	ain Features Of Regulatory Capital Instruments nillions except as noted)				
		Common Shares	Preferred Shares Class B Series 14	Preferred Shares Class B Series 15	Preferred Shares Class Series 16
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
'	Issuer	Bank of Montear	Bank of Wohlfear	Bank of Montear	Bank of Montreal
2	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 applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial law
4	Regulatory treatment	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	Eligible Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo
	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)	12,296	250	250	1
	Par value of instrument Accounting classification	N/A Shareholders' Equity	250 Shareholders' Equity	250 Shareholders' Equity	Shareholders' Equity
	Original date of issuance	Various	09-Oct-07		
	2 Perpetual or dated 3 Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
	Issuer call subject to prior supervisory approval	N/A	Yes	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 Par. No contingent call
			16. On or after 25-Nov- 2016 redemable at Par. No contingent call dates.	17. On or after 25-May- 2017 redemable at Par. No contingent call dates.	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
ŝ	Coupon rate and any related index Existence of a dividend stopper	N/A N/A	5.25% No	No	3.3 No
	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
-	Noncumulative or cumulative	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible
5	If convertible, fully or partially	N/A	N/A	N/A	N/A
6	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	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
1) 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	N/A N/A	N/A N/A
	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	No N/A	Yes Not NVCC compliant	Yes Not NVCC compliant	Yes Not NVCC compliant
35 36	If yes specify non-compliant features	1.9/73		Short Form Base Shelf	Short Form Base She
35 36	/ If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Jan 5 06	Prospectus - Jan 4 08	Prospectus - Jan 4 08
5 6				Prospectus - Jan 4 08	

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

	in Features Of Regulatory Capital Instruments			
(\$ m	niions except as noteo)	Preferred Shares Class B Series 17	Preferred Shares Class B Series 25	Preferred Shares Class B - Series 27
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671770	063679203	063679401
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
1	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible	Ineligible	Additional Tier 1
	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
		143		
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)			
	Par value of instrument Accounting classification	143 Shareholders' Equity	290 Shareholders' Equity	500 Shareholders' Equity
	Original date of issuance	26-Aug-13		23-Apr-14
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
	Issuer call subject to prior supervisory approval	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-16 Redemable at Par. No contingent call dates.	25-May-19 Redemable at Par. No contingent call dates.
40	O haar waard as II dadaa . Waara Kashin	F	Fuero Fuero	5
	Subsequent call dates, if applicable Coupons / dividends	Every 5 years Dividend	Every 5 years Dividend	Every 5 years Dividend
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
	Coupon rate and any related index	90 Day T-Bill +1.65%	3.90%	
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Convertible
25	If convertible, fully or partially	N/A	N/A	(a) the Superintendent of Financial Institutions publicity 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 tha are considered relevant or appropriate it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
				upon NVCC trigger event
	If convertible, conversion rate	N/A	N/A	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) b 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
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	Bank of Montreal
31	Write-down feature If write-down, write-down trigger(s)	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
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Non-compliant transitioned features	Yes	Yes	No
37	If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Jan 4 08 Prospectus Suppl Class B	Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Mar <u>13 14</u>
	Supplement to Base Shelf Prospectus (if applicable)	Pref Shares - Series 16 & <u>17</u>	Prospectus Suppl Class B Pref Shares - Series 25	Prospectus Suppl Class B Pref Shares Series 27
	Pricing Supplement (If applicable)			
1) T	he term "convertible" in the above table is interpreted to mean convertible into common			

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.

П	in Features Of Regulatory Capital Instruments Illions except as noted)	Preferred Shares Class B - Series 29	Preferred Shares Class B - Series 31
1	Issuer	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679609	063679807
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Regulatory treatment		
	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	3
	Par value of instrument Accounting classification	400 Shareholders' Equity	3 Shareholders' Equity
	0	00 1 - 44	00.1.1
12	Original date of issuance Perpetual or dated	06-Jun-14 Perpetual	30-Jul- Perpetual
13	Original maturity date	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 25-Aug-19 Redemable at Par. No	Yes 25-Nov-19 Redemable at Par. No
		contingent call dates.	contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years
17	Coupons / dividends Fixed or floating dividend/coupon	Dividend Fixed	Dividend Fixed
	•		
19	Coupon rate and any related index Existence of a dividend stopper	3.90% No	3.80 No
20	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary	Fully discretionary
	Noncumulative or cumulative	No Non-cumulative	Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger (s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	Bank has been advised, in writing, the 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 the are considered relevant or appropria it is reasonably likely that the viability the Bank will be restored or maintained; or (b) a federal or provincial governmer in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivale support, from the federal government or any provincial government or political subdivision or agent or agen thereof without which the Bank would have been determined by the Superintendent of Financial Institution to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	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 Serie 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) Conversion Price. Please refer to the Prospectus Supplement for further details.
	If convertible, mandatory or optional conversion	Mandatory Common Shares	Mandatory Common Shares
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Shares Bank of Montreal	Common Shares Bank of Montreal
	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A
30	If write-down, full or partial	N/A	N/A
30 31 32		N/A N/A	N/A N/A
30 31 32 33	If write-down, permanent or temporary		1.97.5
30 31 32 33 34	If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type	Subordinated Debt	Subordinated Debt
30 31 32 33 34 35 36	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	Subordinated Debt	No
30 31 32 33 34 35 36 37	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	Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar	No N/A Short Form Base Shelf Prospectus - M
30 31 32 33 34 35 36 37	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	Subordinated Debt No N/A	No N/A

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

	in Features Of Regulatory Capital Instruments			
(\$ mi	illions except as noted)	Preferred Shares Class B - Series 33	Preferred Shares Class B - Series 35	BMO Tier 1 Notes - Series A
1	Issuer	Bank of Montreal	Bank of Montreal	BMO Capital Trust II
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06367X200	06367X408	055974AA7
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Ineligible Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Innovative Tier 1
8	Amount recognised in regulatory capital (Currency in mil, as of most recent	200	150	450
9	reporting date) Par value of instrument	200	150	450
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Liability - amortized cost
	Original date of issuance Perpetual or dated	05-Jun-15 Perpetual	29-Jul-15 Perpetual	18-Dec-08 Dated
	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-20 Redemable at Par. No contingent call dates.	Yes Redemable at a premium from 25-Aug- 20 to 24-Aug-24. On or after 25-Aug-	Yes Redemable at Par on any interest reset date on or
			24 redemable at Par. No contingent call dates.	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	N/A	Every 5 years
	Coupons / dividends	Dividend	Dividend	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until Dec 31, 2018
	Coupon rate and any related index Existence of a dividend stopper	3.80%	5.00% No	10.21% Yes
20	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary	Fully discretionary Yes
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger (s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Non-Convertible N/A
		the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	
	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	N/A
	If convertible, conversion rate	Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	N/A N/A
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	N/A
31	Write-down feature If write-down, write-down trigger(s)	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
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)	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	Yes Not NVCC compliant
51	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar <u>13 14</u>	Short Form Base Shelf Prospectus - Mar <u>13 14</u>	Prospectus - BMO Tier 1 Notes - Series A
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 33	Prospectus Suppl Class B Pref Shares - Series 35	
	Pricing Supplement (If applicable)			
	The term "convertible" in the above table is interpreted to mean convertible into common es. Certain of BMO's outstanding non-common capital instruments are convertible into			

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

	llions except as noted)			
		BMO BOaTS - Series E	Subordinated Debentures - Series 16	Subordinated Debenture Series 20
1	Issuer	BMO Capital Trust	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	05560HAE3	063671AQ4	063671BD2
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial law
	Regulatory treatment			
	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Ineligible	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 Innovative Tier 1	Group and Solo Tier 2 Subordinated debt	Group and Solo Tier 2 Subordinated De
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	447	17	
	Par value of instrument Accounting classification	450 Non-controlling Interest in consolidated subsidiary	100 Liability - amortized cost	Liability - amortized cos
	Original date of issuance	30-Sep-05		15-Dec
3	Perpetual or dated Original maturity date	Perpetual No Maturity	Dated 20-Feb-17	Dated \$25MM of total par amount matures on Deu 15th 2025, 2028, 2031, 2034, 2037 and 2040
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable at early	Yes Redemable on or after 20-	Yes Redemable on or after
		redemption price prior to 31-Dec-15 or at Par thereafter. Contingent call dates are applicable if a Tax or Capital Disqualification event	Feb-97 in the market, by tender or by private contract at any price. No contingent call dates.	Dec-00 in the market, b tender or by private contract at any price. N contingent call dates.
6	Subsequent call dates, if applicable	occurs. N/A	N/A	N/A
7	Coupons / dividends Fixed or floating dividend/coupon	Coupon Fixed until Dec 31, 2015	Coupon Fixed	Coupon Fixed
8	Coupon rate and any related index	4.63%	10.00%	8.2
9	Existence of a dividend stopper	Yes	N/A	N/A
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary Yes	Mandatory Yes	Mandatory No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Non-Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible
	If convertible, fully or partially	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
6 7 8	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
6 7 8 9 0	If convertible, conversion rate If 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
7 7 8 9 0	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
7 8 9 0 1 2	If convertible, conversion rate If 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/O	N/A N/A N/A N/A N/A No
6 7 8 9 0 1 2 3 4	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
26 27 8 9 0 1 2 3 4 5 6 7	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 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 Senior Debt
26 27 8 9 0 1 2 3 4 5 6 7	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 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
6 789012345 67	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 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

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

	in Features Of Regulatory Capital Instruments			
5 m	illions except as noted)	Series D Medium-Term Notes - Tranche 1	Series F Medium-Term Notes - Tranche 1	Series G Medium-Term Notes - Tranche 1
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06369ZAW4	06369ZAY0	06369ZBG8
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 law
	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Ineligible Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Deb
8	Amount recognised in regulatory capital (Currency in mil, as of most recent	607	811	1,2
9	reporting date) Par value of instrument	700	900	1,5
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cos
	Original date of issuance	21-Apr-06		09-Mar
	Perpetual or dated Original maturity date	Dated 21-Apr-21	Dated 28-Mar-23	Dated 08-Jul
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable at the greater	Yes Redemable at the greater	Yes 08-Jul-16 Redemable at
		of GOC yield plus 17 bps	of GOC yield plus 65 bps	Par. No contingent call
		and par prior to 21-Apr- 16. On or after 21-Apr-16 at Par. No contingent call dates.	and par prior to 28-Mar- 18. On or after 28-Mar-18 at Par. No contingent call dates.	dates.
10		N/A	NI/A	NI/A
6	Subsequent call dates, if applicable Coupons / dividends	N/A Coupon	N/A Coupon	N/A Coupon
7	Fixed or floating dividend/coupon	Fixed until Apr 21, 2016	Fixed until Mar 28, 2018	Fixed until Jul 8, 2016
	Coupon rate and any related index	5.10%	6.17%	3.9
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
1	Existence of step up or other incentive to redeem	Yes	Yes	Yes
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Cumulative Non-Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible
	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
	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
1	If write-down, write-down trigger(s)	N/A	N/A	N/A
	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
55	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt
	Non-compliant transitioned features	Yes		Yes
<u>s/</u>	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Not NVCC compliant Short Form Base Shelf Prospectus - Jan 5 06	Not NVCC compliant Short Form Base Shelf Prospectus - Jan 4 08	Not NVCC compliant Short Form Base Shel Prospectus - Jan 11 1
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl MTN - Jan 5 06	Prospectus Suppl MTN - Mar 25 08	Prospectus Suppl MT
	Pricing Supplement (If applicable)	Pricing Suppl Series D	Pricing Suppl Series F	Pricing Suppl Series
	Pricing Supplement (If applicable)	Pricing Suppl Series D MTN - Tranche 1	Pricing Suppl Series F MTN - Tranche 1	Pricing Suppl Series (MTN - Tranche 1

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

Ма	in Features Of Regulatory Capital Instruments			
(\$ m	Illions except as noted)	Series H Medium-Term Notes - Tranche 1	Trust Subordinated Debt - Series A	Subordinated Bank Notes
1	Issuer	Bank of Montreal	BMO Subordinated Notes Trust	BMO Harris Bank Nationa Association (successor to Marshall & Ilsley Corporation, the original issuer)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06369ZBS2	055972AA1	55259PAE6
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	New York Law
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	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 2B Trust	Group Tier 2 Subordinated Debt
			Subordinated Note	
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,034	689	
	Par value of instrument Accounting classification	1,000 Liability - amortized cost	800 Liability - amortized cost	35 Liability - amortized cost
	Original date of issuance Perpetual or dated	19-Sep-14 Dated	26-Sep-07 Dated	13-Jun-0 Dated
	Original maturity date	19-Sep-24	22-Sep-22	
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 19-Sep-19 Redemable at Par. No contingent call dates.	Yes 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.	No N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed until Sept 19, 2019	Fixed until Sep 26, 2017	Fixed
	Coupon rate and any related index	3.12%	5.75%	
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	No Mandatory
21	Existence of step up or other incentive to redeem	No	Yes	No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Cumulative Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible
		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 the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	N/A	N/A
	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event		
	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.		N/A
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	N/A N/A	N/A N/A
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	N/A	N/A
	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No 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	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	N/A Senior Debt	N/A Senior Debt
	immediately senior to instrument)			Yes
		No		
36	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	Yes Not NVCC compliant	Not NVCC compliant
36	Non-compliant transitioned features			Not NVCC compliant
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A Short Form Base Shelf Prospectus - Mar	Not NVCC compliant Short-Form Prospectus	

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	Subordinated Bank Note
	Subordinated Bank Note
1 Issuer	BMO Harris Bank Nation Association (successor
	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	Tier 2
Post-transitional Basel III rules Eligible at solo/group/group&solo	Ineligible Group
7 Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Deb
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	
Par value of instrument	liphility amortized and
D Accounting classification	Liability - amortized cost
Original date of issuance	24-Nov-
2 Perpetual or dated 3 Original maturity date	Dated 17-Jan-
Issuer call subject to prior supervisory approval	No
5 Optional call date, contingent call dates and redemption amount	N/A
5 Subsequent call dates, if applicable	N/A
Coupons / dividends 7 Fixed or floating dividend/coupon	Coupon Fixed
Coupon rate and any related index	5.00
9 Existence of a dividend stopper	No
P Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No
2 Noncumulative or cumulative	Cumulative
Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger (s)	Non-Convertible N/A
If convertible, fully or partially	N/A
5 If convertible, fully or partially	N/A
5 If convertible, fully or partially 6 If convertible, conversion rate	N/A N/A
5 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 3 If convertible, specify instrument type convertible into	N/A
5 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 3 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 9 Write-down feature	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	N/A N/A N/A N/A
3 If convertible, conversion rate 6 If convertible, mandatory or optional conversion 7 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 9 If write-down feature 1 If write-down, full or partial 3 If write-down, permanent or temporary	N/A
5 If convertible, conversion rate 6 If convertible, mandatory or optional conversion 7 If convertible, specify instrument type convertible into 8 If convertible, specify issuer of instrument it converts into 9 If convertible, specify issuer of instrument it converts into 9 Write-down feature 1 If write-down, full or partial 1 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type	N/A N/A N/A N/A N/A N/A N/A N/A
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 N/A N/A
8 If convertible, conversion rate 7 If convertible, mandatory or optional conversion 8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 0 Write-down feature 1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A Senior Debt
5 If convertible, conversion rate 6 If convertible, mandatory or optional conversion 7 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into 9 Write-down feature 11 f write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, full or partial 4 If temporary write-down, description of write-up mechanism 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 5 Non-compliant transitioned features 7 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.