	in 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 14	Series 15	Series 16
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	063671143	063671796	063671788
3	Governing law(s) of the instrument	Canadian Federal and	Canadian Federal and	Canadian Federal and	Canadian Federal and
		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
1	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	12,331	250	250	157
9	reporting date) Par value of instrument	N/A	250	250	157
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
12	Original date of issuance Perpetual or dated	Various Perpetual	09-Oct-07 Perpetual	02-Apr-08 Perpetual	23-Jun-08 Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	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-Nov-12 to 24-Nov-	Redemable at a premium from 25-May-13 to 24-May	25-Aug-18 Redemable at Par. No contingent call
			16. On or after 25-Nov- 2016 redemable at Par.	17. On or after 25-May- 2017 redemable at Par.	dates.
			No contingent call dates.	No contingent call dates.	
16	Subsequent call dates, if applicable		N/A	N/A	Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	Dividend N/A	Dividend Fixed	Dividend Fixed	Dividend Fixed
		N/A		5.80%	
19	Coupon rate and any related index Existence of a dividend stopper	N/A	5.25% No	No	No
20 21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22	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
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
20			- 1 1/1		
	If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	N/A N/A
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	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
32	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	Yes Not NVCC compliant	Yes Not NVCC compliant	Yes Not NVCC compliant
51			Short Form Base Shelf	Short Form Base Shelf	Short Form Base Shelf
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Prospectus - Jan 5 06	Prospectus - Jan 4 08	Prospectus - Jan 4 08
	Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl Class B	Prospectus Suppl Class B	Prospectus Suppl Class B Pref Shares - Series 16 &
			Pref Shares - Series 14	Pref Shares - Series 15	<u>17</u>
	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.

Ma	in Features Of Regulatory Capital Instruments				
(\$ m	nilions except as noted)	Preferred Shares Class B - Series 17	Preferred Shares Class B Series 25	Preferred Shares Class B Series 27	Preferred Shares Class B - Series 29
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)	063671770	063679203	063679401	063679609
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
5	Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Ineligible	Additional Tier 1 Ineligible	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
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 Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent	143	290	500	400
	reporting date) Par value of instrument Accounting classification	143 Shareholders' Equity	290 Shareholders' Equity	500 Shareholders' Equity	400 Shareholders' Equity
	Original date of issuance	26-Aug-13	11-Mar-11	23-Apr-14	
13	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 Optional call date, contingent call dates and redemption amount	Yes 25-Aug-18 Redemable at Par. No contingent call dates.	Yes 25-Aug-16 Redemable at Par. No contingent call dates.	Yes 25-May-19 Redemable at Par. No contingent call dates.	Yes 25-Aug-19 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
17	Coupons / dividends Fixed or floating dividend/coupon	Dividend Floating	Dividend Fixed	Dividend Fixed	Dividend Fixed
	Coupon rate and any related index	90 Day T-Bill +1.65%	3.90%	4.00%	3.90%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
22	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	No Non-cumulative Non-Convertible	No Non-cumulative Non-Convertible	No Non-cumulative Convertible	Non-cumulative Convertible
	If convertible, conversion trigger (s)	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	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
	If convertible, fully or partially	N/A	N/A	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	N/A	N/A	NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to the quotient obtained by	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.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	Mandatory Common Shares	Mandatory Common Shares
29	If convertible, specify instrument type convertible into Write-down feature	N/A No	N/A No	Bank of Montreal	Bank of Montreal
31	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, fuil of 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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Non-compliant transitioned features If yes, specify non-compliant features	Yes Not NVCC compliant	Yes Not NVCC compliant	No N/A	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Jan 4 08	Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 16 & 17	Prospectus Suppl Class B Pref Shares - Series 25	Prospectus Suppl Class B Pref Shares - Series 27	Prospectus Suppl Class B Pref Shares - Series 29
<i>(</i> ,	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.

	in Features Of Regulatory Capital Instruments illions except as noted)				
φm	mions except as holed)	Preferred Shares Class B - Series 31	Preferred Shares Class B Series 33	BMO Tier 1 Notes - Series A	BMO BOaTS - Series E
1	Issuer	Bank of Montreal	Bank of Montreal	BMO Capital Trust II	BMO Capital Trust
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679807	06367X200	055974AA7	05560HAE3
	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	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Ineligible	Ineligible
7	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 Innovative Tier 1	Group and Solo Innovative Tier 1
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument	300	200	450	44
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Liability - amortized cost	Non-controlling Interest in consolidated subsidiary
	Original date of issuance Perpetual or dated	30-Jul-14 Perpetual	05-Jun-15 Perpetual	18-Dec-08 Dated	30-Sep-0 Perpetual
13	Original maturity date	No Maturity	No Maturity	31-Dec-2107	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 25-Nov-19 Redemable at Par. No contingent call dates.	Yes 25-Aug-20 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.	Yes 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.
16	Subsequent call dates, if applicable Coupons / dividends	Every 5 years Dividend	Every 5 years Dividend	Every 5 years Coupon	N/A Coupon
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.80%	Fixed 3.80%		Fixed until Dec 31, 2015 4.639
19	Existence of a dividend stopper	No	No	Yes	Yes
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary Yes	Fully discretionary Yes
<u>22</u> 23	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible
25	If convertible, fully or partially	(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 Will fully convert into	(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 Will fully convert into	N/A	N/A
25		common shares upon NVCC trigger event	common shares upon NVCC trigger event		
26	If convertible, conversion rate	outstanding Series 31 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	Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement		N/A
		Prospectus Supplement for further details.	for further details.		
	If convertible, mandatory or optional conversion	for further details. Mandatory	for further details. Mandatory	N/A	N/A
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	for further details. Mandatory Common Shares Bank of Montreal	for further details. Mandatory Common Shares Bank of Montreal	N/A N/A	N/A N/A
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	for further details. Mandatory Common Shares Bank of Montreal No N/A	for further details. Mandatory Common Shares Bank of Montreal No N/A	N/A N/A No N/A	N/A N/A 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	for further details. Mandatory Common Shares Bank of Montreal No	for further details. Mandatory Common Shares Bank of Montreal No	N/A N/A No	N/A N/A No
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, 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	for further details. Mandatory Common Shares Bank of Montreal No N/A	for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	N/A N/A No N/A N/A	N/A N/A No N/A N/A
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, 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	for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No	N/A N/A N/A N/A N/A N/A Subordinated Debt Yes	N/A N/A N/A N/A N/A N/A N/A Subordinated Debt Yes
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 itemporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	for further details. Mandatory Common Shares Bank of Montreal N/A N/A N/A N/A N/A N/A Subordinated Debt	for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	N/A No N/A N/A N/A N/A Subordinated Debt	N/A N/A No N/A N/A N/A N/A Subordinated Debt
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, 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 immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Subordinated Debt No N/A Short Form Base Shelf_	for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A N/A Short Form Base Shelf.	N/A N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant Prospectus - BMO Tier 1.	N/A N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant Prospectus - BMO BOATS

(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.

ι,φ III	in Features Of Regulatory Capital Instruments illions except as noted)				
	moirs except as noteu)	Subordinated Debentures - Series 16	Subordinated Debentures - Series 20	Series D Medium-Term Notes - Tranche 1	Series F Medium-Term Notes - Tranche 1
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
0		000074404	063671BD2	000007414/4	00000743/0
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671AQ4		06369ZAW4	06369ZAY0
3	Governing law(s) of the instrument Regulatory treatment	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Ineligible Group and Solo Tier 2 Subordinated debt	Ineligible Group and Solo Tier 2 Subordinated Debt	Ineligible Group and Solo Tier 2 Subordinated Debt	Ineligible Group and Solo Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	17	129	608	80
	Par value of instrument Accounting classification	100 Liability - amortized cost	150 Liability - amortized cost	700 Liability - amortized cost	90 Liability - amortized cost
11	Original date of issuance	20 Eab 02	15-Dec-95	21 Apr 06	20 Mar 0
12	Perpetual or dated	20-Feb-92 Dated	Dated	21-Apr-06 Dated	28-Mar-0 Dated
	Original maturity date Issuer call subject to prior supervisory approval	20-Feb-17 Yes	\$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040 Yes	21-Apr-21 Yes	28-Mar-2 Yes
	Optional call date, contingent call dates and redemption amount	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 bps	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.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until Apr 21, 2016	Fixed until Mar 28, 2018
	Coupon rate and any related index	10.00%	8.25%	5.10%	6.179
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	Yes Cumulative	No Cumulative	Yes Cumulative	Yes Cumulative
	Convertible or non-convertible ⁽¹⁾	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
	If convertible, fully or partially If convertible, conversion rate	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
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
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	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A NO
26 27 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, full or partial 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 N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
26 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, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 22 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, full or partial 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 N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 22 33 34 35	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, full or partial 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)	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A 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
26 27 28 29 30 31 32 33 34 35 36	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, utile-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 If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A 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
26 27 28 29 30 31 32 33 34 35 36	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, fautre If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liguidation (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 N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/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.

φIIIII	n Features Of Regulatory Capital Instruments lions except as noted)		o	T 10	
		Series G Medium-Term Notes - Tranche 1	Series H Medium-Term Notes - Tranche 1	Trust Subordinated Debt - Series A	Subordinated Bank Notes
1	Issuer	Bank of Montreal	Bank of Montreal	BMO Subordinated Notes	BMO Harris Bank Nationa
				Trust	Association (successor to Marshall & Ilsley
					Corporation, the original
					issuer)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06369ZBG8	06369ZBS2	055972AA1	55259PAE6
3	Governing law(s) of the instrument	Canadian Federal and	Canadian Federal and	Canadian Federal and	New York Law
5		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	New Tork Law
	Regulatory treatment				
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2 Ineligible	Tier 2 Tier 2	Tier 2 Ineligible	Tier 2 Ineligible
6	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2B Trust	Group Tier 2 Subordinated Debt
				Subordinated Note	
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,303	1,026	688	
	Par value of instrument Accounting classification	1,500 Liability - amortized cost	1,000 Liability - amortized cost	800 Liability - amortized cost	35 Liability - amortized cost
	Original date of issuance	09-Mar-11			
	Perpetual or dated Original maturity date	Dated 08-Jul-21	Dated 19-Sep-24	Dated 22-Sep-22	Dated 16-Jun-1
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 08-Jul-16 Redemable at	Yes 19-Sep-19 Redemable at	Yes Redemable at the greater	No N/A
		Par. No contingent call	Par. No contingent call dates.	of GOC yield plus 33.5 bps and par prior to 26-	
		dates.		Sept-17. On or after 26-	
				Sept-17 at Par. No contingent call dates.	
	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Coupon Fixed until Jul 8, 2016	Coupon Fixed until Sept 19, 2019	Coupon Fixed until Sep 26, 2017	Coupon Fixed
8	Coupon rate and any related index	3.98%	3.12%	5.75%	4.85
19	Existence of a dividend stopper	N/A	N/A	N/A	No
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory Yes	Mandatory No	Mandatory Yes	Mandatory No
_	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Cumulative Non-Convertible	Cumulative Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible
	f convertible, conversion trigger (s)	N/A	NVCC Triggers:	N/A	N/A
			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		
25	f convertible, fully or partially	N/A	publicly announces that Will fully convert into	N/A	N/A
	и «Ц		common shares upon NVCC trigger event		
26	If convertible, conversion rate	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.		N/A
	f convertible, mandatory or optional conversion	N/A	Mandatory	N/A	N/A
27	f convertible, specify instrument type convertible into	N/A N/A	Common Shares Bank of Montreal	N/A N/A	N/A N/A
28			No	No	No
28 29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	N/A	N/A	N/A N/A
28 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	N/A N/A	N/A	N/A	
28 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	N/A N/A N/A	N/A N/A	N/A	N/A
28 29 30 31 32 33 34 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type	N/A N/A	N/A		
28 29 30 31 32 33 34 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A	N/A N/A
28 29 30 31 32 33 33 34 35 1 35 1 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-up mechanism Position in subordination hierarchy in liquidation (specify instrument type mmediately senior to instrument)	N/A N/A N/A N/A Senior Debt	N/A N/A N/A Senior Debt	N/A N/A Senior Debt	N/A N/A Senior Debt
28 29 30 31 32 33 33 33 33 33 33 33 33 33 33 33 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-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 Senior Debt Yes	N/A N/A Senior Debt	N/A N/A Senior Debt Yes	N/A N/A Senior Debt Yes Not NVCC compliant
28 29 30 31 32 33 34 35 1 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism 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 Senior Debt Yes Not NVCC compliant Short Form Base Shelf	N/A N/A Senior Debt No N/A Short Form Base Shelf	N/A N/A Senior Debt Yes Not NVCC compliant Short-Form Prospectus	N/A N/A Senior Debt Yes

(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.

	Out- Parts
	Subordinated Bank Note
1 Issuer	BMO Harris Bank Nation
	Association (successor to Marshall & Ilsley Corporation, the original issuer)
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	55259PAD8
3 Governing law(s) of the instrument	New York Law
Regulatory treatment	
4 Transitional Basel III rules 5 Post-transitional Basel III rules	Tier 2 Ineligible
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by each jurisdiction)	Group Tier 2 Subordinated Deb
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	
9 Par value of instrument 10 Accounting classification	3 Liability - amortized cost
11 Original date of issuance	24-Nov-
12 Perpetual or dated 13 Original maturity date	Dated 17-Jan-
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	No N/A
16 Subsequent call dates, if applicable Coupons / dividends	N/A Coupon
17 Fixed or floating dividend/coupon	Fixed
18 Coupon rate and any related index 19 Existence of a dividend stopper	5.00
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative	No Cumulative
23 Convertible or non-convertible ⁽¹⁾	Non-Convertible
5 If convertible, fully or partially	N/A
	N/A N/A
 If convertible, conversion rate If convertible, mandatory or optional conversion 	N/A
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	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 If convertible, specify issuer of instrument it converts into O Write-down feature	N/A N/A N/A N/A N/A N/A NO
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, 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 N/A N/A
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Fosition 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 N/A N/A N/A
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, write-down trigger(s) 31 If write-down, permanent or temporary 41 If temporary write-down, description of write-up mechanism 55 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A N/A
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, ull or partial 33 If write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 37 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 44 If temporary write-down, description of write-up mechanism 55 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 66 Non-compliant transitioned features 71 If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/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.