurer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	up to and excluding the maturity date Fixed 4.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	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/	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 No N/A N/A	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 N/

	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	DIVIO	Bivio	ВМО	BIVIO
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				
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
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 1.111	6.2	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	14-May-2025	16-May-2025	16-May-2025	16-May-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-May-2032	16-May-2030	16-May-2035	16-May-2035
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 14-May-2026	At par on 16-May-2029	At par on 16-May-2030	At par on 16-May-2026
		-		-	
		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 14, commencing May	November 16, commencing May	November 16, commencing May	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		16, 2029 up to and excluding the maturity date	16, 2030 up to and excluding the maturity date	
	Coupons/dividends	14, 2026 up to and excluding the maturity date	maturity date	maturity date	16, 2026 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	14, 2026 up to and excluding the maturity date Fixed	maturity date Fixed	maturity date Fixed	16, 2026 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	14, 2026 up to and excluding the maturity date Fixed 5.10%	maturity date Fixed 3.75%	maturity date Fixed 4.25%	16, 2026 up to and excluding the maturity date Fixed 4.25%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	14, 2026 up to and excluding the maturity date Fixed	maturity date Fixed	maturity date Fixed	16, 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	14, 2026 up to and excluding the maturity date Fixed 5.10%	maturity date Fixed 3.75% No	maturity date Fixed 4.25%	16, 2026 up to and excluding the maturity date Fixed 4.25%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	14, 2026 up to and excluding the maturity date Fixed 5.10%	maturity date Fixed 3.75%	maturity date Fixed 4.25%	16, 2026 up to and excluding the maturity date Fixed 4.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	14, 2026 up to and excluding the maturity date Fixed 5.10%	maturity date Fixed 3.75% No	maturity date Fixed 4.25%	16, 2026 up to and excluding the maturity date Fixed 4.25%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	14, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative	maturity date Fixed 3.75% No Mandatory No Cumulative	maturity date Fixed 4.25% No Mandatory	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	14, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory	maturity date Fixed 3.75% No Mandatory No	Fixed 4.25% No Mandatory	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	14, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	14, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	14, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	14, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	14, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	14, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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, 2026 up to and excluding the maturity date Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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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	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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)	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 hierarchy in liquidation	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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, 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 N/A Exemption from subordination	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed 4.25% No 4.25% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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)	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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)	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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 it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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, 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, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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, 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 N/A N/A N/	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial Framporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	14, 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	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify 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 Fremporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 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 N/A N/A N/	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial Framporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	14, 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 N/A N/A N/	maturity date Fixed 3.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	16, 2026 up to and excluding the maturity date Fixed 4.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

(\$ 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
	lanuar .	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)	06368MQL1	06376DN91	06368MPP3	06368MPN8
		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	Contraction	Contraction	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	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 0.469	USD 28.035	1.5	- 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	16-May-2025 Dated	19-May-2025 Dated	21-May-2025 Dated	21-May-2025 Dated
13	Original maturity date / Final maturity	16-May-2035	19-May-2028	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
			l.,	l.,	
		At par on each May and November 16, commencing May	At par on each May and November 19, commencing Nov	At par on each May and November 21, commencing May	At par on each May and November 21, commencing May
		16, 2026 up to and excluding the	19, 2025 up to and excluding the	21, 2030 up to and excluding the	21, 2030 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	5.75%	5.00%	4.55%	4.35%
	Coupon rate and any related index Existence of a dividend stopper				
18	Coupon rate and any related index	5.75%	5.00%	4.55%	4.35%
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	5.75% No Mandatory	No Mandatory	A.55% No Mandatory	A.35% 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	5.75% No Mandatory	No Mandatory No	No Mandatory No	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	5.75% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative	A.55% No Mandatory No Cumulative	A.35% 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	5.75% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	A.35% 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	5.75% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	A.55% No Mandatory No Cumulative	A.35% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	5.75% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	A.55% No Mandatory No Cumulative Non-convertible N/A	A.35% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A 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 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
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A 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, tilly 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into 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	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, 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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-	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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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 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	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, permanent or temporary 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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)	No Mandatory 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	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 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 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	No Mandatory No 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	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 type convertible into If convertible, specify instrument type convertible into If 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 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 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, pacify 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 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 type convertible into If convertible, specify instrument type convertible into If 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 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, 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 N/A MTN 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
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 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 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 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, 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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, 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 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 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	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

	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	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	0000014DT5	0000011007	0007070100	000700107
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
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	N/A		N/A	21/2
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
	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	1.75	2.5	USD 2	USD 4
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	21-May-2025 Dated	21-May-2025 Dated	22-May-2025 Dated	23-May-2025 Dated
13	Original maturity date / Final maturity	21-May-2030	21-May-2030	22-May-2028	23-May-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At per en 24 Mey 2026	At per en 21 Mey 2026	At not on 22 November 2025	At not on 22 May 2026
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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	·		ivial idator y		
21	Existence of a step up or other incentive to	Mandatory		•	iviaridatory
	Existence of a step up or other incentive to redeem	No	No	No	No
22	redeem Noncumulative or cumulative	No Cumulative	Cumulative	Cumulative	No Cumulative
23	redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
	redeem Noncumulative or cumulative	No Cumulative	Cumulative	Cumulative	No Cumulative
23 24	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No 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	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 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
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	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	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 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
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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	No 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
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	No 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 N/A
23 24 25 26 27 28 29 30	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
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	No 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 N/A
23 24 25 26 27 28 29 30	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	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 34	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	No Cumulative Non-convertible 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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	No Cumulative Non-convertible 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	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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	Cumulative 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 Ni/A Ni/A Ni/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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
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 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 Ni/A Ni/A Ni/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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 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 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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Cumulative Non-convertible 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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Cumulative Non-convertible 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 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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Cumulative Non-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 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 action had a in	Included in TLAC actionly ded in	Included in TLAC action had a dis-	landed 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	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000700175	00000140114	0007070140	000700100
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	N/A		N/A	21/2
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
	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 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 12	Original date of issuance / Settlement Perpetual or dated	23-May-2025 Dated	27-May-2025 Dated	28-May-2025 Dated	28-May-2025 Dated
13	Original maturity date / Final maturity	23-May-2030	27-May-2040	28-May-2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At not on 22 May 2027	27 May 26	At not on 29 November 2026	At not on 29 May 2026
15	redemption amount / Initial maturity	At par on 23-May-2027	27-iviay-26	At par on 28-November-2026	At par on 28-May-2026
		At par on each May and		At par on each May and	At par on each May and
		November 23, commencing May	On each May and November 27,	November 28, commencing Nov	November 28, commencing May
		23, 2027 up to and excluding the	commencing May 27, 2026 up to	28, 2026 up to and excluding the	28, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date	maturity date
10	Coupons/dividends	<u> </u>			,
	Coupons/dividends Fixed or floating dividend/coupon	,	Fixed	Fixed	·
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.00%	Fixed Zero coupon, 8.40%	Fixed 5.00%	Fixed 5.25%
17	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed			Fixed
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.00% No	Zero coupon, 8.40% No	5.00% No	Fixed 5.25% No
17 18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 5.00%	Zero coupon, 8.40%	5.00%	Fixed 5.25%
17 18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 5.00% No Mandatory	Zero coupon, 8.40% No Mandatory	5.00% No Mandatory	Fixed 5.25% No Mandatory
17 18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.00% No Mandatory No Cumulative	Zero coupon, 8.40% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative	Fixed 5.25% No Mandatory No Cumulative
17 18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 5.00% No Mandatory No Cumulative Non-convertible	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Fixed 5.25% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 5.00% No Mandatory No Cumulative	Zero coupon, 8.40% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative	Fixed 5.25% No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step 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-	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 8.40% 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 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-down mechanism Type of subordination	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	Zero coupon, 8.40% 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 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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 5.00% 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, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 8.40% 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	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion 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 5.00% 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, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 specify instrument type convertible into If the convertible of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 8.40% 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	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 8.40% 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	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 specify instrument type convertible into If the convertible of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 8.40% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.25% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	Zero coupon, 8.40% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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, full or partial If write-down, full or partial Furporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 8.40% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.25% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Zero coupon, 8.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	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 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	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
1		regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	Bivio	BINO	BIVIO
2	identifier for private placement)	06376DNC4	06368MQZ0	06376DND2	06368MRA4
	1				
_		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	0 (7	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		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		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
13	Original maturity date / Final maturity	28-May-2032	29-May-2040	29-May-2035	30-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1	<u> </u>				
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,	
40		28, 2026 up to and excluding the	commencing May 29, 2026 up to	commencing May 29, 2026 up to and excluding the maturity date	
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	and excluding the maturity date	and excluding the maturity date	
17	,	Fixed	Fixed	Step Up	Fixed
18	Coupon rate and any related index	5.32%	Zero coupon, 6.70%	5%-6%	Zero coupon, 3.16%
19		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		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	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible			1	
28	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				
1	If temporary write-down, description of write-				
34	down mechanism	Franchisch I " "	Furnisher 6	Furnation 6	Franchisco 6
34a		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 instrument)	Pari pagu ta Danasit Li-Liliui-	Pari pagu ta Danasit Li-Liliti-	Pari pagu ta Danasit Li-Liliti-	Pari pagu to Deposit Linking
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
36		N/A	N/A	N/A	No N/A
31		IN/FS	1977	14/74	1975
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus		MTN Prospectus	
	6 l				
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		MTN Prospectus Supplement	
1	Pricing Supplement (if applicable)				
1			IE: LE GUIOUR GOOGGIAGE	Final Torms CLICID, 00270DND	Tinal Tarma CHOID, 00200MDA
		Final Terms - CUSIP: 06376DNC	Final Terms - CUSIP: 06368MQZ	Final Terms - COSIP. 003/0DIND	Final Terms - CUSIP, 003000VIRA

	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	БМО	BINO	БІЙО	БМО
2	identifier for private placement)	06368MRN6	06376DNE0	06376DNF7	06376DNH3
	, ,				
		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				
Ju	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O o i i i dottadi	- Contractado	John datadi	- Contraction
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
	instrument type	Other TEAC Institution	Other TEAC Instrument	Other TEAC Institution	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	Par value of instrument	5	7	USD 2	USD 1.707
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-Jun-2025 Dated	10-Jun-2025 Dated	10-Jun-2025 Dated	12-Jun-2025 Dated
13	Original maturity date / Final maturity	5-Jun-2040	10-Jun-2030	10-Jun-2030	12-Jun-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 5-June-2027	At par on 10-June-2026	At par on 10-June-2027	At par on 12-June-2026
			l.,		
		At par on each June 5,	At par on each June and December 10, commencing Jun	At par on each June and December 10, commencing Jun	At par on each June and
		commencing Jun 5, 2027 up to	10, 2026 up to and excluding the	10, 2027 up to and excluding the	December 12, commencing Jun 12, 2026 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	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 5.15%	5.15% No	5.05% No	4.88% No
19	Fully discretionary, partially discretionary or	INO	INO .	NO	INO
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
00	If convertible, specify instrument type convertible				
28					
1	into If convertible, specify issuer of instrument it				
29	Into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)				
30 31 32	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial				
30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-				
30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	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 mechanism Type of subordination				
30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No	No
30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No 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
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	DINO	BINO	BINO
2	identifier for private placement)	06368MSA3	06368MSB1	06368MSC9	06368MRZ9
		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	0.8	3.858	USD 0.67	USD 1.27
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-Jun-2025	16-Jun-2025	16-Jun-2025	16-Jun-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Jun-2040	16-Jun-2040	16-Jun-2040	16-Jun-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	16-Jun-26	16-Jun-26	16-Jun-26	16-Jun-26
			On each June and December 12,	On each June and December 12,	On each June and December 12,
		commencing Jun 12, 2026 up to	commencing Jun 12, 2026 up to	commencing Jun 12, 2026 up to	commencing Jun 12, 2026 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
47	Coupons/dividends Fixed or floating dividend/coupon	Fired	Fired	Fired	Fired
17 18	Coupon rate and any related index	Fixed Zero coupon, 6.50%	Fixed Zero soupen 6 200/	Fixed Zero coupon, 8.30%	Fixed Zero coupon, 8.00%
19	Existence of a dividend stopper	No	Zero coupon, 6.20%	No	No
19	Fully discretionary, partially discretionary or	INO	INO	140	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	Wallactory	Managery	Managery	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	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
1				l	l
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
000	If convertible, specify instrument type convertible				
28	into				
20	If convertible, specify issuer of instrument it converts into	NI/A	NI/A	N/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)	110			110
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
- 50	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 / Base Shell Prospectus / Short Form				
	Supplement to Base Shelf Prospectus (if applicable)				
				 	
	Dutaina Complement (if a collection				
1	Pricing Supplement (if applicable)		First Tames Of IOID 000001100	First Tarres Office 000001130	First Tames OHOLD COOCS IDE
1					
		Final Terms - CUSIP: 06368MSA	Final Terms - CUSIP: 06368MSB	Filial Terris - COSIF. 00300003C	FINAL TEITIS - COSIF. 00306WRZS

	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	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000700110	0000010077	000001000	0007070140
2	identifier for private placement)	06376DNJ9	06368MSD7	06368MSG0	06376DNK6
_		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	N//A		N/A	21/2
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
	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 2.251	5		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	18-Jun-2025 Dated	23-Jun-2025 Dated	23-Jun-2025 Dated	25-Jun-2025 Dated
13	Original maturity date / Final maturity	18-Jun-2029	23-Jun-2035	23-Jun-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 18-March-2026	23lun-26	At par on 23-June-2026	At par on 25-June-2026
- 13	reactification amount / milital maturity	At pair on 10-ivial on-2020	23-3411-20	At par 611 25-54110-2020	74 par 611 20-04110-2020
		At par on each March, June,		At par on each June and	At par on each June and
		September and December 18,	On each June and December 23,	December 23, commencing Jun	December 25, commencing Jun
16	Subsequent call dates if applicable	commencing Mar 18, 2026 up to	commencing Jun 23, 2026 up to	23, 2026 up to and excluding the	25, 2026 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	commencing Mar 18, 2026 up to and excluding the maturity date	commencing Jun 23, 2026 up to and excluding the maturity date	23, 2026 up to and excluding the maturity date	25, 2026 up to 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	maturity date 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 4.75%	and excluding the maturity date Fixed Zero coupon, 5.15%	maturity date Fixed 3.50%	maturity date Fixed 5.15%
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	and excluding the maturity date Fixed	maturity date 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 4.75%	and excluding the maturity date Fixed Zero coupon, 5.15%	maturity date Fixed 3.50%	maturity date Fixed 5.15%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to	and excluding the maturity date Fixed 4.75% No Mandatory	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory	maturity date Fixed 3.50% No Mandatory	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 4.75% No Mandatory	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No	Fixed 3.50% No Mandatory	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 4.75% No Mandatory No Cumulative	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative	maturity date Fixed 3.50% No Mandatory No Cumulative	maturity date Fixed 5.15% 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)	and excluding the maturity date Fixed 4.75% No Mandatory	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A	Fixed 3.50% No Mandatory	Fixed 5.15% 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	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A	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 4.75% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A	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 4.75% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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 If write-down, write-down trigger (s)	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.15% 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	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.15% 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	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.15% 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	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.15% 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 triporary write-down, description of write-down mechanism Type of subordination	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 5.15% 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, full or partial If write-down, full or partial If write-down, full or partial Or permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	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	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	and excluding the maturity date Fixed 4.75% No 4.75% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	maturity date Fixed 5.15% No 5.15% 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 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, full or partial If write-down, full or partial Or permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation	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	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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)	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed Zero coupon, 5.15% 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 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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	and excluding the maturity date Fixed 4.75% No 4.75% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.15% No 5.15% No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	and excluding the maturity date Fixed 4.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If 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, urite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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 excluding the maturity date Fixed 4.75% No 4.75% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.15% No 5.15% 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, 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) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	and excluding the maturity date Fixed 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 MTN Prospectus	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	maturity date Fixed 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	and excluding the maturity date Fixed 4.75% No 4.75% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed Zero coupon, 5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	maturity date Fixed 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	maturity date Fixed 5.15% No 5.15% No Cumulative Non-convertible N/A N/A 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)				
		Included in TLAC not included in			
1		regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	Billo	BINO	Bivio
2	identifier for private placement)	06376DNL4	06368MSP0	06368MSS4	06368MSR6
		5			
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	Means by which enforceability requirement of Section	or Cariada applicable triereiri	or Carrada applicable triereiri	or Cariada applicable triereiri	от Сапаса арріїсавіе петент
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		N/A	N/A	N/A	N/A
5 6		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				
8	millions, as of most recent reporting date) Par value of instrument	N/A	N/A	N/A	N/A USD 0.666
9 10	Accounting classification	USD 3.988 Liability - fair value option	0.07 Liability - fair value option	0.1 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	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
	Optional call data and in the continuation of				
15	Optional call date, contingent call dates and 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
13	reactification amount / initial maturity	At par 011 20-04110-2020	At par 61127-50116-2020	At par 61127-50116-2020	At pai 01127-04110-2020
		At par on each June and			
		December 25, commencing Jun	December 27, commencing Jun	December 27, commencing Jun	December 27, commencing Jun
16	Subsequent call dates, if applicable	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 maturity date	27, 2026 up to and excluding the maturity date
10	Coupons/dividends	maturity date	matarity date	matany date	matany date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	4.15%	4.00%	5.20%
19	i : : : : : : : : : : : : : : : : : : :	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	Warractory	Manadory	Manadory	Managery
21	· ·	No	No	No	No
22		Cumulative	Cumulative	Cumulative	Cumulative
23		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		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		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		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		No N/A	No N/A	No N/A	No N/A
31	,	1973	1971	1977 1	1971
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)	MTN December 1 Co. 1 1			
-		MTN Prospectus Supplement			
1	Desire Construction of the second				
1	i Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376DNL4	Final Terms - CUSIP: 06368MSP	Final Terms - CUSIP: 06368MSS	Final Terms - CUSIP: 06368MSR

	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BINO	BINO	BIVIO
2	identifier for private placement)	06368MSQ8	06368MSZ8	06376DNS9	06376DNP5
	, ,				
		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				
Ju	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O o na a o ca a a	- Contractado	00.11.40144	- 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 Instrument type	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	USD 0.8	9.48		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	27-Jun-2025 Dated	30-Jun-2025 Dated	30-Jun-2025 Dated	2-Jul-2025 Dated
13	Original maturity date / Final maturity	27-Jun-2031	30-Jun-2035	30-Jun-2028	2-Jul-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 27-June-2026	30-Jun-26	At par on 30-December-2025	At par on 2-April-2026
		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,
4.0		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 Coupons/dividends	maturity date	and excluding the maturity date	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, 5.20%	4.65%	4.65%
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
	If convertible mandatons or anti	NI/A	NI/A	NI/A	NI/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				
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				
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
	•			INTER FLOSPECIUS	INTERNITIOSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
					, applement
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368MSQ	Final Terms - CUSIP: 06368MSZ	Final Terms - CUSIP: 06376DNS	Final Terms - CUSIP: 06376DNP5

	eatures Of Regulatory Capital Instruments				
		Included in TLAC not included in			
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BINO	БІЙО	BIVIO
2	identifier for private placement)	06376DNQ3	06368MSW5	06368MSV7	06368MTE4
	, ,				
3	Governing law(s) of the instrument	Province of Ontario and the laws 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	or Cariada applicable triereiri	or Cariada applicable triereiri	or Cariada applicable triereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
			outer 12 to modulitoria	outer 12 to modulitors	outer 12 to moralment
	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 1.32	0.624	0.389	4.562
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 2-Jul-2025			
12	Perpetual or dated	Dated	Dated	Dated 2-3ul-2023	Dated 2-3ui-2023
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
	Optional call date, contingent call dates and	A. 0.1.1.0007	0.1.100	0.1.100	0.1.100
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,			
		July, and October 2, commencing Jul 2, 2027 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	On each January and July 2, commencing Jul 2, 2026 up to
16	Subsequent call dates, if applicable	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	5.45%	Zero coupon, 5.45%	Zero coupon, 5.25%	Zero coupon, 4.40%
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	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				
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
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 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344	Position in subordination hierarchy in liquidation	Exemplion from Subordination	Z.G. Apaon Irom Suborumation	Exemplion from Suborulliation	Exemption from Subordination
1	(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				1
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus			
	Prospectus	MTN Prospectus			
		MTN Prospectus MTN Prospectus Supplement			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)				
	Prospectus	MTN Prospectus Supplement			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	Final Terms - CUSIP: 06368MSW	Final Terms - CUSIP: 06368MSV	Final Terms - CUSIP: 06368MTE4

	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
-	Unique identifier (eq CUSIP, ISIN, or Bloomberg	DIVIO	DINO	BINO	BINIO
2	identifier for private placement)	06368MTH7	06368MTJ3	06376DNM2	06376DNN0
		Dravings of Optonic and the laws	Dravings of Ontario and the laws	Dravings of Ontaria 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	or carrada approable are em	or carriada approable areren	or carriaga approapro arcron	or canada approable triorem
3a	13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	ALI/A	N1/A	N1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	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	NI/A	N/A
9	Par value of instrument	N/A 5.918	N/A 5	N/A USD 0.788	USD 4.027
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	9-Jul-2025	9-Jul-2025	10-Jul-2025	10-Jul-2025
12	Perpetual or dated	Dated	Dated	Dated 40 Ivil 2029	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9-Jul-2028 Yes	9-Jul-2035 Yes	10-Jul-2028 Yes	10-Jul-2030 Yes
1-7	sam samper to prior supervisory approvar		1.55		
	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, 2027 up to	9, commencing Jul 9, 2026 up to	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	and excluding the maturity date	and excluding the maturity date	date	date
17	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
	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 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	comortido, comordion rato	1973	1377 \$	14// 1	1971
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				
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	•	•		
1	(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		13// 1	1 1// 1	19773	17// 1
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	r rospectus			MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
-				мття т тоэрестиз эпрртентент	мтти г гозреских опррвеннени
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368MTH	Final Terms - CUSIP: 06368MTJ3	Final Terms - CUSIP: 06376DNM	Final Terms - CUSIP: 06376DNN0

	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
	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	BINO	ВМО	BINO	BINIO
2	identifier for private placement)	06376DNT7	06376DNR1	06368MTU8	06368MTT1
	, ,				
		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 0.633	USD 13		0.761
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 10-Jul-2025	Liability - fair value option 11-Jul-2025	Liability - fair value option 17-Jul-2025	Liability - fair value option 17-Jul-2025
12	Perpetual or dated	Dated	Dated T1-Jul-2025	Dated	Dated
13	Original maturity date / Final maturity	10-Jul-2037	11-Jul-2030	17-Jul-2040	17-Jul-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 10-Jul-2027	At par on 11-Jul-2026	17-Jul-26	17-Jul-26
		·	,		
		At par on each January and July	At par on each January and July		
		10, commencing Jul 10, 2027 up	11, commencing Jul 11, 2026 up	On each January and July 17,	On each January and July 17,
		to and excluding the maturity	to and excluding the maturity	commencing Jul 17, 2026 up to	commencing Jul 17, 2026 up to
16	Subsequent call dates, if applicable	date	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	5.20%	5.00%	Zero coupon, 6.70%	Zero coupon, 6.40%
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	Iviandator y	ivialidatol y	INIAI IDAIOI Y	ivial datol 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
0.7	If convertible mandatany as setting 1	NI/A	NIA	NI/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		No	No	No	No
31	Write-down feature				
	If write-down, write-down trigger (s)				
32	If write-down, write-down trigger (s) If write-down, full or partial				
	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-				
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	Franchis françois III	Funnation from subs. If I	From the first state of the	Franction francische III II
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	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	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from 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 instrument type immediately senior to	·		·	
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	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
32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	
32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	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 No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	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	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	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 MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities	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 No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	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 No N/A MTN Prospectus	Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Pari pasu to Deposit Liabilities	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 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	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 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	Pari pasu to Deposit Liabilities

No.	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
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	BINO	BINO	BINIO
2	identifier for private placement)	06376DNU4	06368MTV6	06376DNV2	06368MUA0
_		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
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 1.012	USD 1.131	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	21-Jul-2025	21-Jul-2025	22-Jul-2025	22-Jul-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jul-2028	21-Jul-2040	22-Jul-2030	22-Jul-2035
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 21-Jan-2026	21-Jul-26	At par on 22-Jul-2026	22-Jul-31
				-	
		At par on each January and July		At par on each January and July	
		21, commencing Jan 21, 2026 up		22, commencing Jul 22, 2026 up	On each January and July 22,
		to and excluding the maturity	commencing Jul 21, 2026 up to	to and excluding the maturity	commencing Jul 22, 2031 up to
16	Subsequent call dates, if applicable	date	and excluding the maturity date	date	and excluding the maturity date
	Coupons/dividends		E	le:	le:
17	Fixed or floating dividend/coupon	Fixed	Fixed 7 0.400/	Fixed 4.700/	Fixed 7 5 420/
18 19	Coupon rate and any related index Existence of a dividend stopper	4.55% No	Zero coupon, 8.40%	4.70% No	Zero coupon, 5.43% No
19	Fully discretionary, partially discretionary or	INO	INO	140	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to	Managery	Managery	Managery	Managery
21	redeem	No	No	No	
22	Noncumulative or cumulative			No	No
23		Cumulative	Cumulative	Cumulative	No Cumulative
	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible		
24	If convertible, conversion trigger (s)		Non-convertible N/A	Cumulative	Cumulative
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	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A 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 N/A
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
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 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 N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A 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 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	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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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
25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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
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	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)	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
25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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
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	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	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A	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
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A	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
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 (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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	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 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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	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
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 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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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
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 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	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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, 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	Non-convertible 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 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
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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, 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	Non-convertible N/A N/A 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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No

	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BINO	BINO	BIVIO
2	identifier for private placement)	06376DNW0	06376DNX8	06368MUS1	06368MUX0
	, ,				
		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 11	USD 2.832	1.057	9.168
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	24-Jul-2025 Dated	30-Jul-2025 Dated	30-Jul-2025 Dated	30-Jul-2025 Dated
13	Original maturity date / Final maturity	24-Jul-2030	30-Jul-2030	30-Jul-2035	
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 24-Jul-2026	At par on 30-Jul-2026	At par on 30-Jul-2026	30-Jul-27
- 10	redemption amount / milital maturity	7 t pai 511 2 4 5 ai 2525	7 k par 511 55 541 2525	7 tt pair 011 00 0air 2020	00 tul 27
		At par on each January and July	At par on each January and July	At par on each January and July	
		24, commencing Jul 24, 2026 up	30, commencing Jul 30, 2026 up	30, commencing Jul 30, 2026 up	On each January and July 30,
40	Subsequent call dates, if applicable	to and excluding the maturity	to and excluding the maturity	to and excluding the maturity	commencing Jul 30, 2027 up to and excluding the maturity date
16	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	5.00%	5.10%	3.80%	
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, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	ii convertible, conversion rate	IN/CS	1977	14/74	INA
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				1
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				4
33	If write-down, permanent or temporary				ļ
2.4	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4a	Position in subordination hierarchy in liquidation	Exemption from Subordination	Exemption from Subordination	Exemption from Suporumation	Exemption 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				
	1 rospectus	MTN Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)				
-		MTN Prospectus Supplement	MTN Prospectus Supplement		ļ
	Britis Colonia (Colonia)				
	Pricing Supplement (if applicable)	Final Tarms OLIGID 0007051111	Final Torms OLIGIP 000705197	Final Tarma CURID COCCATUR	Final Tarma OLIGID 0000011111
	L	Final Terms - CUSIP: 063/6DNW	Final Terms - CUSIP: 06376DNX	Final Terms - CUSIP: 06368MUS	Final Terms - CUSIP: 06368MUX

(\$ 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
	lanuar .	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	BMO	ВМО	BMO
2	identifier for private placement)	06376DNY6	06376DNZ3	06368MVB7	314497147
		Province of Ontario and the laws	Province of Ontario and the laws		Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	Province of Ontario and the laws	of Canada applicable therein
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	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	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 16.359	USD 5	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	31-Jul-2025	31-Jul-2025	5-Aug-2025	7-Aug-2025
12	Perpetual or dated Original maturity date / Final maturity	Dated 34 Iul 2029	Dated 31-Jul-2030	Dated 5 Aug 2020	Dated 7 Aug 2052
13 14	Issuer call subject to prior supervisory approval	31-Jul-2028 Yes	Yes	5-Aug-2028 Yes	7-Aug-2052 Yes
17	locati dan dabjeti te prior dapervicery approva	103	163	163	103
1					
	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 5-Aug-2026	At par on 7-Aug-2029
				p	J 3
		At par on each January and July	At par on each January and July	At par on each February and	
		31, commencing Jan 31, 2026 up		August 5, commencing Aug 5,	At par on each August 7,
		to and excluding the maturity	to and excluding the maturity	2026 up to and excluding the	commencing Aug 7, 2029 up to
16	Subsequent call dates, if applicable	date	date	maturity date	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%	Fixed Zero coupon, 3.65%	Fixed Zero coupon, 4.82%
19	Existence of a dividend stopper	4.31 70		Zero coupon, 3.03%	
- 10		No	INO	No	
i .		No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	No Mandatory	Mandatory	No Mandatory	
20	Fully discretionary, partially discretionary or				No
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	No Mandatory
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
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	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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 If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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)	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/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
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, 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	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory 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 Ni/A Ni/A Ni/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
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, 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	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	Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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 Ni/A Ni/A Ni/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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, 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 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 Ni/A Ni/A Ni/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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A MTN Prospectus	Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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	Mandatory No 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 N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus 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 N/A 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	Mandatory No 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

	atures Of Regulatory Capital Instruments as 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	DIVIO	Billo	ВМО	BINO
2	identifier for private placement)	06368MVD3	06368MVC5	06376EU34	06368MVU5
		Dravings of Optonic and the laws	Dravings of Ontaria and the laws	Dravings of Ontaria 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	or cariada applicable trioren	or canada applicable alerent	or canada applicable alerent	or canada applicable tricroin
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	A1/A	.	N 1/2	A1/A
9	millions, as of most recent reporting date) Par value of instrument	N/A 0.298	N/A 5.947	N/A USD 10	N/A 16.396
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	8-Aug-2025	8-Aug-2025	11-Aug-2025	13-Aug-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	8-Aug-2040 Yes	8-Aug-2040 Yes	11-Aug-2028 Yes	13-Aug-2030 Yes
14	issuer can subject to prior supervisory approvar	Tes	res	res	165
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 8-Aug-2026	At par on 8-Aug-2026	At par on 11-Feb-2026	At par on 13-Aug-2027
		At par on each February and			
		August 8, commencing Aug 8,	August 8, commencing Aug 8,	August 11, commencing Feb 11,	August 13, commencing Aug 13,
		2026 up to and excluding the	2026 up to and excluding the	2026 up to and excluding the	2027 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	Zero coupon, 6.85%	Zero coupon, 6.6%	4.50%	3.72%
19	Existence of a dividend stopper	No	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
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	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				
00	If convertible, specify issuer of instrument it	NI/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)	110	110	110	110
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
1 .	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
54a	Position in subordination hierarchy in liquidation	Exemplion from subordination	Lvembrion nom sapordinarion	Lvembrion nom sapordinarion	Lempuon irom supordination
	(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				
				MTN Prospectus	
	Prospectus				
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	
		Final Terms - CUSIP: 06368MVD3	Final Terms - CUSIP: 06368MVC5	MTN Prospectus Supplement Final Terms - CUSIP: 06376EU34	Final Terms - CUSIP: 06368MVU5

	atures Of Regulatory Capital Instruments as 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	BINO	Billo	ВМО	BINIO
2	identifier for private placement)	06368MVT8	06376EU26	06376F2L2	06368MVZ4
		5			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3		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	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
		Carlot 12 to moramone	Callet 12 to modalitoria	outer 12 to modulitoria	outer 12 to moralment
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5		USD 10	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 14-Aug-2025	Liability - fair value option 14-Aug-2025	Liability - fair value option 19-Aug-2025	Liability - fair value option 19-Aug-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Aug-2028	14-Aug-2030	19-Aug-2030	19-Aug-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
1	Optional call date, contingent call dates and	A1	44.5 0055	40 4 205=	AL 40 1 205
15	redemption amount / Initial maturity	At par on 14-Aug-2027	At par on 14-Aug-2026	At par on 19-Aug-2027	At par on 19-Aug-2028
		At par on each February and August 14, commencing Aug 14,	At par on each February and August 14, commencing Aug 14,	At par on each February and August 19, commencing Aug 19,	At par on each February and August 19, commencing Aug 19,
		2027 up to and excluding the	2026 up to and excluding the	2027 up to and excluding the	2028 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 3.47%	Fixed 5.00%	Fixed 4.675%	Fixed Zero coupon, 3.58%
19	Existence of a dividend stopper	No	No	No 4.07376	No
- 10	Fully discretionary, partially discretionary or	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 Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative	Cumulative
23 24	If convertible, conversion trigger (s)	N/A	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
1					
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			
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	
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	
		Final Terms - CUSIP: 06368MVT8	MTN Prospectus Supplement Final Terms - CUSIP: 06376EU26	MTN Prospectus Supplement Final Terms - CUSIP: 06376F2L2	Final Terms - CUSIP: 06368MVZ4

	eatures Of Regulatory Capital Instruments as 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	BINO	Billo	BINIO	DIVIO
2	identifier for private placement)	315633982	06376F2H1	06376EU42	06368MWK6
3	Governing law(s) of the instrument	Province of Ontario and the laws 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	or Cariada applicable triereiri	or Cariada applicable triereiri	or Cariada applicable triereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other				
	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	,	outer 12 to modernois	Carlot 12 to monamork	Carlot 12 to motivament	Carlot FE to Modament
	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 2	0.237
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 20-Aug-2025	Liability - fair value option 21-Aug-2025	Liability - fair value option 22-Aug-2025	Liability - fair value option 22-Aug-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Aug-2030	21-Aug-2028	22-Feb-2033	22-Aug-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 20-Aug-2026	At par on 21-Feb-2026	At par on 22-Aug-2026	At par on 22-Aug-2026
			A4 F-b	At	At par on each February and
			At par on each February and August 21, commencing Feb 21,	At par on each February and August 22, commencing Aug 22,	August 22, commencing Aug 22,
			2026 up to and excluding the	2026 up to and excluding the	2026 up to and excluding the
16	Subsequent call dates, if applicable	N/A	maturity date	maturity date	maturity date
	Coupons/dividends	.	E		5
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Floating SOFR + 89 bps	Fixed 4.25%	Fixed 5.00%	Fixed Zero coupon, 6.55%
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	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
1					
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			1	1
	(specify instrument type immediately senior to				
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
35 36	(specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
35	(specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features				
35 36	(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
35 36	(specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No	No
35 36	(specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No N/A MTN Prospectus	No N/A MTN Prospectus	No
35 36	(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 N/A	No N/A	No
35 36	(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	No N/A MTN Prospectus	No N/A MTN Prospectus	No
35 36	(specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No N/A MTN Prospectus	No N/A MTN Prospectus	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	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg	000001111110	0000014714/4	000705017	0007050144
2	identifier for private placement)	06368MWJ9	06368MTW4	06376F2J7	06376F2K4
_			Province of Ontario and the laws	Province of Ontario and the laws	Province 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			N/A	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A 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	0.15	USD 0.149		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	22-Aug-2025 Dated	22-Aug-2025 Dated	25-Aug-2025 Dated	27-Aug-2025 Dated
13	Original maturity date / Final maturity	22-Aug-2040	22-Aug-2040		27-Aug-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At nor on 22 Aug 2026	At not on 22 Aug 2026	At nor on 25 Feb 2027	At nor on 27 Feb 2026
15	redemption amount / Initial maturity	At par on 22-Aug-2026	At par on 22-Aug-2026	At par on 25-Feb-2027	At par on 27-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 22, commencing Aug 22,	August 22, commencing Aug 22,	August 25, commencing Feb 25,	August 27, commencing Feb 27,
		2026 up to and excluding the	2026 up to and excluding the	2027 up to and excluding the	2026 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.25%	Zero coupon, 7.65%	4.80%	4.50%
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	Manualory	IMARICATOR Y	Mandatory	ivial idator y
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
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 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
54a	Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Lvembrion nom sabordination	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	Non-compliant transitioned features	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				
1	Prospectus			MTN Prospectus	MTN Prospectus
			Î.	İ	1
	Supplement to Base Shelf Prospectus (if applicable)			MTN Propositio Supplement	MTN Prophectus Cumlament
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
		Final Terms - CUSIP: 06368MWJ9	Final Terms - CUSIP: 06368MTW4	MTN Prospectus Supplement Final Terms - CUSIP: 06376F2I7	MTN Prospectus Supplement Final Terms - CUSIP: 06376F2K4

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2 describe for prices placement) 2 describe for prices placement) 3 Covering based of the Instituted and Province of Ottars and the laws of Cardada application threats of Cardada applica	1	leguer				
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Among the process of the contract applicable from a Connata applicable forest of Section 1 and 1			5			
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38 13 cl le TLAC Fram Steet is acheved (in solver TLAC-eduction University provided by longs) law) Contractual Contractu	3	0 ()	or Cariada applicable tricreiri	or Gariada applicable tricreiri	or carrada applicable tricreiri	or Gariada applicable tricreiri
Regulatory performent powers by foreign law) Contractal Contract	3a					
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Poet arrantional Basel III rules						
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The composition in registatory copital (Currony) in Management (Composition) in registatory copital (Currony) in Management (Composition) in registatory copital (Currony) in Management (Currony) i						
Annuari recognised in regulatory capital (Currency in 1997). NA part of most receptions due to the control recognised special public of the control recognised s						
8 millions, as of most recent reporting date) NA NA NA NA NA NA NA NA NA NA NA NA NA		,				
9 Per value of irestimated 0 bility - fair value option Lability - fair value option Comparison Comp						
10 Opporate does insurance 2 Settlements						
11 Original call act of State Control of Stat			•		•	
Perpetual or dailed Dated						29-Aug-2025
15 Issuer call date, contropert call dates and Optional call date, contropert call dates and Optional call date, contropert call dates and At par on each February and August 27, commencing Aug 27, 2006 by 1 and excluding the malarity date and August 27, commencing Aug 28, 2006 by 1 and excluding the malarity date and August 29, commencing Aug 29, 2008 by 1 and excluding the malarity date and excluding the m						
Optional call date, contingent call dates and redemption amount / Initial maturity. A par on each Fabruary and August 27, commencing Aug 27, 2028 to b and excluding the maturity date. Subsequent call dates, if applicable and excluding the maturity date and excluding the maturity date. Coupons/dividends. Coupons/dividends. Coupons rate and any related index 2000 up to any exclusing the maturity date. Coupons rate and any elasted index 2000 up to any exclusing the maturity date. Coupons rate and any elasted index 2000 up to any exclusing the maturity date. Coupons rate and any elasted index 2000 up to any exclusing the maturity date. Coupons rate and any elasted index 2000 up to any exclusing the maturity date. Coupons rate and any elasted index 2000 up to any exclusing the maturity date. Coupons rate and any elasted index 2000 up to any exclusing the maturity date. Coupons rate and any elasted index 2000 up to any exclusion and any elasted index 2000 up to any exclusion and excluding the maturity date. Coupons rate and any elasted index 2000 up to any exclusion and excluding the maturity date. Coupons rate and any elasted index 2000 up to any exclusion and excluding the maturity date. Coupons rate and any elasted index 2000 up to any exclusion and excluding the maturity date. Coupons and any elasted index 2000 up to any exclusion and excluding the maturity date. Coupons and any elasted index 2000 up to any exclusion and excluding the maturity date. No. No. No. No. No. No. No. No. No. No.				Ü	ů	29-Aug-2045
At par on each February and August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 28, commencing Aug 28, August 29, commencing August 29, August 29, commencing Aug 28, August 29, commencing August 29, August 2	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
At par on each February and August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 28, commencing Aug 28, August 29, commencing August 29, August 29, commencing Aug 28, August 29, commencing August 29, August 2						
At par on each February and August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 28, commencing Aug 28, August 29, commencing August 29, August 29, commencing Aug 28, August 29, commencing August 29, August 2						
At par on each February and August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 27, commencing Aug 28, August 28, commencing Aug 28, August 29, commencing August 29, August 29, commencing Aug 28, August 29, commencing August 29, August 2						
At par on each February and August 27, commencing Aug 27, 20% up to and excluding the moduling date of the property of the moduling date of the property of the moduling date of the property of the moduling date of the property of the moduling date of the property of the moduling date of the moduling da	4.5		At nor on 27 A 2002	At nor on 20 A 2002	At nor on 20 A 2002	At nor on 20 A 2000
August 27, commencing Aug 27, August 29, commencing Aug 28, August 29, commencing Aug 29,	15	redemption amount / Initial maturity	At par on 27-Aug-2026	At par on 29-Aug-2026	At par on 29-Aug-2030	At par on 29-Aug-2030
August 27, commencing Aug 27, August 29, commencing Aug 28, August 29, commencing Aug 29,						
August 27, commencing Aug 27, August 29, commencing Aug 28, August 29, commencing Aug 29,						
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August 27, commencing Aug 27, August 29, commencing Aug 29, August 29, commencing Aug 29, De you have devolving the maturity date Coupons/dividends 17 Fixed or floating dividend/coupon Fixed						
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August 27, commencing Aug 27, August 29, commencing Aug 29, August 29, commencing Aug 29, De you have devolving the maturity date Coupons/dividends 17 Fixed or floating dividend/coupon Fixed						
August 27, commencing Aug 27, August 29, commencing Aug 29, August 29, commencing Aug 29, De you have devolving the maturity date Coupons/dividends 17 Fixed or floating dividend/coupon Fixed						
2026 up to and excluding the maturity date 2026 up to and excluding the maturity date 2030 up to and excl						
16 Subsequent call dates, if applicable maturity date maturity mat						2030 up to and excluding the
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Coupon rate and any related index Zero coupon, 6.75% 4.80%	16	Subsequent call dates, if applicable				
18		,				
Existence of a dividend stopper		,				
Fully discretionary, partially discretionary or mandatory Mandator		, ,				4.60%
Existence of a step up or other incentive to Existence of a step up or other incentive to Existence of a step up or other incentive to Existence of a step up or other incentive to Existence of a step up or other incentive to No No No No No No No	13		NO	140	NO	140
21 redeem	20		Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Cumulat		Existence of a step up or other incentive to	•			
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 26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A						
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A 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 N/A N						
If convertible, specify instrument type convertible into 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						
If convertible, specify issuer of instrument it converts into If 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
If convertible, specify issuer of instrument it 29 converts into N/A N/A N/A N/A 30 Write-down feature No N	00					
29 converts into N/A	∠ఠ					
30 Write-down feature	29		N/A	N/A	N/A	N/A
31						
33	31					
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 Exemption from subordination Exemptio	33					
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 Pari pasu to Deposit Liabilities No No No No No No No No No N	24					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Instrument (specify instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 No No No No No No No No No No No No No			Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
(specify instrument type immediately senior to instrument) 35						
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement		,				Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement						
Prospectus Supplement to Base Shelf Prospectus (if applicable) 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						
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement		Prospectus		MTN Prospectus		
MIN Prospectus Supplement		Supplement to Base Shelf December 1:5!:bl-\				
Pricing Supplement (if applicable)		Supplement to base shell Prospectus (if applicable)		MTN Prospectus Supplement		
Pricing Supplement (if applicable)						
Final Terror CHISID ACCOUNTS FINAL CHISID ACCOUNTS FINAL CHISID ACCOUNTS		Pricing Supplement (if applicable)	Final Tarma CUSID: 000000 11000	Final Torms CUCID: 0007050110	Final Torms CUCID: 000000 0000	Final Tarma, CUSID: 003001 11110
Final Terms - CUSIP: 06368MWY6 Final Terms - CUSIP: 06376F2M0 Final Terms - CUSIP: 06368MWB6			rmar rerms - CUSIP: U6368MWY6	rinai Terriis - CUSIP: U63/6F2MU	rinal Terms - CUSIP: U6368MWB6	Final Terms - CUSIP: 06368MWA8

	eatures Of Regulatory Capital Instruments ns 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	ВМО	ВМО	BMO	BMO
2	identifier for private placement)	06368MXG4	06368MXE9	06368MXF6	06368MXH2
		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				
Ju	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O o i i i do dadi	- Contractado	- Communication	Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument			
	instrument type	Other TEAC Institution	Other TEAC Instrument	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	0.05	2.807	USD 6.681	USD 0.02
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	5-Sep-2025 Dated	5-Sep-2025 Dated	5-Sep-2025 Dated	5-Sep-2025 Dated
13	Original maturity date / Final maturity	5-Sep-2040	5-Sep-2040	5-Sep-2040	5-Sep-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 5-Sep-2026			
		At par on each March and			
		September 5, commencing Sep			
16	Subsequent call dates, if applicable	5, 2026 up to and excluding the maturity date	5, 2026 up to and excluding the maturity date	5, 2026 up to and excluding the maturity date	5, 2026 up to and excluding the maturity date
10	Coupons/dividends	maturity date	matarity date	matarity data	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.6%	Zero coupon, 6.3%	Zero coupon, 8.1%	Zero coupon, 7.75%
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	Managery	Managery	Manadory	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	If convertible, conversion trigger (s) If convertible, fully or partially	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
1	If convertible, specify instrument type convertible				
28	into				
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
29 30	Write-down feature	N/A No	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 Type of subordination	Exemption from subardination	Exemption from subordination	Evernation from subardination	Exemption from subordination
34a	71	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation				
1	I(specify instrument type immediately senior to		L	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	If all past to Deposit Liabilities	
35 36		Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	No	No
	instrument)				No N/A
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No	
36	instrument) Non-compliant transitioned features	No	No	No	
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No	
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	No	No	
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No	
36	instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	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	No	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
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg	DIVIO	Bivio	BINO	BIVIO
2	identifier for private placement)	06376F2N8	06368MXS8	06368MXL3	06368MYB4
		D : (0.1 : 1# 1	D : (0.1 : 111 1	D : (0.1 : 111 1	D : (0.1 : 111 1
3	Governing law(s) of the instrument	Province of Ontario and the laws 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 Сапаса аррпсавіе піегент	or Carrada applicable trierein	or Cariada applicable triereiri	от Сапаса арріїсавіе петент
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
	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	2.243 Liability - fair value option	13.091 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Sep-2025	9-Sep-2025	10-Sep-2025	11-Sep-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Sep-2028	9-Sep-2040	10-Sep-2040	11-Sep-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call datatimet " ' ' '				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 5-Mar-2026	At par on 9-Sep-2026	At par on 10-Sep-2028	At par on 11-Sep-2026
13	reactification amount / milital maturity	At par on o-mar-2020	Ас раг оп 5-оср-2020	At pai on 10-00p-2020	At par on 11-0cp-2020
		At par on each March and	At par on each March and	At par on each March and	
		September 5, commencing Mar 5, 2026 up to and excluding the	September 9, commencing Sep 9, 2026 up to and excluding the	September 10, commencing Sep 10, 2028 up to and excluding the	At par on each September 11, commencing Sep 11, 2026 up to
16	Subsequent call dates, if applicable	maturity date	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		Zero coupon, 6.5%	Zero coupon, 5.1%	
	· · · · · · · · · · · · · · · · · · ·	4.25%			Zero coupon, 3.6%
19	Existence of a dividend stopper	4.25% No	No	No	Zero coupon, 3.6%
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	Existence of a dividend stopper				
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 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	Existence of a dividend 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 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 N/A	No Mandatory No Cumulative Non-convertible 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 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 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 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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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-	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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A 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, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify 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 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 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 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No 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 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 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	No Mandatory 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 mite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 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 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 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	No Mandatory 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 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 mite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	No Mandatory 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 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 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	No Mandatory 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 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory 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 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 Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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, 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 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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

	atures Of Regulatory Capital Instruments as 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	DIVIO	DINO	BINO	BIVIO
2	identifier for private placement)	06376F2P3	06376F2Q1	06376F2R9	06376F2S7
		5			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section	or Cariada applicable triereiri	от Сапаса аррпсавле плетепт	or Cariada applicable triereiri	от Сапаса арріїсавіе петент
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
	· ·				
	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	N/A
9	Accounting classification	USD 1.5 Liability - fair value option	USD 2 Liability - fair value option	USD 1 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	12-Sep-2025	12-Sep-2025	12-Sep-2025	12-Sep-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Sep-2033	12-Sep-2030	12-Sep-2035	12-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call data and invested in the				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Sep-2026	At par on 12-Sep-2026	At par on 12-Sep-2026	At par on 12-Sep-2027
13	Teachphon amount / miliar maturity	At par on 12-0cp-2020	At par on 12-00p-2020	At pair 611 12-00p-2020	At par on 12-0cp-2021
		At par on each March and			
		September 12, commencing Sep 12, 2026 up to and excluding the	September 12, commencing Sep 12, 2026 up to and excluding the	September 12, commencing Sep 12, 2026 up to and excluding the	September 12, commencing Sep 12, 2027 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
	Coupons/dividends	,	,	,	j
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	4.65%	5.25%	4.50%
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	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
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	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	B			
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
- 57	,				1 11 1
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Proposition Committee	MTN Proposition Community	MTNI Droops -to Com. 1	MTNI Dragage tive Over 1
-		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
1	· Oznek (v. akkınanın)	Final Terms - CUSIP: 06376F2P3	Final Terms - CUSIP: 06376F2Q1	Final Terms - CUSIP: 06376F2R9	Final Terms - CUSIP: 06376F2S7
1					

Province of Ontario and the laws of Canada applicable therein of Canada		atures Of Regulatory Capital Instruments as except as noted)				
Concerning and Control of Many Control of						
1 Stocker controller (or DUSSP) (SIN), or Bloomberg 1 Stocker (or printing packets), and the st						_
2 Coverfined or proteins placement (1997) Provided of Cohorts and the laser Provided of Cohorts and the laser Provided of Cohorts and the laser o	1	Issuer		0 , ,		
Scheman globel of the natural state of the lates of Control and the late of Co	_					
Society park of the returnment of Control applicable therein of Control applicable there	2	identifier for private placement)	06368MXY5	06368MXX7	06376F2V0	06376F2T5
A Country appricable theren of Counts applicable theren of C						
Name by white intermediating programment of stockers						Province of Ontario and the laws
39 13 / 10 / 10 / 10 / 10 / 10 / 10 / 10 /	3		of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
The deglibs instruments governed by foreign has been seemed by foreign has been seemed by foreign has been seemed by foreign has been seemed by foreign has been seemed by the seemed by	3a					
A part on each March and September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 12, commencing September 13, 2003 and an advanced september 14, 2003 and an advanced september 15, 2003 and advanced september 15, 2003 and an advanced september 15, 2003 and an advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 and advanced september 15, 2003 a			Contractual	Contractual	Contractual	Contractual
Post International Special Process			N/A		N/A	N/A
6 Eligible at analogrophysophosobo NA NA NA NA NA NA NA NA NA NA NA NA NA						
Appronable for explaint of control of data of the control of data of						
8 millions, as of most recent reporting date) 10 Per view of estemment 10 Per view of estemment 10 Per view of estemment 11 Per per per land of crists 12 Per per per land of crists 13 Per per land of crists 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Issuer call subject to prior supervisory approval 16 Issuer call subject to prior supervisory approval 17 Issuer call subject to prior supervisory approval 18 Issuer call subject to prior supervisory approval 19 Issuer call subject to prior supervisory approval 19 Issuer call subject to prior supervisory approval 10 Issuer call subject to prior supervisory approval 10 Issuer call subject to prior supervisory approval 10 Issuer call subject to prior supervisory approval 10 Issuer call subject to prior supervisory approval 10 Issuer call subject to prior supervisory approval 10 Issuer call subject to prior supervisory approval 10 Issuer call subject to prior supervisory approval 10 Issuer call subject to prior supervisory approval 11 Issuer call subject to prior supervisory approval 12 Issuer call subject to prior supervisory approval 12 Issuer call subject to prior supervisory approval 13 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Issuer call subject to prior supervisory approval 16 Issuer call subject to prior supervisory approval 17 Issuer call subject to prior supervisory approval 18 Issuer call subject to prior supervisory approval 19 Issuer call subject to prior supervisory approval 19 Issuer call subject to prior subject to prior supervisory approval 10 Issuer call subject to prior subject to prior supervisory approval 19 Issuer call subject to prior subject to prior subject to prior subject to prior subject to prior subject to prior subject to prior subject to prior subject to prior subject to prior subject to prior subject to pr	7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 millions, as of most receive reporting date) 10 Per value of instrument 10 Accounting datestinations 11 Company datestinations 12 Perspectation of instrument 12 Perspectation of datestination of instrument 12 Perspectation of datestination of instrument 13 Perspectation of datestination of instrument 14 Instrument of the process of		Amount recognised in regulatory conital (Currency in				
19 Per value of instrument (10 Accountment (10	8		N/A	N/A	N/A	N/A
11 Original date of features or 36th Comment of 15-8ep-2025 (15-8ep-2025 and 15-8ep-2025 and 1	9	Par value of instrument				USD 0.283
Display Disp			, ,			
13. Original maturity date if Firms maturity 12-Sep-2000 19-Sep-2020						
Optional call date, contingent call dates and redemption amount / Initial muturity Al par on each March and September 12, commencing Sep 12, 2026 up to and excluding the naturity date of the naturi	13	Original maturity date / Final maturity				16-Sep-2030
At par on 12-Sep-2026 At par on 13-Sep-2026	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
At par on 12-Sep-2026 At par on 13-Sep-2026						
At par on 12-Sep-2026 At par on 13-Sep-2026						
At par on 12-Sep-2026 At par on 13-Sep-2026		Optional call data, contingent call dates and				
At par on each March and September 12, commencing Sep September 13, commencing March and September 13, commencing September 13, commencing Sep September 13, commencing Sep September 13, commencing Sep September 13, commencing Sep September 13, commencing September 13, commencing September 13, commencing September 13, commencing September 13, commencing September 14, commencing September 14, commencing September 14, commencing Sep September 13, commencing September 14, commencing September 14, commencing September 14, commencing September 14, commencing Sep September 14, commencing September 14, commencing September 14	15		At par on 12-Sep-2026	At par on 12-Sep-2026	At par on 15-Mar-2026	At par on 16-Sep-2026
September 12, commencing Sep September 15, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturity date		,			,	,
September 12, commencing Sep September 15, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturity date						
September 12, commencing Sep September 15, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturity date						
September 12, commencing Sep September 15, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturity date						
September 12, commencing Sep September 15, commencing Mar September 16, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturit						
September 12, commencing Sep September 15, commencing Mar September 16, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturit						
September 12, commencing Sep September 15, commencing Mar September 16, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturit						
September 12, commencing Sep September 15, commencing Mar September 16, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturit						
September 12, commencing Sep September 15, commencing Mar September 16, commencing Mar September 16, commencing Sep 12, 2026 up to and excluding the maturity date maturit						
16 Subsequent call dates, if applicable maturity date maturity maturity maturity maturity maturity maturity maturity maturity maturity maturity maturity maturity maturity maturity maturity maturity maturity maturit						
16 Subsequent call dates, if applicable maturity date maturity maturit						
17 Fixed or floating dividend/coupon Fixed Fix	16					
18	47		F: 1	F: 1	F: 1	F: 1
19		,				4.45%
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	21		No	No	No	No
24		Noncumulative or cumulative	Cumulative			
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A						
26 If convertible, conversion rate N/A N/A N/A N/A 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 N/A N						
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 instrument type instrument or temporary convertible, specify instrument it convertible, specify instrument it convertible, specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specify instrument it specifies and in the specifies in the spe						
28 into	27		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	28					
Write-down feature		If convertible, specify issuer of instrument it				
31						
32			INO	INO	INO	INO
If temporary write-down, description of write- down mechanism 34						
34 down mechanism 34a Type of subordination Exemption from subordination Exemptio						
34a Type of subordination Exemption from subordination	24					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Instrument (specify instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 50 No 50 No 60 No 70 No 71 No 72 No 73 No 74 No 75 No 76 No 77 N			Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Lia		Position in subordination hierarchy in liquidation	1 2 3			, see a see
36 Non-compliant transitioned features No No No No No No No No No No No No No		(specify instrument type immediately senior to				_ , ,
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)	35	,				
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable)						
Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable)	36	·	N/A			
Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement Pricing Supplement (if applicable)	36	If yes, specify non-compliant features	N/A			
Pricing Supplement (if applicable)	36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A		MTN December 1	MTN December
Pricing Supplement (if applicable)	36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		MTN Prospectus	MTN Prospectus
	36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A			
Final Terms - CUSIP: 06368MXY5 Final Terms - CUSIP: 06368MXX7 Final Terms - CUSIP: 06376F2V0 Final Terms - CUSIP: 06376F2T5	36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A			
	36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement

	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		regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	ВМО	BIVIO
2	identifier for private placement)	06376F2X6	06368MYL2	06368MYK4	06376F2W8
	,				
		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	U (/	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				
- Ou	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O o na a o ca a a	O o i i i dottadi	00.11.40144	- Communication
4		N/A	N/A	N/A	N/A
5		N/A	N/A	N/A	N/A
<u>6</u> 7		N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	instrument type	Other TEAC Institution	Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
	Amount recognised in regulatory capital (Currency in				
8		N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	25		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	16-Sep-2025 Dated	16-Sep-2025 Dated	16-Sep-2025 Dated	19-Sep-2025 Dated
13	Original maturity date / Final maturity	8-Sep-2028	16-Sep-2030		19-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 16-Sep-2026	At par on 16-Sep-2026	At par on 16-Sep-2026	At par on 19-Sep-2026
		At par on each March and	At par on each March and		At par on each March and
			September 16, commencing Sep		September 19, commencing Sep
16	Subsequent call dates, if applicable	16, 2026 up to and excluding the maturity date	16, 2026 up to and excluding the maturity date	commencing Sep 16, 2026 up to and excluding the maturity date	19, 2026 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	and onerganing the materialy date	matany date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	Zero coupon, 3.85%	Zero coupon, 3.62%	4.25%
19		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	Managery	Managery	Manadory	Managery
21	· ·	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 26		N/A N/A	N/A N/A	N/A N/A	N/A N/A
27		N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible				
28	into			 	ļ
000	If convertible, specify issuer of instrument it	NI/A	N/A	NI/A	NI/A
29 30		N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110	110
32	If write-down, full or partial				1
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	F		Formation for the contract of	Franchisco 6
34a		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	(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	No
37		N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus / Base Shell Prospectus / Short Form	MTND			MEN
-	• • • • • • • • • • • • • • • • • • • •	MTN Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement			MTN Prospectus Supplement
	<u> </u>	roopootas ouppiomont			respected Supplement
	l				1
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376F2X6	Final Terms - CUSIP: 06368MYL2	Final Terms - CUSIP: 06368MYK4	Final Terms - CUSIP: 06376F2W8

	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg	ВМО	ВМО	BINO	BINIO
2	identifier for private placement)	06368MYN8	06368MYM0	06368MYP3	06376F2Y4
	, ,				
	0		Province of Ontario and the laws	Province of Ontario and the laws	Province 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				
- Ou	TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O STATE OF THE STA	O o i i i dottadi	00.11.40144	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
<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 туре	Other TEAC Institution	Other TEAC Institution	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	Par value of instrument	0.025	3.195	USD 0.24	USD 10.5
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	19-Sep-2025 Dated	19-Sep-2025 Dated	19-Sep-2025 Dated	24-Sep-2025 Dated
13	Original maturity date / Final maturity	19-Sep-2040	19-Sep-2040	19-Sep-2040	24-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 19-Sep-2026	At par on 19-Sep-2026	At par on 19-Sep-2026	At par on 24-Sep-2026
		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 19, commencing Sep 19, 2026 up to and excluding the	19, 2026 up to and excluding the	September 19, commencing Sep 19, 2026 up to and excluding the	September 24, commencing Sep 24, 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	Zero coupon, 6.25%	Zero coupon, 6%	Zero coupon, 7.15%	4.50%
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	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 If convertible, specify issuer of instrument it				
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
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
1 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
UHA	Position in subordination hierarchy in liquidation	Exemplion from Suborulliation	Exemplion from Suborulliation	Exemption from Suborulliation	Exomption 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
	Supplement to Base Shelf Prospectus (if applicable)				MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
L		Final Terms - CUSIP: 06368MYN8	Final Terms - CUSIP: 06368MYM0	Final Terms - CUSIP: 06368MYP3	Final Terms - CUSIP: 06376F2Y4

	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	BIVIC
2	identifier for private placement)	06376F2Z1	319071938	06368MYZ1	06376FE21
		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	USD 2	EUR 5		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	24-Sep-2025	25-Sep-2025	26-Sep-2025	29-Sep-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Mar-2028	25-Sep-2055	26-Sep-2040	29-Mar-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 24-Mar-2026	At par on 25-Sep-2029	At par on 26-Sep-2026	At par on 29-Sep-2026
		At par on each March and		At par on each March and	At par on each March and
		September 24, commencing Mar	At par on each September 25,	September 26, commencing Sep	September 29, commencing Sep
40	Color and all datas if and is bla	24, 2026 up to and excluding the	commencing Sep 25, 2029 up to	26, 2026 up to and excluding the	29, 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	r ixed or floating dividenta/coupon			i ixcu	
	Coupon rate and any related index		Zero coupon 4.8%	Zero coupon 5.8%	
	Coupon rate and any related index Existence of a dividend stopper	4.00%	Zero coupon, 4.8%	Zero coupon, 5.8%	4.25%
19	Existence of a dividend stopper		Zero coupon, 4.8%	Zero coupon, 5.8%	
		4.00%			4.25%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	4.00% No	No	No	4.25% No
19	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	No Mandatory No	No Mandatory No
19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	A.00% No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	A.25% 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 Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	A.25% No Mandatory No Cumulative Non-convertible
19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	A.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	A.25% No Mandatory No Cumulative Non-convertible N/A
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	A.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	A.25% No Mandatory No Cumulative Non-convertible N/A
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially 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
19 20 21 22 23 24 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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A 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 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
19 20 21 22 23 24 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 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
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature 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 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	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 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, 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-	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 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, 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	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
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, 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 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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 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, 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	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 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
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify 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)	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 Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 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 Exemption from subordination Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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)	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 Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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	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 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 Exemption from subordination Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 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	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 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 Pari pasu to Deposit Liabilities No 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible 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 Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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 Pari pasu to Deposit Liabilities No 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory 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

	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
	Lauran	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eq CUSIP, ISIN, or Bloomberg	BMO	BMO	BMO	BMO
2	identifier for private placement)	06376FE39	06368MZA5	06376FE62	06376FE70
	, ,	3.3.1.			
				Province of Ontario and the laws	Province 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	Contracta	Contraction	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	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2	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	30-Sep-2025 Dated	1-Oct-2025 Dated	3-Oct-2025 Dated	3-Oct-2025 Dated
13	Original maturity date / Final maturity	30-Sep-2030	1-Oct-2040		3-Oct-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 30-Sep-2027	At par on 1-Oct-2026	At par on 3-Oct-2026	At par on 3-Apr-2026
		At par on each March and			
		September 30, commencing Sep		At par on each April and October	At par on each April and October
			commencing Oct 1, 2026 up to	3, commencing Oct 3, 2026 up to	3, commencing Apr 3, 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	4.45%	Zero coupon, 6.12%	4.35%	4.05%
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
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	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
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	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 Type of subordination	Evernation from subardination	Evernation from subardination	Evernation from subordination	Evernation from subordination
34a	**	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				
1	Prospectus / Base Shell Prospectus / Short Form	MTN D		MTND	MENTO
\vdash	•	MTN Prospectus		MTN Prospectus	MTN Prospectus
1	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		MTN Prospectus Supplement	MTN Prospectus Supplement
1		with prospectus supplement		with Frospecius Supplement	with Frospectus Supplement
	Pricing Supplement (if applicable)				
	a a be browner (11 abbitcasie)	Final Terms - CUSIP: 06376FE39	Final Terms - CUSIP: 06368MZA5	Final Terms - CUSIP: 06376FE62	Final Terms - CUSIP: 06376FE70

70 million	atures Of Regulatory Capital Instruments as except as noted)				
(\$ IIIIIIII	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
<u> </u>	Unique identifier (eg CUSIP, ISIN, or Bloomberg	Billo	Diric	Diric	Billo
2	identifier for private placement)	06376FE96	06376FE54	06368MZG2	06368MYW8
		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	Ooniractaar	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
	7.				-
	Amount recognised in regulatory capital (Currency in		.	N 1/0	N.//2
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 10.417	N/A USD 5	N/A 1.838	N/A 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	6-Oct-2025	8-Oct-2025	8-Oct-2025	9-Oct-2025
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 26-Sep-2030	Dated 8-Oct-2030	Dated 8-Oct-2032	Dated 9-Oct-2040
14	Issuer call subject to prior supervisory approval	Yes 26-Sep-2030	Yes	Yes	9-001-2040 Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 6-Oct-2026	At par on 8-Oct-2026	At par on 8-Oct-2031	At par on 9-Oct-2030
		At par on each April and October	At par on each April and October 8, commencing Oct 8, 2026 up	At par on each April and October	At par on each April and October
		6, commencing Oct 6, 2026 up to	to and excluding the maturity		
16	Subsequent call dates, if applicable	and excluding the maturity date	date	and excluding the maturity date	and excluding the maturity date
		,			
17	Coupons/dividends	·	Fixed	Fixed	Eivod
17 18	Fixed or floating dividend/coupon	Fixed	Fixed 4.50%	Fixed Zero coupon, 3.67%	Fixed 4.25%
17 18 19		·	Fixed 4.50%	Fixed Zero coupon, 3.67% No	Fixed 4.25% No
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 4.35% No	4.50% No	Zero coupon, 3.67% No	4.25% 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 4.35%	4.50%	Zero coupon, 3.67%	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	Fixed 4.35% No	4.50% No	Zero coupon, 3.67% No	4.25% No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.35% No Mandatory No Cumulative	4.50% No Mandatory No Cumulative	Zero coupon, 3.67% 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	Fixed 4.35% No Mandatory No Cumulative Non-convertible	A.50% No Mandatory No Cumulative Non-convertible	Zero coupon, 3.67% No Mandatory No Cumulative Non-convertible	A.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 4.35% No Mandatory No Cumulative Non-convertible N/A	A.50% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.67% No Mandatory No Cumulative Non-convertible N/A	A.25% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.35% No Mandatory No Cumulative Non-convertible	A.50% No Mandatory No Cumulative Non-convertible	Zero coupon, 3.67% No Mandatory No Cumulative Non-convertible	A.25% 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	Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.67% 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	Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.67% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 4.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	A.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.67% 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, 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	Fixed 4.35% 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	Zero coupon, 3.67% 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 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.35% 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, 3.67% 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 4.35% 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, 3.67% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.35% 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, 3.67% 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, specify instrument type convertible into If convertible, 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	Fixed 4.35% 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	Zero coupon, 3.67% 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 NO
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 4.35% 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, 3.67% 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, 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 hierarchy in liquidation	Fixed 4.35% 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	Zero coupon, 3.67% 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 NO
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 4.35% 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	Zero coupon, 3.67% 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 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 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 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	Zero coupon, 3.67% No Mandatory No 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 issuer 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 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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 3.67% No Mandatory No 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 convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If specify instrument type convertible into If the convertible of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.35% 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	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, 3.67% No Mandatory No 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.35% 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	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, 3.67% No Mandatory No 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 4.35% 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	Zero coupon, 3.67% No Mandatory No 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, 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 specify instrument type convertible into If the convertible of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.35% 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 Pari pasu to Deposit Liabilities No N/A	Zero coupon, 3.67% No Mandatory No 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 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 Position in subordination Position in subordination Position in subordination 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 4.35% 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	Zero coupon, 3.67% No Mandatory No 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 4.35% 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	Zero coupon, 3.67% No Mandatory No 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

	atures Of Regulatory Capital Instruments as 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	BWO	BINO	ВМО	Bivio
2	identifier for private placement)	06368MYV0	06376FE88	06376FEB1	06376FED7
		Dravings of Ontario and the laws	Dravings of Ontaria and the laws	Dravings of Ontario and the laws	Dravings of Ontaria 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	or carriada applicable aleren.	or canada applicable aleren.	or carriada approable arecent	or canada applicable aleren.
3a	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	A1/A	A1/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	A1/A	A1/A	N 1/A	N.// 2
<u>8</u> 9	millions, as of most recent reporting date) Par value of instrument	N/A 1.5	N/A USD 4.031	N/A USD 32	N/A USD 30
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	9-Oct-2025	10-Oct-2025	10-Oct-2025	10-Oct-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9-Oct-2040 Yes	10-Apr-2034 Yes	10-Oct-2028 Yes	10-Oct-2030 Yes
14	issuer can subject to prior supervisory approvar	Tes	res	res	res
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 9-Oct-2030	At par on 10-Oct-2026	At par on 10-Apr-2026	N/A
		At par on each April and October	At par on each April and October		
		9, commencing Oct 9, 2030 up		At par on each April and October	
		to and excluding the maturity	to and excluding the maturity	10, commencing Apr 10, 2026 up	
16	Subsequent call dates, if applicable	date	date	to and excluding the maturity date	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to Float
18	Coupon rate and any related index	4.05%	5.00%	4.11%	
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-	MI-	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	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 Write-down feature	N/A No	N/A	N/A	N/A No
30	If write-down, write-down trigger (s)	INU	No	No	INU
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examplian from subsectionalise	Examplian from subsectionalise	Examplian from aubordingsin	Examplian from subsediredire
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	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)				
	Supplement to base shell Prospectus (If applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Bridge Control of the				
1	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MYV0	Final Terms - CUSIP: 06376FE88	Final Terms - CUSIP: 06376FEB1	Final Terms - CUSIP: 06376FED7
1					

	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	Billo	<u> </u>	Diric	Divid
2	identifier for private placement)	06368MZD9	06368MZE7	06368MZH0	06376FEC9
		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	2.28	2.321	1	USD 10.024
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-Oct-2025	10-Oct-2025	10-Oct-2025	15-Oct-2025
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 10-Oct-2040	Dated 10-Oct-2040	Dated 10-Oct-2029	Dated 15-Oct-2030
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 10-Oct-2026	At par on 10-Oct-2026	At par on 10-Oct-2026	At par on 15-Oct-2027
		At par on each April and October			
		10, commencing Oct 10, 2026 up	At par on each April and October		At par on each April and October
		to and excluding the maturity		10, commencing Oct 10, 2026 up	15, commencing Oct 15, 2027 up
16	Subsequent call dates, if applicable Coupons/dividends	date	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.1%	Zero coupon, 5.8%	Zero coupon, 3.5%	4.30%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory Existence of a step up or other incentive to	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	ii conventible, convension rate	IWA	IV/A	IV/A	INITS
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
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				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J.u	Position in subordination hierarchy in liquidation	p.s	p.s	p.s.s.m. cazoramatorr	
	(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
1	Supplement to Base Shelf Prospectus (if applicable)				MTND
<u> </u>	Y N TEP TO THE				MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
	Carterian (and phonone)	Final Terms - CUSIP: 06368MZD9	Final Terms - CUSIP: 06368MZE7	Final Terms - CUSIP: 06368MZH0	Final Terms - CUSIP: 06376FEC9

	eatures Of Regulatory Capital Instruments as except as noted)				
i					
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	I	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)	06376FEA3	06376FEE5	06376FEF2	06368MZK3
		333131 = 13	333131 ==3	33333	
		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
2-	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	0	0	Control of the
	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 conite! (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 6.1	USD 3.116	USD 3.28	
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-Oct-2025	21-Oct-2025	21-Oct-2025	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Oct-2028	21-Oct-2030	7-Oct-2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 16-Oct-2026	At par on 21-Oct-2026	At par on 21-Oct-2026	At par on 24-Oct-2026
					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	24, commencing Oct 24, 2026 up
			21, commencing Oct 21, 2026 up		
16	Subsequent call dates, if applicable		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	4.00%	4.50%	4.30%	Zero coupon, 6.2%
19	Existence of a dividend stopper		No		
		No		No	No
- 00	Fully discretionary, partially discretionary or		Manufatani		No
20	mandatory	Mandatory	Mandatory	Mandatory	
	mandatory Existence of a step up or other incentive to	Mandatory	,	Mandatory	No Mandatory
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	Mandatory No	No Mandatory
21 22	mandatory Existence of a step up or other incentive to	Mandatory No Cumulative	No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
21	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No	No	Mandatory No	No Mandatory
21 22 23	mandatory Existence of a 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	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No 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)	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
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	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
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	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
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	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	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
21 22 23 24 25 26 27	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A 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
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
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	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
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)	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 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
21 22 23 24 25 26 27 28 29 30 31 32	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
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)	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 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
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 If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A 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
21 22 23 24 25 26 27 28 29 30 31 32 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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 Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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 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	No Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 Cumulative 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
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) 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	No Cumulative Non-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 No	No Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 Cumulative 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
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 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	No Cumulative Non-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 No	No Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No 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	Mandatory No 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 Ni/A Ni/A Ni/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	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 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 N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 my temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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	Mandatory No 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 Ni/A Ni/A Ni/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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	Mandatory 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 Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 my temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Mandatory 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 Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Pari pasu to Deposit Liabilities No

	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	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MZJ6	06368MZL1	06376FEG0	06376FEH8
	identifier for private placement)	00300101230	OGGOGIVIZET	003701 EG0	003701 E110
		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
	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	1.351	USD 0.25	USD 3	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	24-Oct-2025	24-Oct-2025	29-Oct-2025	29-Oct-2025
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	24-Oct-2040 Yes	24-Oct-2040 Yes	29-Oct-2032 Yes	29-Oct-2030 Yes
14	issuer can subject to prior supervisory approval	160	1 00	100	1 CO
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 24-Oct-2026	At par on 24-Oct-2026	At par on 29-Oct-2026	At par on 29-Oct-2026
		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
				29, commencing Oct 29, 2026 up	29, commencing Oct 29, 2026 up
16	Subsequent call dates, if applicable		to and excluding the maturity date		to and excluding the maturity date
	0 / 11 / 1				5
	Coupons/dividends				,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Zero coupon, 5.95%	Zero coupon, 7.3%	4.50%	Fixed 4.40%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper				Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 5.95% No	Zero coupon, 7.3% No	4.50% No	Fixed 4.40%
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 5.95%	Zero coupon, 7.3%	4.50%	Fixed 4.40%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 5.95% No	Zero coupon, 7.3% No	4.50% No	Fixed 4.40%
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	Zero coupon, 5.95% No Mandatory No Cumulative	Zero coupon, 7.3% No Mandatory	4.50% No Mandatory No Cumulative	Fixed 4.40% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible	Zero coupon, 7.3% No Mandatory No Cumulative Non-convertible	A.50% No Mandatory No Cumulative Non-convertible	Fixed 4.40% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 7.3% No Mandatory No Cumulative Non-convertible N/A	A.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 7.3% No Mandatory No Cumulative Non-convertible N/A	A.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.40% 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	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.40% 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	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.40% 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, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 7.3% 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 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 7.3% 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 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 7.3% 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 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If 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, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 7.3% 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 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 7.3% 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 4.40% 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 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-	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 7.3% 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 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 7.3% 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 NO	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 7.3% 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 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, 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	Zero coupon, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 7.3% 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 NO	Fixed 4.40% 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, 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, full or partial If write-down, permanent or temporary If 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, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 7.3% 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 N/A Pari pasu to Deposit Liabilities	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description 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, 5.95% 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, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion 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, full or partial If write-down, permanent or temporary If 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, 5.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 7.3% 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 N/A Pari pasu to Deposit Liabilities	Fixed 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
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	Zero coupon, 5.95% 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, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion 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	Zero coupon, 5.95% 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, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 5.95% 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, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 5.95% 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, 7.3% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 4.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
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	eatures Of Regulatory Capital Instruments as except as noted)				
(-			<u>-</u>		
		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	50	56
2	identifier for private placement)	06376FEJ4	06368MZR8	06368MZN7	06368MZC
3	Governing law(s) of the instrument	Province of Ontario and the laws 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		- 11	- 11	11
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	N/A	N/A	N/A	N/A
- 8 - 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 1.05	N/A 0.567	N/A 1.031	N/A USD 0.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Oct-2025		31-Oct-2025	31-Oct-202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Oct-2030	31-Oct-2040	31-Oct-2040	31-Oct-204
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	A. 00 A 0000		44 04 04 0000	
15	redemption amount / Initial maturity	At par on 30-Apr-2026	At par on 31-Oct-2026	At par on 31-Oct-2026	At par on 31-Oct-2026
		At par on each April and October 30, commencing Apr 30, 2026 up		At par on each April and October 31, commencing Oct 31, 2026 up	At par on each April and Octobe 31, commencing Oct 31, 2026 u
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity dat
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.80%	Fixed Zero coupon, 6.05%	Fixed Zero coupon, 5.85%	Fixed Zoro coupon, 7.51
19	Existence of a dividend stopper	No 3.80%	No	No	Zero coupon, 7.5
20	Fully discretionary, partially discretionary or 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
22 23	Convertible or non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
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	INA	INO	INA	IN/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 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write- down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Desired to Desired to the second to the seco	D-1	Desired Desire	Designation of the control of the co
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				
		MTN Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement			
	Pricing Supplement (if applicable)	Final Terms - CUSID- 062755514	Final Terms - CUSID- 06250M7D0	Final Terms - CUSID- 06369M7N7	Final Terms - CUSIP: 06368MZQ0
	Fricing Supplement (II applicable)	Final Terms - CUSIP: 06376FEJ4	Final Terms - CUSIP: 06368MZR8	Final Terms - CUSIP: 06368MZN7	Final Terms - CUSIP: