

Main Features Of Regulatory Capital Instruments

(\$ millions except as noted)

	Common Shares	Preferred Shares Class B - Series 14	Preferred Shares Class B - Series 15	Preferred Shares Class B - 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 applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Eligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7 Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	12,296	250	250	157
9 Par value of instrument	N/A	250	250	157
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	Various	09-Oct-07	02-Apr-08	23-Jun-08
12 Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13 Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14 Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	N/A	Redemable at a premium from 25-Nov-12 to 24-Nov-16. On or after 25-Nov-2016 redemable at Par. No contingent call dates.	Redemable at a premium from 25-May-13 to 24-May-17. On or after 25-May-2017 redemable at Par. No contingent call dates.	25-Aug-18 Redemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable		N/A	N/A	Every 5 years
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed
18 Coupon rate and any related index	N/A	5.25%	5.80%	3.39%
19 Existence of a dividend stopper	N/A	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible ⁽¹⁾	N/A	Non-Convertible	Non-Convertible	Non-Convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30 Write-down feature	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features	No	Yes	Yes	Yes
37 If yes, specify non-compliant features	N/A	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Jan 5 06	Short Form Base Shelf Prospectus - Jan 4 08	Short Form Base Shelf Prospectus - Jan 4 08
Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl. - Class B Pref Shares - Series 14	Prospectus Suppl. - Class B Pref Shares - Series 15	Prospectus Suppl. - Class B Pref Shares - Series 16 & 17
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.

Main Features Of Regulatory Capital Instruments

(\$ millions except as noted)

	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
<i>Regulatory treatment</i>			
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Ineligible	Ineligible	Additional Tier 1
6 Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo
7 Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	143	290	500
9 Par value of instrument	143	290	500
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	26-Aug-13	11-Mar-11	23-Apr-14
12 Perpetual or dated	Perpetual	Perpetual	Perpetual
13 Original maturity date	No Maturity	No Maturity	No Maturity
14 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.
16 Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years
<i>Coupons / dividends</i>			
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18 Coupon rate and any related index	90 Day T-Bill +1.65%	3.90%	4.00%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible ⁽¹⁾	Non-Convertible	Non-Convertible	Convertible
24 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 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.
25 If convertible, fully or partially	N/A	N/A	Will fully convert into common shares upon NVCC trigger event
26 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) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27 If convertible, mandatory or optional conversion	N/A	N/A	Mandatory
28 If convertible, specify instrument type convertible into	N/A	N/A	Common Shares
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	Bank of Montreal
30 Write-down feature	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 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	Short Form Base Shelf Prospectus - Jan 11 10	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
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.

Main Features Of Regulatory Capital Instruments

(\$ millions 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
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	<i>Regulatory treatment</i>		
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	300
9	Par value of instrument	400	300
10	Accounting classification	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	06-Jun-14	30-Jul-14
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	25-Aug-19 Redemable at Par. No contingent call dates.	25-Nov-19 Redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years
	<i>Coupons / dividends</i>	Dividend	Dividend
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	3.90%	3.80%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that 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.	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 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.
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 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 Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 29	Prospectus Suppl. - Class B Pref Shares - Series 31
	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.

Main Features Of Regulatory Capital Instruments

(\$ millions 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 Transitional Basel III rules		Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules		Additional Tier 1	Additional Tier 1	Ineligible
6 Eligible at solo/group/group&solo		Group and Solo	Group and Solo	Group and Solo
7 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 reporting date)		200	150	450
9 Par value of instrument		200	150	450
10 Accounting classification		Shareholders' Equity	Shareholders' Equity	Liability - amortized cost
11 Original date of issuance		05-Jun-15	29-Jul-15	18-Dec-08
12 Perpetual or dated		Perpetual	Perpetual	Dated
13 Original maturity date		No Maturity	No Maturity	31-Dec-2107
14 Issuer call subject to prior supervisory approval		Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		25-Aug-20 Redemable at Par. No contingent call dates.	Redemable at a premium from 25-Aug-20 to 24-Aug-24. On or after 25-Aug-24 redemable at Par. No contingent call dates.	Redemable at Par on any interest reset date on or after 31-Dec-18. Contingent call dates are applicable if a Tax or Capital Disqualification event occurs.
16 Subsequent call dates, if applicable		Every 5 years	N/A	Every 5 years
		Dividend	Dividend	Coupon
17 Fixed or floating dividend/coupon		Fixed	Fixed	Fixed until Dec 31, 2018
18 Coupon rate and any related index		3.80%	5.00%	10.21%
19 Existence of a dividend stopper		No	No	Yes
20 Fully discretionary, partially discretionary or mandatory		Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem		No	No	Yes
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible ⁽¹⁾		Convertible	Convertible	Non-Convertible
24 If convertible, conversion trigger (s)		NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that 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.	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 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
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	N/A
26 If convertible, conversion rate		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 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.	N/A
27 If convertible, mandatory or optional conversion		Mandatory	Mandatory	N/A
28 If convertible, specify instrument type convertible into		Common Shares	Common Shares	N/A
29 If convertible, specify issuer of instrument it converts into		Bank of Montreal	Bank of Montreal	N/A
30 Write-down feature		No	No	No
31 If write-down, write-down trigger(s)		N/A	N/A	N/A
32 If write-down, full or partial		N/A	N/A	N/A
33 If write-down, permanent or temporary		N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism		N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features		No	No	Yes
37 If yes, specify non-compliant features		N/A	N/A	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
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)				

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

Main Features Of Regulatory Capital Instruments

(\$ millions except as noted)

		BMO BOaTS - Series E	Subordinated Debentures - Series 16	Subordinated Debentures - Series 20
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 laws
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Innovative Tier 1	Tier 2 Subordinated debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	447	17	129
9	Par value of instrument	450	100	150
10	Accounting classification	Non-controlling Interest in consolidated subsidiary	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	30-Sep-05	20-Feb-92	15-Dec-95
12	Perpetual or dated	Perpetual	Dated	Dated
13	Original maturity date	No Maturity	20-Feb-17	\$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redemable at early redemption price prior to 31-Dec-15 or at Par thereafter. Contingent call dates are applicable if a Tax or Capital Disqualification event occurs.	Redemable on or after 20-Feb-97 in the market, by tender or by private contract at any price. No contingent call dates.	Redemable on or after 15-Dec-00 in the market, by tender or by private contract at any price. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons / dividends</i>	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed until Dec 31, 2015	Fixed	Fixed
18	Coupon rate and any related index	4.63%	10.00%	8.25%
19	Existence of a dividend stopper	Yes	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	Yes	No
22	Noncumulative or cumulative	Non-cumulative	Cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Senior Debt	Senior Debt
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Prospectus - BMO BOaTS - Series E		
	Supplement to Base Shelf Prospectus (if applicable)			
	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.

Main Features Of Regulatory Capital Instruments

(\$ millions except as noted)

	Series D Medium-Term Notes - Tranche 1	Series F Medium-Term Notes - Tranche 1	Series G Medium-Term Notes - Tranche 1
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	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
<i>Regulatory treatment</i>			
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo
7 Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	607	811	1,295
9 Par value of instrument	700	900	1,500
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	21-Apr-06	28-Mar-08	09-Mar-11
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	21-Apr-21	28-Mar-23	08-Jul-21
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Redemable at the greater of GOC yield plus 17 bps and par prior to 21-Apr-16. On or after 21-Apr-16 at Par. No contingent call dates.	Redemable at the greater of GOC yield plus 65 bps and par prior to 28-Mar-18. On or after 28-Mar-18 at Par. No contingent call dates.	08-Jul-16 Redemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons / dividends</i>			
17 Fixed or floating dividend/coupon	Fixed until Apr 21, 2016	Fixed until Mar 28, 2018	Fixed until Jul 8, 2016
18 Coupon rate and any related index	5.10%	6.17%	3.98%
19 Existence of a dividend stopper	N/A	N/A	N/A
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Yes	Yes	Yes
22 Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible ⁽¹⁾	Non-Convertible	Non-Convertible	Non-Convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt
36 Non-compliant transitioned features	Yes	Yes	Yes
37 If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Jan 5 06	Short Form Base Shelf Prospectus - Jan 4 08	Short Form Base Shelf Prospectus - Jan 11 10
Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl. - MTN - Jan 5 06	Prospectus Suppl. - MTN - Mar 25 08	Prospectus Suppl. - MTN - Jan 12 10
Pricing Supplement (if applicable)	Pricing Suppl. - Series D MTN - Tranche 1	Pricing Suppl. - Series F MTN - Tranche 1	Pricing Suppl. - Series G 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.

Main Features Of Regulatory Capital Instruments

(\$ millions 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 National 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
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2B Trust Subordinated Note	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,034	689	0
9	Par value of instrument	1,000	800	350
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	19-Sep-14	26-Sep-07	13-Jun-05
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Sep-24	22-Sep-22	16-Jun-15
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	19-Sep-19 Redemable at Par. No contingent call dates.	Redemable at the greater of GOC yield plus 33.5 bps and par prior to 26-Sept-17. On or after 26-Sept-17 at Par. No contingent call dates.	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons / dividends</i>	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed until Sept 19, 2019	Fixed until Sep 26, 2017	Fixed
18	Coupon rate and any related index	3.12%	5.75%	4.85%
19	Existence of a dividend stopper	N/A	N/A	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger (s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that 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
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	N/A	N/A
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.	N/A	N/A
27	If convertible, mandatory or optional conversion	Mandatory	N/A	N/A
28	If convertible, specify instrument type convertible into	Common Shares	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt
36	Non-compliant transitioned features	No	Yes	Yes
37	If yes, specify non-compliant features	N/A	Not NVCC compliant	Not NVCC compliant
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar 13 14	Short-Form Prospectus Trust Sub Debt - Series A	
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl. - MTN - Sep 10 14		Offering Circular Supplement - Sub.Bank Notes
	Pricing Supplement (if applicable)	Pricing Suppl. - Series H 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.

Main Features Of Regulatory Capital Instruments		
(\$ millions except as noted)		
		Subordinated Bank Notes
1	Issuer	BMO Harris Bank National Association (successor to Marshall & Ilsley Corporation, the original issuer)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	55259PAD8
3	Governing law(s) of the instrument	New York Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/group&solo	Group
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	46
9	Par value of instrument	300
10	Accounting classification	Liability - amortized cost
11	Original date of issuance	24-Nov-04
12	Perpetual or dated	Dated
13	Original maturity date	17-Jan-17
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾	Non-Convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Not NVCC compliant
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	Offering Circular Supplement - Sub.Bank Notes
	Pricing Supplement (if applicable)	

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