	n Features Of Regulatory Capital Instruments lions except as noted)	2 3:	D ( :::	D ( :3:	D ( )5
		Common Shares	Preferred Shares Class B Series 13	Preferred Shares Class B Series 14	Preferred Shares Class Series 15
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2 1	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	Canadian Federal and	Canadian Federal and	Canadian Federal and
		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial la
	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 I	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	350	250	
	reporting date) Par value of instrument	N/A	350	250	
)	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
1	Original date of issuance	Various	17-Jan-07	09-Oct-07	02-Ap
2	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
3 (	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
ľ	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-	
			16. On or after 25-Feb- 2016 redemable at Par.	16. On or after 25-Nov- 2016 redemable at Par.	17. On or after 25-May 2017 redemable at Pa
			No contingent call dates.	No contingent call dates.	No contingent call dat
	Subsequent call dates, if applicable		N/A	N/A	N/A
1	Coupons / dividends Fixed or floating dividend/coupon	Dividend N/A	Dividend Fixed	Dividend Fixed	Dividend Fixed
l	Coupon rate and any related index	N/A	4.50%	5.25%	5.
9 1	Existence of a dividend stopper	N/A	No	No	No
I	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
	Noncumulative or cumulative  Convertible or non-convertible <sup>(1)</sup>	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible
	Convertible or non-convertible (s)	N/A	N/A	N/A	N/A
	If convertible, fully or partially	N/A	N/A	N/A	N/A
ľ	i convertible, fully of partially	IN/A	IN/A	IV/A	IN/A
1	If convertible, conversion rate	N/A	N/A	N/A	N/A
1	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
ı	f convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
۱	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
3 1	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
5	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
1	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Jan 5 06	Short Form Base Shelf Prospectus - Jan 5 06	Short Form Base Sh Prospectus - Jan 4
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ŀ			Propositio Suppl Ol D	Prophetic Suppl Olas D	Propositio Circil Of
ŀ	Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl Class B Pref Shares - Series 13	Prospectus Suppl Class B Pref Shares - Series 14	Prospectus Suppl Cl. Pref Shares - Series

<sup>(1)</sup> 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.

	illions except as noted)	Preferred Shares Class B - Series 16	Preferred Shares Class B Series 17	Preferred Shares Class B - Series 25	Preferred Shares Class Series 27
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	063679203	063679401
	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 lav
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Ineligible Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument	157	143		
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Liability-amortized cost
	Original date of issuance Perpetual or dated	23-Jun-08 Perpetual	26-Aug-13 Perpetual	11-Mar-11 Perpetual	23-Apı Perpetual
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	25-Aug-18 Redemable at	25-Aug-18 Redemable at	25-Aug-16 Redemable at	25-May-19 Redemable
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
6	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends	Dividend	Dividend	Dividend	Dividend
	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	3.39% No	90 Day T-Bill +1.65% No	3.90% No	4.0 No
20	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary	Fully discretionary No	Fully discretionary No	Fully discretionary No
2	Noncumulative or cumulative	No Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger (s)	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible N/A	Convertible  NVCC Triggers:
					advised, in writing, that the Superintendent of Financial Institutions is the opinion that the Bai has ceased, or is abou cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstance that are considered relevant or appropriate is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or province government in Canada publicly announces tha
.5	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NVCC trigger event
<u>.</u> 6	If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of NVCC trigger event, ear outstanding Series 27 Preferred Share would converted to a number common shares equal the quotient obtained by dividing (Multiplier x Sh Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
	If convertible, mandatory or optional conversion	N/A	N/A	N/A	Mandatory
	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	Common Shares Bank of Montreal
80	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	N/A	N/A	N/A	N/A
4	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 Subordinated Debt	N/A N/A Subordinated Debt	N/A N/A Subordinated Debt	N/A N/A Subordinated Debt
86	immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Yes Not NVCC compliant	Yes Not NVCC compliant	Yes Not NVCC compliant	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Jan 4 08	Short Form Base Shelf Prospectus - Jan 4 08	Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base She Prospectus - Mar 13 1
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 16 &	Prospectus Suppl Class B Pref Shares - Series 16 & 17	Prospectus Suppl Class B	-
•			The condition Series 16 & 17	FIRE QUALES - Series 25	Free quares - Series 2

<sup>(1)</sup> 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.

		Preferred Shares Class B Series 29	Preferred Shares Class B - Series 31	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)	063679609	63679807	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 la
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Innovative Tier 1	Innovative Tier 1
9	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)  Par value of instrument	400	300		
0	Accounting classification	Liability-amortized cost	Liability-amortized cost	Liability - amortized cost	Non-controlling Interest consolidated subsidiary
	Original date of issuance Perpetual or dated	06-Jun-14 Perpetual	30-Jul-14 Perpetual	18-Dec-08 Dated	30-Sep Perpetual
	Original maturity date	No Maturity	No Maturity	31-Dec-2107	
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 25-Aug-19 Redemable at	Yes 25-Nov-19 Redemable at	Yes Redemable at Par on any	Yes Redemable at early
		Par. No contingent call dates.	Par. No contingent call dates.	interest reset date on or after 31-Dec-18. Contingent call dates are applicable if a Tax or Capital Disqualification event occurs.	redemption price prior t 31-Dec-15 or at Par thereafter. Contingent of dates are applicable if a Tax or Capital Disqualification event
6	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	occurs. N/A
7	Coupons / dividends Fixed or floating dividend/coupon	Dividend Fixed	Dividend Fixed	Coupon Fixed until Dec 31, 2018	Coupon Fixed until Dec 31, 201
	Coupon rate and any related index	3.90%	3.80%	10.21%	
9	Existence of a dividend stopper	No	No	Yes	Yes
1	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
	Noncumulative or cumulative  Convertible or non-convertible <sup>(1)</sup>	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible
5.5	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	N/A	N/A
		common shares upon NVCC trigger event	common shares upon NVCC trigger event		
Ö	If convertible, conversion rate	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
8	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	N/A N/A	N/A N/A
	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No	N/A No	N/A No
1	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
3	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
5	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	N/A Subordinated Debt	N/A Subordinated Debt	N/A Subordinated Debt
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	Yes Not NVCC compliant	Yes Not NVCC compliant
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Prospectus - BMO Tier 1 Notes - Series A	Prospectus - BMO BOa Series E
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 29	Prospectus Suppl Class B Pref Shares - Series 31		
	Pricing Supplement (If applicable)				

<sup>(1)</sup> 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.

	illions except as noted)	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
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671AQ4	063671BD2	06369ZAW4	06369ZAY0
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 la
1	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
7	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated De
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)  Par value of instrument	17	129 150		
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized co
1	Original date of issuance	20-Feb-92	15-Dec-95	21-Apr-06	28-Ma
2	Perpetual or dated	Dated	Dated	Dated	Dated
	Original maturity date		\$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040	21-Apr-21	28-Ma
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 20-	Yes Redemable on or after 15-	Yes Redemable at the greater	Yes Redemable at the great
	<u></u>	Feb-97 in the market, by tender or by private contract at any price. No contingent call dates.	Dec-00 in the market, by tender or by private contract at any price. No contingent call dates.	of GOC yield plus 17 bps	of GOC yield plus 65 b and par prior to 28-Ma 18. On or after 28-Mar at Par. No contingent of dates.
6	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
7	Coupons / dividends Fixed or floating dividend/coupon	Coupon Fixed	Coupon Fixed	Coupon Fixed until Apr 21, 2016	Coupon Fixed until Mar 28, 201
9	Coupon rate and any related index Existence of a dividend stopper	10.00% N/A	8.25% N/A	5.10% N/A	6. N/A
0	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem	Mandatory Yes	Mandatory No	Mandatory Yes	Mandatory Yes
2	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger (s)	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible N/A
5	If convertible, fully or partially	N/A	N/A	N/A	N/A
3	If convertible, conversion rate	N/A	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A	N/A N/A
0	Write-down feature  If write-down, write-down trigger(s)	No N/A	No	No N/A	No N/A
2	If write-down, full or partial	N/A	N/A N/A	N/A	N/A
4	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Desition in subscription biography in liquidation (expectit instrument has a	N/A N/A Senior Debt	N/A N/A Senior Debt	N/A N/A Senior Debt	N/A N/A Sonior Dobt
6	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Senior Debt Yes	Senior Debt Yes	Senior Debt Yes	Senior Debt Yes
	If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant  Short Form Base Shelf	Not NVCC compliant Short Form Base Short
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			Prospectus Suppl MTN -	Prospectus Suppl M
	Supplement to Base Shelf Prospectus (if applicable)			Jan 5 06  Pricing Suppl Series D	Mar 25 08
	Pricing Supplement (If applicable)			MTN - Tranche 1	Pricing Suppl Serie MTN - Tranche 1

<sup>(1)</sup> 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.

	llions except as noted)	Series G Medium-Term	Series H Medium-Term	Trust Subordinated Debt -	Subordinated Bank No.
		Notes - Tranche 1	Notes - Tranche 1	Series A	Subordinated Bank No
1	Issuer	Bank of Montreal	Bank of Montreal	BMO Subordinated Notes Trust	BMO Harris Bank Nation Association (successor
				Trust	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
Ĭ			applicable Provincial laws		THOW FOR EAW
	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Tier 2	Ineligible	Ineligible
	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 De
				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	Liability - amortized cos
٦	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cos
1	Original date of issuance	09-Mar-11	19-Sep-14	26-Sep-07	13-Jur
2	Perpetual or dated	Dated	Dated	Dated	Dated
3	Original maturity date	08-Jul-21	19-Sep-24	22-Sep-22	16-Jur
1	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
	Optional call date, contingent call dates and redemption amount	08-Jul-16 Redemable at	19-Sep-19 Redemable at	Redemable at the greater	N/A
		Par. No contingent call	Par. No contingent call	of GOC yield plus 33.5	
		dates.	dates.	bps and par prior to 26- Sept-17. On or after 26-	
1				Sept-17 at Par. No	
1				contingent call dates.	
ļ		11/4	A1/A	N1/A	1
	Subsequent call dates, if applicable Coupons / dividends	N/A Coupon	N/A Coupon	N/A Coupon	N/A Coupon
	Fixed or floating dividend/coupon	Fixed until Jul 8, 2016	Fixed until Sept 19, 2019	Fixed until Sep 26, 2017	Fixed
3	Coupon rate and any related index	3.98%	3.12%	5.75%	4.
9	Existence of a dividend stopper	N/A	N/A	N/A	No
	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem	Mandatory Yes	Mandatory No	Mandatory Yes	Mandatory No
2	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible <sup>(1)</sup>	Non-Convertible	Convertible	Non-Convertible	Non-Convertible
1	If convertible, conversion trigger (s)	N/A	NVCC Triggers: (a) the Superintendent of	N/A	N/A
			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		
	If convertible, fully or partially	N/A	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	N/A
	If convertible, fully or partially	N/A	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 common shares upon	N/A	N/A
	If convertible, fully or partially  If convertible, conversion rate	N/A	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
			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 common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each		
			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 common shares upon NVCC triquer event Upon the occurrence of an		
			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 common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of		
			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 common shares upon NVCC trigger event 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		
			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 common shares upon NVCC trigger event 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	N/A	
			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 common shares upon NVCC trigger event. 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	N/A	
			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 common shares upon NVCC trigger event. 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	N/A	
			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 common shares upon NVCC trigger event. 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	N/A	
			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 common shares upon 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	N/A	
L			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 common shares upon 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	N/A	
			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 common shares upon 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	N/A	
	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A	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 common shares upon NVCC trigger event. 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	N/A
	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	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 common shares upon 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 N/A	N/A N/A
, i	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A	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 common shares upon NVCC trigger event. 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	N/A
5	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	N/A N/A N/A N/A N/A N/A N/A N/A	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 common shares upon 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.  Mandatory  Common Shares Bank of Montreal No N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
6	If convertible, conversion rate  If 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/O	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 common shares upon NVCC trigger event. 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.  Mandatory  Common Shares Bank of Montreal No	N/A N/A N/A N/A N/A N/O	N/A N/A N/A N/O
	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-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	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 common shares upon NVCC trigger event. 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.  Mandatory Common Shares Bank of Montreal No 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, write-down trigger(s) 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 NO N/A N/A N/A N/A N/A N/A	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 common shares upon 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.  Mandatory  Common Shares  Bank of Montreal  No N/A N/A	N/A  N/A  N/A  N/A  N/A  NO  N/A  N/A  N	N/A N/A N/A N/A NO 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  Write-down feature  If write-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  N/A	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 common shares upon NVCC trigger event. 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.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A
6 7 8 8 8 8 8	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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	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 common shares upon 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.  Mandatory  Common Shares  Bank of Montreal  No N/A  N/A  N/A  N/A  N/A  N/A  N/A	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	N/A
66	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-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  N/A	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 common shares upon NVCC trigger event. 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.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A
	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism 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	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 common shares upon 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.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A

<sup>(1)</sup> 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.

millions except as noted)	la
	Subordinated Bank Notes
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
Amount recognised in regulatory capital (Currency in mil, as of most recent	Tier 2 Subordinated Deb
reporting date) 9 Par value of instrument	30
0 Accounting classification	Liability - amortized cost
11 Original date of issuance	24-Nov-0
2 Perpetual or dated 3 Original maturity date	Dated 17-Jan-
o Organia materity date	17 5411
4 Issuer call subject to prior supervisory approval	No
5 Optional call date, contingent call dates and redemption amount	N/A
6 Subsequent call dates, if applicable	N/A
o Subsequent can dates, in applicable Coupons / dividends 7 Fixed or floating dividend/coupon	Coupon Fixed
	5.00
8 Coupon rate and any related index 9 Existence of a dividend stopper	No
Pully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No
Noncumulative or cumulative	Cumulative
3 Convertible or non-convertible <sup>(1)</sup> 4 If convertible, conversion trigger (s)	Non-Convertible N/A
5 If convertible, fully or partially	N/A
16 If convertible, conversion rate	N/A
7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into	N/A N/A
to in convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 10 Write-down feature	N/A N/A No
If write-down, write-down trigger(s)	N/A
2 If write-down, full or partial 3 If write-down, permanent or temporary	N/A N/A
If temporary write-down, description of write-up mechanism   Position in subordination hierarchy in liquidation (specify instrument type	N/A Senior Debt
immediately senior to instrument) 6 Non-compliant transitioned features 77 Hence specify one compliant features	Yes
77 If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Not NVCC compliant
	Offering Circular
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (If applicable)	Supplement - Sub.Bank Notes

<sup>(1)</sup> 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.