

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Common Shares	Preferred Shares Class B Series 13	Preferred Shares Class B Series 14	Preferred Shares Class B Series 15
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)	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
	<i>Regulatory treatment</i>				
4	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
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	12,357	350	250	250
9	Par value of instrument	N/A	350	250	250
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	Various	17-Jan-07	09-Oct-07	02-Apr-08
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	Redemable at a premium from 25-Feb-12 to 24-Feb-16. On or after 25-Feb-2016 redemable at Par. No contingent call dates.	Redemable at a premium from 25-Nov-12 to 24-Nov-16. On or after 25-Nov-2016 redemable at Par. No contingent call dates.	Redemable at a premium from 25-May-13 to 24-May-17. On or after 25-May-2017 redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable		N/A	N/A	N/A
	<i>Coupons / dividends</i>	Dividend	Dividend	Dividend	Dividend
17	Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed
18	Coupon rate and any related index	N/A	4.50%	5.25%	5.80%
19	Existence of a dividend stopper	N/A	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible <sup>(1)</sup>	N/A	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	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
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	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 immediately senior to instrument)	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	Yes	Yes	Yes
37	If yes, specify non-compliant features	N/A	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>		<a href="#">Short Form Base Shelf Prospectus - Jan 5 06</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 5 06</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 13</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 14</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 15</a>
	<b>Pricing Supplement (If applicable)</b>				

(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.

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

	Preferred Shares Class B Series 16	Preferred Shares Class B Series 17	Preferred Shares Class B Series 23	Preferred Shares Class B Series 25
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)	063671788	63671770	063671747	063679203
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
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7 Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	157	143	400	290
9 Par value of instrument	157	143	400	290
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	23-Jun-08	26-Aug-13	19-Jun-09	11-Mar-11
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	25-Aug-18 Redemable at Par. No contingent call dates.	25-Aug-18 Redemable at Par. No contingent call dates.	25-Feb-15 Redemable at Par. No contingent call dates.	25-Aug-16 Redemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	Every 5 years
<i>Coupons / dividends</i>	Dividend	Dividend	Dividend	Dividend
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
18 Coupon rate and any related index	3.39%	90 Day T-Bill +1.65%	5.40%	3.90%
19 Existence of a dividend stopper	No	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible <sup>(1)</sup>	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	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
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	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 immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 11 10</a>
<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 16 &amp; 17</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 16 &amp; 17</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 23</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 25</a>
<b>Pricing Supplement (If applicable)</b>				

(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.

**Main Features Of Regulatory Capital Instruments**

(\$ millions 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	05974AA7
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
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible
6 Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7 Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Innovative Tier 1
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	500	400	300	450
9 Par value of instrument	500	400	300	450
10 Accounting classification	Liability-amortized cost	Liability-amortized cost	Liability-amortized cost	Liability - amortized cost
11 Original date of issuance	23-Apr-14	06-Jun-14	30-Jul-14	18-Dec-08
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated
13 Original maturity date	No Maturity	No Maturity	No Maturity	31-Dec-2107
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	25-May-19 Redemable at Par. No contingent call dates.	25-Aug-19 Redemable at Par. No contingent call dates.	25-Nov-19 Redemable at Par. No contingent call dates.	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	Every 5 years	Every 5 years	Every 5 years	Every 5 years
<i>Coupons / dividends</i>	Dividend	Dividend	Dividend	Coupon
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed until Dec 31, 2018
18 Coupon rate and any related index	4.00%	3.90%	3.80%	10.21%
19 Existence of a dividend stopper	No	No	No	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	Yes
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible	Non-Convertible
24 If convertible, conversion trigger (s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that	N/A
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	N/A
26 If convertible, conversion rate	Upon the occurrence of an 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.	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	N/A
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	N/A
28 If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	N/A
29 If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	N/A
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	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 immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features	No	No	No	Yes
37 If yes, specify non-compliant features	N/A	N/A	N/A	Not NVCC compliant
<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Prospectus - BMO Tier 1 Notes - Series A</a>
<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 27</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 29</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 31</a>	
<b>Pricing Supplement (If applicable)</b>				

(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.

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

	BMO BOaTS - Series E	Subordinated Debentures Series 16	Subordinated Debentures Series 20	Series C Medium-Term Notes - Tranche 2
1 Issuer	BMO Capital Trust	Bank of Montreal	Bank of Montreal	Bank of Montreal
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	05560HAE3	063671AQ4	063671BD2	063671DQ1
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
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7 Instrument type (types to be specified by each jurisdiction)	Innovative Tier 1	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)	447	29	107	360
9 Par value of instrument	450	100	150	500
10 Accounting classification	Non-controlling interest in consolidated subsidiary	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	30-Sep-05	20-Feb-92	15-Dec-95	22-Apr-05
12 Perpetual or dated	Perpetual	Dated	Dated	Dated
13 Original maturity date	No Maturity	20-Feb-17	\$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040	22-Apr-20
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Redemable at early redemption price prior to 31-Dec-15 or at Par thereafter. Contingent call dates are applicable if a Tax or Capital Disqualification event occurs.	Redemable on or after 20-Feb-97 in the market, by tender or by private contract at any price. No contingent call dates.	Redemable on or after 15-Dec-00 in the market, by tender or by private contract at any price. No contingent call dates.	Redemable at the greater of GOC yield plus 17.5 bps and par prior to 22-Apr-15. On or after 22-Apr-15 at Par. No contingent call dates.
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
<i>Coupons / dividends</i>	Coupon	Coupon	Coupon	Coupon
17 Fixed or floating dividend/coupon	Fixed until Dec 31, 2015	Fixed	Fixed	Fixed until Apr 22, 2015
18 Coupon rate and any related index	4.63%	10.00%	8.25%	4.87%
19 Existence of a dividend stopper	Yes	N/A	N/A	N/A
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Yes	Yes	No	Yes
22 Noncumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible <sup>(1)</sup>	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	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
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	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 immediately senior to instrument)	Subordinated Debt	Senior Debt	Senior Debt	Senior Debt
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">Prospectus - BMO BOaTS - Series E</a>			<a href="#">Short Form Base Shelf Prospectus - Feb 13 04</a>
<b>Supplement to Base Shelf Prospectus (if applicable)</b>				<a href="#">Prospectus Suppl. - MTN - Feb 13 04</a>
<b>Pricing Supplement (If applicable)</b>				<a href="#">Pricing Suppl. - Series C - MTN - Tranche 2</a>

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions 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
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Tier 2
6 Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7 Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	502	675	1,080	1,002
9 Par value of instrument	700	900	1,500	1,000
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	21-Apr-06	28-Mar-08	09-Mar-11	19-Sep-14
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	21-Apr-21	28-Mar-23	08-Jul-21	19-Sep-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	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.	Redemable at the greater of GOC yield plus 65 bps and par prior to 28-Mar-18. On or after 28-Mar-18 at Par. No contingent call dates.	08-Jul-16 Redemable at Par. No contingent call dates.	19-Sep-19 Redemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
<i>Coupons / dividends</i>	Coupon	Coupon	Coupon	Coupon
17 Fixed or floating dividend/coupon	Fixed until Apr 21, 2016	Fixed until Mar 28, 2018	Fixed until Jul 8, 2016	Fixed until Sept 19, 2019
18 Coupon rate and any related index	5.10%	6.17%	3.98%	3.12%
19 Existence of a dividend stopper	N/A	N/A	N/A	N/A
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Yes	Yes	Yes	No
22 Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible <sup>(1)</sup>	Non-Convertible	Non-Convertible	Non-Convertible	Convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that
25 If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NVCC trigger event
26 If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	Mandatory
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	Common Shares
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	Bank of Montreal
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	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 immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt
36 Non-compliant transitioned features	Yes	Yes	Yes	No
37 If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant	N/A
<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">Short Form Base Shelf Prospectus - Jan 5 06</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 11 10</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>
<b>Supplement to Base Shelf Prospectus (if applicable)</b>	<a href="#">Prospectus Suppl. - MTN - Jan 5 06</a>	<a href="#">Prospectus Suppl. - MTN - Mar 25 08</a>	<a href="#">Prospectus Suppl. - MTN - Jan 12 10</a>	<a href="#">Prospectus Suppl. - MTN - Sep 10 14</a>
<b>Pricing Supplement (If applicable)</b>	<a href="#">Pricing Suppl. - Series D - MTN - Tranche 1</a>	<a href="#">Pricing Suppl. - Series F - MTN - Tranche 1</a>	<a href="#">Pricing Suppl. - Series G - MTN - Tranche 1</a>	<a href="#">Pricing Suppl. - Series H - MTN - Tranche 1</a>

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Trust Subordinated Debt - Series A	Subordinated Bank Notes	Subordinated Bank Notes
1	Issuer	BMO Subordinated Notes Trust	BMO Harris Bank National Association (successor to Marshall & Ilsley Corporation, the original issuer)	BMO Harris Bank National Association (successor to Marshall & Ilsley Corporation, the original 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
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Group and Solo	Group	Group
7	Instrument type (types to be specified by each jurisdiction)	Tier 2B Trust Subordinated Note	Tier 2 Subordinated Debt	Tier 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
11	Original date of issuance	26-Sep-07	13-Jun-05	24-Nov-04
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Sep-22	16-Jun-15	17-Jan-17
14	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 bps and par prior to 26-Sept-17. On or after 26-Sept-17 at Par. No contingent call dates.	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons / dividends</i>	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed until Sep 26, 2017	Fixed	Fixed
18	Coupon rate and any related index	5.75%	4.85%	5.00%
19	Existence of a dividend stopper	N/A	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
	<b>Prospectus / Base Shelf Prospectus / Short Form Prospectus</b>	<a href="#">Short-Form Prospectus Trust Sub Debt - Series A</a>		
	<b>Supplement to Base Shelf Prospectus (if applicable)</b>		<a href="#">Offering Circular Supplement - Sub.Bank Notes</a>	<a href="#">Offering Circular Supplement - Sub.Bank Notes</a>
	<b>Pricing Supplement (If applicable)</b>			

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