	Main Features Of Regulatory Capital Instruments				
(\$ m	illions except as noted)	Common Shares	Preferred Shares Class B	Preferred Shares Class B	Preferred Shares Class B -
			Series 13	Series 14	Series 15
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
		Bank of Montour			Burik of Montour
		0000744040	000071040	000071110	000071700
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	0636711016	063671812	063671143	063671796
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
		applicable Frovincial laws	applicable Frovincial laws	applicable Frovincial laws	applicable Frovincial laws
4	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Ineligible	Ineligible	Ineligible
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Common Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent	12,357	350	250	250
	reporting date)	-			
	Par value of instrument Accounting classification	N/A Shareholders' Equity	350 Shareholders' Equity	250 Shareholders' Equity	250 Shareholders' Equity
	Original date of issuance	Various	17-Jan-07		
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
	Issuer call subject to prior supervisory approval	N/A	Yes Redemable et a promium	Yes Redemoble et a promium	Yes Redemoble et a promium
15	Optional call date, contingent call dates and redemption amount	N/A	Redemable at a premium from 25-Feb-12 to 24-Feb-	Redemable at a premium from 25-Nov-12 to 24-Nov-	Redemable at a premium from 25-May-13 to 24-May
			16. On or after 25-Feb-	16. On or after 25-Nov-	17. On or after 25-May- 2017 redemable at Par.
			2016 redemable at Par. No contingent call dates.	2016 redemable at Par. No contingent call dates.	No contingent call dates.
			-	-	-
16	Subsequent call dates, if applicable Coupons / dividends	Dividend	N/A Dividend	N/A Dividend	N/A Dividend
17	Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed
	Coupon rate and any related index	N/A	4.50%	5.25%	5.80%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
ĺ					
	M				
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
			N 1/A	N 1/A	
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
22	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
	If convertible, specify issuer of instrument it 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)	N/A	N/A	N/A	N/A
	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
	immediately senior to instrument) Non-compliant transitioned features	No	Yes	Yes	Yes
	If yes, specify non-compliant features	N/A	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf	Short Form Base Shelf	Short Form Base Shelf Prospectus - Jan 4 08
			Prospectus - Jan 5 06	Prospectus - Jan 5 06	Prospectus - Jan 4 08
	Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl Class B	Prospectus Suppl Class B	Prospectus Suppl Class E
	······································		Pref Shares - Series 13	Pref Shares - Series 14	Pref Shares - Series 15
	Pricing Supplement (If applicable)				

(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.

e identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) ining law(s) of the instrument atory treatment tional Basel III rules a at solo/group/group&solo nent type (types to be specified by each jurisdiction) rt recognised in regulatory capital (Currency in mil, as of most recent na date) lue of instrument nting classification al date of issuance tual or dated al maturity date call subject to prior supervisory approval lai call dates, if applicable or floating dividend/coupon In rate and any related index nce of sa quividend/coupon In rate and any related index nce of a dividend stopper liscretionary, partially discretionary or mandatory need of sup or other incentive to redeem Inulative or cumulative rtible or non-convertible ⁽¹⁾	Series 16 Bank of Montreal 063671788 Canadian Federal and applicable Provincial laws Additional Tier 1 Ineligible Group and Solo Preferred Shares 157 157 Shareholders' Equity 23-Jun-08 Perpetual No Maturity Yes 25-Aug-18 Redemable at Par. No contingent call dates. Every 5 years Dividend Fixed	Series 17 Bank of Montreal 63671770 Canadian Federal and applicable Provincial laws Additional Tier 1 Ineligible Group and Solo Preferred Shares 143 Shareholders' Equity	400 Shareholders' Equity	Series 25 Bank of Montreal 063679203 Canadian Federal and applicable Provincial laws Additional Tier 1 Ineligible Group and Solo Preferred Shares 25 Shareholders' Equity 11-Mar-1 Perpetual No Maturity Yes 25-Aug-16 Redemable at Par. No contingent call dates. Every 5 years Dividend Fixed 3.90' No Fully discretionary No Non-cumulative
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liscretionary, partially discretionary or mandatory nce of step up or other incentive to redeem imulative or cumulative irtible or non-convertible ⁽¹⁾	Fully discretionary No Non-cumulative Non-Convertible	Fully discretionary No Non-cumulative Non-Convertible	Fully discretionary No Non-cumulative Non-Convertible	Fully discretionary No Non-cumulative
mulative or cumulative rtible or non-convertible ⁽¹⁾	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative
rtible or non-convertible ⁽¹⁾	Non-Convertible	Non-Convertible	Non-Convertible	
	N/A	N/A		Non-Convertible
rertible, fully or partially	N/A	N/A	N/A	N/A
rertible, conversion rate	N/A	N/A	N/A	N/A
rertible, mandatory or optional conversion	N/A	N/A	N/A	N/A N/A
vertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
down feature e-down, write-down triager(s)	No N/A	No N/A	No 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
-down, permanent or temporary		Subordinated Debt	Subordinated Debt	Subordinated Debt
-down, permanent or temporary orary write-down, description of write-up mechanism on in subordination hierarchy in liquidation (specify instrument type liately senior to instrument)	Subordinated Debt			
-down, permanent or temporary orary write-down, description of write-up mechanism on in subordination hierarchy in liquidation (specify instrument type liately senior to instrument) ompliant transitioned features	Yes	Yes	Yes	Yes
-down, permanent or temporary orary write-down, description of write-up mechanism on in subordination hierarchy in liquidation (specify instrument type liately senior to instrument)		Yes Not NVCC compliant Short Form Base Shelf Prospectus - Jan 4 08	Yes Not NVCC compliant Short Form Base Shelf Prospectus - Jan 4 08	Yes Not NVCC compliant Short Form Base Shelf Prospectus - Jan 11 10
-down, permanent or temporary porary write-down, description of write-up mechanism on in subordination hierarchy in liquidation (specify instrument type diately senior to instrument) pompliant transitioned features specify non-compliant features	Yes Not NVCC compliant Short Form Base Shelf	Not NVCC compliant Short Form Base Shelf	Not NVCC compliant Short Form Base Shelf	Not NVCC compliant Short Form Base Shelf Prospectus - Jan 11 10
	ertible, conversion rate ertible, mandatory or optional conversion ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts into lown feature down, write-down trigger(s) down, full or partial down, permanent or temporary orary write-down, description of write-up mechanism	ertible, conversion rate N/A ertible, mandatory or optional conversion N/A ertible, mandatory or optional conversion N/A ertible, specify instrument type convertible into N/A ertible, specify instrument type convertible into N/A ertible, specify issuer of instrument it converts into N/A ertible, specify issuer of N/A own, write-down trigger(s) N/A down, full or partial N/A down, full or partial N/A odown, permanent or temporary N/A orary write-down, description of write-up mechanism N/A	ertible, conversion rate N/A N/A ertible, conversion rate N/A N/A ertible, mandatory or optional conversion N/A N/A ertible, specify instrument type convertible into N/A N/A ertible, specify instrument type convertible into N/A N/A ertible, specify instrument it converts into N/A N/A inte-down, rite-down trigger(s) N/A N/A ertible, specify instrument type Subordinated Debt Subordinated Debt	artible, conversion rate N/A N/A N/A Artible, conversion rate N/A N/A N/A Intervention N/A N/A N/A Interventin

(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.

	in Features Of Regulatory Capital Instruments				
(\$ m	illions except as noted)	Preferred Shares Class B - Series 27	Preferred Shares Class B Series 29	Preferred Shares Class B Series 31	BMO Tier 1 Notes - Series A
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	BMO Capital Trust II
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679401	063679609	63679807	055974AA7
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Regulatory treatment 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 Ineligible
6	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo
	Amount recognised in regulatory capital (Currency in mil, as of most recent	500		300	
9	reporting date) Par value of instrument	500	400	300	450
10	Accounting classification	Liability-amortized cost	Liability-amortized cost	Liability-amortized cost	Liability - amortized cost
	Original date of issuance Perpetual or dated	23-Apr-14 Perpetual	06-Jun-14 Perpetual	30-Jul-14 Perpetual	18-Dec-08 Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity Yes	31-Dec-210
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 25-May-19 Redemable at Par. No contingent call dates.	Yes 25-Aug-19 Redemable at Par. No contingent call dates.	25-Nov-19 Redemable at Par. No contingent call dates.	Yes Redemable at Par on any interest reset date on or after 31-Dec-18. Contingent call dates are applicable if a Tax or Capital Disqualification event occurs.
16	Subsequent call dates, if applicable Coupons / dividends	Every 5 years Dividend	Every 5 years Dividend	Every 5 years Dividend	Every 5 years Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed until Dec 31, 2018
	Coupon rate and any related index Existence of a dividend stopper	4.00% No	3.90% No	3.80% No	10.21% Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	No Non-cumulative Convertible	Non-cumulative Convertible	Yes Non-cumulative Non-Convertible
25	f oosvastikla, fully or partially	Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent 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	Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent 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	Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that	Ν/Α
	If convertible, fully or partially If convertible, conversion rate	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	Will fully convert into common shares upon <u>NVCC trigger event</u> Upon the occurrence of an	N/A
_0		NVCC trigger event, each outstanding Series 27 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.	NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares	N/A N/A
29	If convertible, specify instrument type convertible into Write-down feature	Bank of Montreal	Bank of Montreal	Bank of Montreal	N/A No
31	If write-down, write-down trigger(s)	N/A	N/A	No N/A	N/A
33	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type	N/A Subordinated Debt	N/A Subordinated Debt	N/A Subordinated Debt	N/A Subordinated Debt
	immediately senior to instrument) Non-compliant transitioned features	No	No	No	Yes
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A Short Form Base Shelf Droppertue Mar 12 14	N/A Short Form Base Shelf Drosportup Mar 12 14	N/A Short Form Base Shelf Brooppeting Mar 12 14	Not NVCC compliant <u>Prospectus - BMO Tier 1</u> Notes - Series A
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus - Mar 13 14 Prospectus Suppl Class B		Prospectus - Mar 13 14 Prospectus Suppl Class B	Notes - Series A
	Pricing Supplement (If applicable)	Pref Shares - Series 27	Pref Shares - Series 29	Pref Shares - Series 31	
41.7	Pricing Supplement (It applicable)				

(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.

	ain Features Of Regulatory Capital Instruments				
(\$ n	nillions except as noted)	BMO BOaTS - Series E			Series C Medium-Term
			Series 16	Series 20	Notes - Tranche 2
1	Issuer	BMO Capital Trust	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	05560HAE3	063671AQ4	063671BD2	063671DQ1
3	B Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Regulatory treatment				
	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Ineligible	Tier 2 Ineligible	Tier 2 Ineligible	Tier 2 Ineligible
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo Tier 2 Subordinated debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
	Instrument type (types to be specified by each jurisdiction)	Innovative Tier 1			
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	447			
	Par value of instrument Accounting classification	450 Non-controlling Interest in		150 Liability - amortized cost	500 Liability - amortized cost
		consolidated subsidiary			
	Original date of issuance Perpetual or dated	30-Sep-05 Perpetual	20-Feb-92 Dated	15-Dec-95 Dated	22-Apr-05 Dated
	Original maturity date	No Maturity		\$25MM of total par	22-Apr-20
				amount matures on Dec 15th 2025, 2028, 2031,	
14	Issuer call subject to prior supervisory approval	Yes	Yes	2034, 2037 and 2040 Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redemable at early redemption price prior to	Redemable on or after 20- Feb-97 in the market, by	Redemable on or after 15- Dec-00 in the market, by	Redemable at the greater of GOC yield plus 17.5
		31-Dec-15 or at Par	tender or by private	tender or by private	bps and par prior to 22-
		thereafter. Contingent call dates are applicable if a	contract at any price. No contingent call dates.	contract at any price. No contingent call dates.	Apr-15. On or after 22-Apr 15 at Par. No contingent
		Tax or Capital Disgualification event			call dates.
16	Subsequent call dates, if applicable	occurs. N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Coupon Fixed until Dec 31, 2015	Coupon Fixed	Coupon Fixed	Coupon Fixed until Apr 22, 2015
	Coupon rate and any related index Existence of a dividend stopper	4.63% Yes	10.00% N/A	8.25% N/A	4.87%
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary Yes	Mandatory Yes	Mandatory No	Mandatory Yes
22	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Non-Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible
	Convertible or non-convertible ()	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
~					N 1/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
	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
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No N/A
	the verse down, but as postiol	N/A N/A	N/A N/A	N/A N/A	N/A N/A
32	If write-down, full or partial If write-down, permanent or temporary		N/A	N/A	N/A Senior Debt
32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A		Senior Debt	
32 33 34 35	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A Subordinated Debt	Senior Debt	Senior Debt	
32 33 34 35 36	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type	N/A		Senior Debt Yes Not NVCC compliant	Yes Not NVCC compliant
32 33 34 35 36	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism 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 Subordinated Debt Yes Not NVCC compliant Prospectus - BMO BOaTS -	Senior Debt Yes	Yes	Yes Not NVCC compliant Short Form Base Shelf
32 33 34 35 36	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A Subordinated Debt Yes Not NVCC compliant	Senior Debt Yes	Yes	Yes Not NVCC compliant
32 33 34 35 36	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism 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 Subordinated Debt Yes Not NVCC compliant Prospectus - BMO BOaTS -	Senior Debt Yes	Yes	Yes Not NVCC compliant Short Form Base Shelf Prospectus - Feb 13 04 Prospectus Suppl MTN -
32 33 34 35 36	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (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 Subordinated Debt Yes Not NVCC compliant Prospectus - BMO BOaTS -	Senior Debt Yes	Yes	Yes Not NVCC compliant Short Form Base Shelf Prospectus - Feb 13 04

(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.

(2 II	in Features Of Regulatory Capital Instruments				
	illions except as noted)	Series D Medium-Term Notes - Tranche 1	Series F Medium-Term Notes - Tranche 1	Series G Medium-Term Notes - Tranche 1	Series H Medium-Term Notes - Tranche 1
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)	06369ZAW4	06369ZAY0	06369ZBG8	06369ZBS2
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	Ineligible Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo	Tier 2 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	502	675	1,080	1,00
	Par value of instrument Accounting classification	700 Liability - amortized cost	900 Liability - amortized cost	1,500 Liability - amortized cost	1,00 Liability - amortized cost
	Original date of issuance	21-Apr-06			19-Sep-1
13	Perpetual or dated Original maturity date	Dated 21-Apr-21	Dated 28-Mar-23		Dated 19-Sep-2
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable at the greater of GOC yield plus 17 bps and par prior to 21-Apr-16. On or after 21-Apr-16 at Par. No contingent call dates.	Yes Redemable at the greater of GCC yield plus 65 bps and par prior to 28-Mar- 18. On or after 28-Mar-18 at Par. No contingent call dates.	Yes 08-Jul-16 Redemable at Par. No contingent call dates.	Yes 19-Sep-19 Redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable Coupons / dividends	N/A Coupon	N/A Courson	N/A Courson	N/A Coupon
17	Fixed or floating dividend/coupon	Coupon Fixed until Apr 21, 2016	Coupon Fixed until Mar 28, 2018	Coupon Fixed until Jul 8, 2016	Coupon Fixed until Sept 19, 2019
	Coupon rate and any related index	5.10%	6.17%		3.129
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
21 22	Existence of step up or other incentive to redeem Noncumulative or cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	No Cumulative
23	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger (s)	Non-Convertible	Non-Convertible	Non-Convertible	Convertible NVCC Triggers:
25	If convertible, fully or partially	N/A	N/A	N/A	Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that
					common shares upon NVCC trigger event
26	If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of a NVCC trigger event, eact outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Shar Value) by Conversion
					Price. Please refer to the Prospectus Supplement for further details.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A	Price. Please refer to the Prospectus Supplement
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A	Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	N/A N/A No N/A	N/A N/A No N/A	N/A N/A No N/A	Price. Please refer to the Prospectus Supplement for further details. <u>Mandatory</u> <u>Common Shares</u> <u>Bank of Montreal</u> No N/A
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A No N/A N/A	N/A N/A No N/A N/A	N/A N/A No N/A N/A	Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No
28 29 30 31 32 33 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-up mechanism	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	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
28 29 30 31 32 33 33 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 vermporary write-down, description of write-up mechanism 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 Senior Debt	N/A N/A No N/A N/A N/A N/A Senior Debt	N/A N/A N/A N/A N/A N/A N/A Senior Debt	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
28 29 30 31 32 33 33 34 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	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
28 29 30 31 32 33 34 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism 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 Senior Debt Yes	N/A N/A N/A N/A N/A N/A N/A Senior Debt Yes	N/A N/A N/A N/A N/A N/A N/A Senior Debt Yes	Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No

(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.

	in Features Of Regulatory Capital Instruments			
(\$ m	illions except as noted)	Trust Subordinated Debt -	Subordinated Bank Notes	Subordinated Bank Notes
		Series A		
1	Issuer	BMO Subordinated Notes Trust		BMO Harris Bank National Association (successor to
		Trust	Marshall & Ilsley	Marshall & Ilsley
			Corporation, the original	Corporation, the original
			issuer)	issuer)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	055972AA1	55259PAE6	55259PAD8
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	New York Law	New York Law
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2B Trust	Group Tier 2 Subordinated Debt	Group Tier 2 Subordinated Debt
		Subordinated Note	Tiel 2 Subordinated Debt	Their 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,288	0	66
9	Par value of instrument	800	350	300
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance	26-Sep-07		
	Perpetual or dated Original maturity date	Dated 22-Sep-22	Dated 16-Jun-15	Dated 17-Jan-17
	Issuer call subject to prior supervisory approval	Yes	No	No
15	Optional call date, contingent call dates and redemption amount	Redemable at the greater of GOC yield plus 33.5	N/A	N/A
		bps and par prior to 26-		
		Sept-17. On or after 26-		
		Sept-17 at Par. No contingent call dates.		
		gen dan datoo.		
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed until Sep 26, 2017	Fixed	Fixed
	Coupon rate and any related index	5.75%	4.85%	5.00%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	No Mandatory	No Mandatory
21	Existence of step up or other incentive to redeem	Yes	No	No
	Noncumulative or cumulative	Cumulative Non-Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion triager (s)	N/A	N/A	N/A
24			19/75	
	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
	If write-down, full or partial	N/A	N/A	N/A
	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A	N/A N/A	N/A N/A
	Position in subordination hierarchy in liquidation (specify instrument type	Senior Debt	Senior Debt	Senior Debt
36	immediately senior to instrument) Non-compliant transitioned features	Yes	Yes	Yes
	If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short-Form Prospectus Trust Sub Debt - Series A	Offering Circular	Offering Circular
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (If applicable)		Offering Circular Supplement - Sub.Bank Notes	<u>Supplement - Sub.Bank</u> <u>Notes</u>

(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.