mi	in Features Of Regulatory Capital Instruments Illions except as noted)	1-		l	
		Common Shares	Preferred Shares Class B - Series 14	Preferred Shares Class B - Series 15	Preferred Shares Class B - Series 16
			Jenes 14	Jenes 15	Jenes 10
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	0636711016 Canadian Federal and	063671143 Canadian Federal and	063671796 Canadian Federal and	063671788 Canadian Federal and
,	Governing taw(s) of the instrument		applicable Provincial laws	applicable Provincial laws	applicable Provincial law
	Regulatory treatment				
	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	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
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	12,313	250	250	:
9	date) Par value of instrument	N/A	250	250	<u> </u>
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	Various	09-Oct-07	02-Apr-08	23-Jun Perpetual
	Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A N/A	Yes Redemable at a premium	Yes Redemable at a premium	Yes 25-Aug-18 Redemable a
			from 25-Nov-12 to 24-Nov-	from 25-May-13 to 24-May	Par. No contingent call
			16. On or after 25-Nov- 2016 redemable at Par.	17. On or after 25-May- 2017 redemable at Par. No	dates.
			No contingent call dates.	contingent call dates.	
16	Subsequent call dates, if applicable		N/A	N/A	Every 5 years
	Coupons / dividends	Dividend	Dividend	Dividend	Dividend
	Fixed or floating dividend/coupon Coupon rate and any related index	N/A N/A	Fixed 5.25%	Fixed 5.80%	Fixed 3.3
19	Existence of a dividend stopper	N/A	No	No	No
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible
	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
-	•				
_					
	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
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A
	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
	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	Short Form Base Shelf	Short Form Base Shelf	Short Form Base Shelf
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Prospectus - Jan 5 06 Prospectus Suppl Class B	Prospectus - Jan 4 08 Prospectus Suppl Class B	Prospectus - Jan 4 08 Prospectus Suppl Clas

⁽²⁾ 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.

mi	llions except as noted)		a ()	0.6	n ()
		Preferred Shares Class B - Series 17	Preferred Shares Class B - Series 25	Preferred Shares Class B - Series 27	Preferred Shares Class B Series 29
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671770	063679203	063679401	063679609
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial law
	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	Additional Tier 1 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
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	143	290	500	
	Par value of instrument Accounting classification	143 Shareholders' Equity	290 Shareholders' Equity	500 Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	26-Aug-13 Perpetual	11-Mar-11 Perpetual	23-Apr-14 Perpetual	06-Ju Perpetual
3	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	25-Aug-18 Redemable at Par. No contingent call	25-Aug-16 Redemable at Par. No contingent call	25-May-19 Redemable at Par. No contingent call	25-Aug-19 Redemable Par. No contingent call
		dates.	dates.	dates.	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 Coupon rate and any related index	Floating 90 Day T-Bill +1.65%	Fixed 3.90%	Fixed 4.00%	Fixed 3
9	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
1	Existence of step up or other incentive to redeem	No	No	No	No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Convertible	Non-cumulative Convertible
				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	writing, that the Superintend Financial Institutions is of the opinion that the Bank has cer or is about to cease, to be via and that, after the conversior contingent instruments and t into account any other factor circumstances that are consist relevant or appropriate, it is reasonably likely that the vial of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada public announces that the Bank has accepted or agreed to accept capital injection, or equivaler support, from the federal government or any provincial government or any provincial government or political subdio or agent or agency thereof which the Bank would have be determined by the Superinte of Financial Institutions to be viable.
5	If convertible, fully or partially	N/A	N/A	Will fully convert into common shares upon	Will fully convert into common shares upon
	If convertible, conversion rate	N/A	N/A	Value) by Conversion Price. Please refer to the Prospectus Supplement for	NVCC trigger event Upon the occurrence of NVCC trigger event, ea outstanding Series 29 Preferred Share would converted to a number common shares equal the quotient obtained dividing (Multiplier x Si Value) by Conversion P Please refer to the Prospectus Supplement
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	Mandatory Common Shares	Mandatory Common Shares
9	If convertible, specify issuer of instrument it converts into	N/A	N/A	Bank of Montreal	Bank of Montreal
1	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No 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	N/A N/A
4	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) Non-compliant transitioned features	Subordinated Debt Yes	Subordinated Debt Yes	Subordinated Debt No	Subordinated Debt No
	If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Jan 4 08	Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base She Prospectus - Mar 13 1
		Prospectus Suppl Class B	Prospectus Suppl Class B	Prospectus Suppl Class B	Prospectus Suppl Cla

⁽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.

	illions except as noted)				
		Preferred Shares Class B - Series 31	Preferred Shares Class B - Series 33	Preferred Shares Class B - Series 35	Preferred Shares Class B Series 36
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679807	06367X200	06367X408	06367X507
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
	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	Additional Tier 1 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
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	300	200	150	6
	Dar value of instrument Accounting classification	300 Shareholders' Equity	200 Shareholders' Equity	150 Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	30-Jul-14 Perpetual	05-Jun-15 Perpetual	29-Jul-15 Perpetual	16-Oct Perpetual
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	25-Nov-19 Redemable at Par. No contingent call	25-Aug-20 Redemable at Par. No contingent call	Redemable at a premium from 25-Aug-20 to 24-Aug-	Redemable on or after 2 Nov-20 at Par. No
		dates.	dates.	24. On or after 25-Aug-24 redemable at Par. No contingent call dates.	contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	N/A	Every 5 years
17	Coupons / dividends Fixed or floating dividend/coupon	Dividend Fixed	Dividend Fixed	Dividend Fixed	Dividend Fixed
18	Coupon rate and any related index	3.80%	3.80%	5.00%	5.8
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative	Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		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	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	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	writing, that the Superintender Financial Institutions is of the opinion that the Bank has ceas or is about to cease, to be viab and that, after the conversion contingent instruments and tai into account any other factors circumstances that are conside relevant or appropriate, it is
	If convertible, fully or partially If convertible, conversion rate	which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trieger event. 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	which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event 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	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 any provincial government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event. 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.	which the Bank would have be determined by the Superintent of Financial Institutions to be n viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share)
26		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 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 nonviable. Will fully convert into common shares upon NVCC trigger event. 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	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. Will fully convert into common shares upon NVCC trigger event 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	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. Will fully convert into common shares upon NVCC trigger event 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	of the Bank will be restored or maintained; 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 any provincial government or agent or agency thereof wit which the Bank would have be determined by the Superintent of Financial Institutions to be rivable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained be dividing (Multiplier x Sh. Value) by Conversion Priplease refer to the
26	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	of the Bank will be restored or maintained; 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 any provincial government or approvincial 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. Will fully convert into common shares upon NVCC trigger event 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 furthandatory Common Shares	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. Will fully convert into common shares upon NVCC trigger event 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 dataile Mandatory Common Shares	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. Will fully convert into common shares upon NVCC trigger event 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 dataile Mandatory Common Shares	of the Bank will be restored or maintained; or maintained; or (b) a federal or provincial government in Canada publich 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 any provincial government or any provincial government or apency thereof with which the Bank would have be determined by the Superinten of Financial Institutions to be viable. Will fully convert into common shares upon NVCC trigger event. Pactor of NVCC trigger event, eac outstanding Series 36 Preferred Share would be converted to a number common shares equal the quotient obtained bidividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement furthandatory Preferred Shares
26 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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 nonviable. Will fully convert into common shares upon NVCC trigger event 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 dotails. Mandatory. Common Shares Bank of Montreal	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. Will fully convert into common shares upon NVCC trigger event, 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 dotaile Mandatory Common Shares Bank of Montreal No	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 nonviable. Will fully convert into common shares upon NVCC trigger event. 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 dotails. Mandatory. Common Shares Bank of Montreal	of the Bank will be restored or maintained; or maintained; or (b) a federal or provincial government in Canada publich 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 subdivior agent or agency thereof wit which the Bank would have be determined by the Superinten of Financial Institutions to be triable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, eac outstanding Series 36 Preferred Share would be converted to a number common shares equal the quotient obtained be dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further dotails. Mandatory Preferred Shares Bank of Montreal No
27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	of the Bank will be restored or maintained; 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 any provincial 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. Will fully convert into common shares upon NVCC trigger event 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 furthandatory. Common Shares Bank of Montreal NO N/A N/A	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. Will fully convert into common shares upon NVCC trigger event 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 dataile Mandatory Common Shares Bank of Montreal NO N/A	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. Will fully convert into common shares upon NVCC trigger event 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 Mandatory Common Shares Bank of Montreal No N/A	of the Bank will be restored or maintained; or maintained; or (b) a federal or provincial government in Canada publich 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 any provincial government or any provincial government or apency thereof wit which the Bank would have be determined by the Superinten of Financial Institutions to be viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, eac outstanding Series 36 Preferred Share would be converted to a number common shares equal the quotient obtained be dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement furthandatory Preferred Shares Bank of Montreal N/A N/A
27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	of the Bank will be restored or maintained; 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 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 nonviable. Will fully convert into common shares upon NVCC trigger event. 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. Mandatory Common Shares Bank of Montreal No	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. Will fully convert into common shares upon NVCC trigger event 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 datails Mandatory Common Shares Bank of Montreal No N/A	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. Will fully convert into common shares upon NVCC trigger event 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 datails Mandatory Common Shares Bank of Montreal No N/A	of the Bank will be restored or maintained; or maintained; or (b) a federal or provincial government in Canada publicid announces that the Bank has accepted or agreed to accept capital injection, or equivalent support, from the federal government or any provincial government or approvincial government or agency thereof with which the Bank would have be determined by the Superinten of Financial Institutions to be viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, eac outstanding Series 36 Preferred Share would be converted to a number common shares equal the quotient obtained be dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further details. Mandatory Preferred Shares Bank of Montreal No
26 27 28 29 30 31 32 33 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	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 nonviable. Will fully convert into common shares upon NVCC trigger event 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 dotail. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt	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. Will fully convert into common shares upon NVCC trigger event 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	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. Will fully convert into common shares upon NVCC trigger event, 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 dotails Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	of the Bank will be restored or maintained; or maintained; or (b) a federal or provincial government in Canada publich 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 any provincial government or apent or agent or agency thereof wit which the Bank would have be determined by the Superinten of Financial Institutions to be a viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, eac outstanding Series 36 Preferred Share would be converted to a number common shares equal the quotient obtained be dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further dotails. Mandatory Preferred Shares Bank of Montreal No N/A N/A N/A Subordinated Debt
26 27 28 29 30 31 32 33 34 35	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 If yes, specify non-compliant features	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 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 nonviable. Will fully convert into common shares upon NVCC trigger event 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 Actuals Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A N/A Subordinated Debt No N/A Short Form Base Shelf.	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. Will fully convert into common shares upon NVCC trigger event 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 dotaile Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	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. Will fully convert into common shares upon NVCC trigger event 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 dotaile Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf.	of the Bank will be restored or maintained; or maintained; or (b) a federal or provincial government in Canada publich 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 any provincial government or apent or agent or agency thereof wit which the Bank would have be determined by the Superinten of Financial Institutions to be a viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, eac cutstanding Series 36 Preferred Share would be converted to a number common shares equal to the quotient obtained by dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further actions and the supplement of the prospectus Supplement Supplement Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf
227 228 30 31 33 33 33 34 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	of the Bank will be restored or maintained; 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 any provincial government or application or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trieger event. Upon the occurrence of an NVCC trieger 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 datails. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A N/A	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. Will fully convert into common shares upon NVCC trigger event 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 datail Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	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. Will fully convert into common shares upon NVCC trigger event, 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	of the Bank will be restored of maintained; or (b) a federal or provincial government in Canada publici announces that the Bank has accepted or agreed to accept capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or agent or agency thereof with which the Bank would have be determined by the Superinten of Financial Institutions to be viable. Will fully convert into common shares upon NVCC trieger event Upon the occurrence of NVCC trieger event. eac outstanding Series 36 Preferred Share would I converted to a number common shares equal the quotient obtained to dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prespectus Supplement furthed data in the preferred Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A
127 128 129 131 131 131 131 131 131 131 131 131 13	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 If yes, specify non-compliant features	of the Bank will be restored or maintained; 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 any provincial government or any provincial government or application or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable. Will fully convert into common shares upon NVCC trigger event. 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 dotail. No N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	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 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. Will fully convert into common shares upon NVCC trigger event 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 dotaile Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	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 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. Will fully convert into common shares upon NVCC trigger event, 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 Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada public announces that the Bank has accepted or agreed to accept capital injection, or equivalen support, from the federal government or any provincial government or political subdio or agent or agency thereof with which the Bank would have be determined by the Superinter of Financial Institutions to be viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence or NVCC trigger event, ear outstanding Series 36 Preferred Share would converted to a number common shares equal the quotient obtained individing (Multiplier x St. Value) by Conversion Please refer to the Prospectus Supplemen further details. No N/A N/A N/A Subordinated Debt No N/A Short Form Base Shel

⁽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.

	llions except as noted)				
		BMO Tier 1 Notes - Series A	Subordinated Debentures - Series 16	Subordinated Debentures - Series 20	Series D Medium-Term Notes - Tranche 1
1	Issuer	BMO Capital Trust II	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	055974AA7	063671AQ4	063671BD2	06369ZAW4
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 Transitional Basel III rules	Additional Tier 1	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
	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 Debt	Group and Solo Tier 2 Subordinated Deb
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	450	17	130	
	date) Par value of instrument	450	100	150	
LO	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cos
1	Original date of issuance	18-Dec-08	20-Feb-92	15-Dec-95	21-Ap
	Perpetual or dated Original maturity date	Dated 31-Dec-2107	Dated 20-Feb-17	Dated \$25MM of total par	Dated 21-Apr
.3	Original maturity date	31-Dec-2107	20-1-60-17	amount matures on Dec 15th 2025, 2028, 2031,	21-Αμ
	Issuer call subject to prior supervisory approval	Yes	Yes	2034 2037 and 2040 Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redemable at Par on any	Redemable on or after 20-	Redemable on or after 15-	Redemable at the great
		interest reset date on or after 31-Dec-18.	Feb-97 in the market, by tender or by private	Dec-00 in the market, by tender or by private	of GOC yield plus 17 bp: and par prior to 21-Apr-
		Contingent call dates are	contract at any price. No	contract at any price. No	On or after 21-Apr-16 a
		applicable if a Tax or Capital Disqualification event occurs.	contingent call dates.	contingent call dates.	Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	N/A	N/A	N/A
	Coupons / dividends	Coupon	Coupon	Coupon	Coupon
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed until Dec 31, 2018 10.21%	Fixed 10.00%	Fixed 8.25%	Fixed until Apr 21, 2016
19	Existence of a dividend stopper	Yes	N/A	N/A Mandatory	N/A Mandatory
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary Yes	Mandatory Yes	No	Yes
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Non-Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible
	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
	If convertible, fully or partially	N/A	N/A	N/A	N/A
				,	
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
26 27 28	If convertible, conversion rate	N/A	N/A	N/A	N/A
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/O	N/A N/A N/A N/A N/O	N/A N/A N/A N/A N/O	N/A N/A N/A N/A NO
27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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
26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A
26 27 28 30 31 32 33 34	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, 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
26 27 28 29 31 32 33 34 35	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	N/A N/A N/A N/A 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 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 NO N/A N/A N	N/A
26 27 28 29 30 31 32 33 34 35	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 NO N/A N/A N	N/A N/A N/A N/A N/A NO N/A N/A N	N/A N/A N/A N/A N/A N/A N/A N/A	N/A
26 27 28 29 30 31 31 32 33 34 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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	N/A N/A N/A N/A N/A NO N/A N/A N	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO N/A N/A N

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

	in Features Of Regulatory Capital Instruments illions except as noted)				
iail	illions except as noted)	Series F Medium-Term Notes - Tranche 1	Series G Medium-Term Notes - Tranche 1	Series H Medium-Term Notes - Tranche 1	Series H Medium-Term Notes - Tranche 2
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)	06369ZAY0	06369ZBG8	06369ZBS2	06369ZBT0
	Governing law(s) of the instrument Regulatory treatment	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Ineligible Group and Solo	Ineligible Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	811	1,291	1,000	1,0
9	date) Par value of instrument Accounting classification	900 Liability - amortized cost	1,500 Liability - amortized cost	1,000 Liability - amortized cost	·
	-		·	·	,
	Original date of issuance Perpetual or dated	28-Mar-08 Dated	09-Mar-11 Dated	19-Sep-14 Dated	08-Dec
	Original maturity date	28-Mar-23	08-Jul-21	19-Sep-24	
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable at the greater	Yes 08-Jul-16 Redemable at	Yes 19-Sep-19 Redemable at	Yes 08-Dec-20 Redeemable
		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.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Coupon Fixed until Mar 28, 2018	Coupon Fixed until Jul 8, 2016	Coupon Fixed until Sept 19, 2019	Coupon Fixed until Dec 8, 2020
18	Coupon rate and any related index	6.17%	3.98%	3.12%	3.:
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
21	Existence of step up or other incentive to redeem Noncumulative or cumulative	Yes	Yes	No	No
23		Cumulative Non-Convertible	Cumulative Non-Convertible	Cumulative Convertible	Cumulative Convertible
				publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the	Superintendent is of the opinion that the Bank ha
	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	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 common shares upon NVCC trigger event.	viability of the Bank will restored or maintained; (b) a federal or provincia government in Canada publicly announces that Will fully convert into common shares upon NVCC trigger event Upon the occurrence of NVCC trigger event, each
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	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 common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note 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.	cease, to be viable and that, after the conversion of the Notes and all othe contingent instruments issued by the Bank 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 restored or maintained; (b) a federal or provinciagovernment in Canada publicly announces that will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details.
26	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	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 common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note 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.	cease, to be viable and that, after the conversion of the Notes and all othe contingent instruments issued by the Bank 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 restored or maintained; (b) a federal or provincia government in Canada publicly announces that Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number common shares equal to the quotient obtained be dividing (Multiplier x Sh. Value) by Conversion Pr Please refer to the Prospectus Supplement further details. Mandatory Common Shares
26 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A N/A N/O	N/A N/A N/A N/A NO	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 common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note 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	cease, to be viable and that, after the conversion of the Notes and all oth contingent instruments issued by the Bank 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 restored or maintained; (b) a federal or provinciagovernment in Canada publicly announces that Will fully convert into common shares upon NVCC trigger event Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number common shares equal to the quotient obtained be dividing (Multiplier x Sh. Value) by Conversion Prelease refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No
27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A N/A	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 common shares upon NVCC trigger event, each outstanding note 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	cease, to be viable and that, after the conversion of the Notes and all oth contingent instruments issued by the Bank 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 restored or maintained; (b) a federal or provincia government in Canada publicly announces that Will fully convert into common shares upon NVCC trigger event, each outstanding note would converted to a number common shares equal the quotient obtained bedividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal NO N/A
26 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A N/A N/O N/A N/A N/A	N/A N/A N/A N/A N/A NO N/A N/A N	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 common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note 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	cease, to be viable and that, after the conversion of the Notes and all oth contingent instruments issued by the Bank 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 restored or maintained (b) a federal or provincing overnment in Canada publicly announces that Will fully convert into common shares upon NVCC trieger event. Upon the occurrence of NVCC trieger event upon the occurrence of the converted to a number common shares equal the quotient obtained the quotient obtained the prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A
226 227 228 333 333 333 334 345	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, 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/O N/A N/A	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 common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note 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	cease, to be viable and that, after the conversion of the Notes and all oth contingent instruments issued by the Bank 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 restored or maintained, (b) a federal or provincing overnment in Canada publicly announces that Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number common shares equal the quotient obtained the dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Senior Debt No
227 227 330 331 333 333 334	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 If yes, specify non-compliant features	N/A	N/A	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 common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note 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 Senior Debt No N/A N/A N/A N/A N/A N/A	cease, to be viable and that, after the conversion of the Notes and all oth contingent instruments issued by the Bank 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 restored or maintained, (b) a federal or provincing overnment in Canada publicly announces that Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number common shares equal the quotient obtained the dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A
227 227 330 331 333 333 334	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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	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 common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note 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 Senior Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	cease, to be viable and that, after the conversion of the Notes and all oth contingent instruments issued by the Bank 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 restored or maintained (b) a federal or provinci government in Canada publicly announces that Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number common shares equal the quotient obtained the dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Sheli Prospectus - Mar 13 1.4
	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 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 NO N/A N/A N	N/A N/A N/A N/A N/A N/A N/A N/A	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 common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note 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 Prospectus Suppl MTN - Sep 10 14	cease, to be viable and that, after the conversi of the Notes and all ott contingent instruments issued by the Bank 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 restored or maintained (b) a federal or provincing overnment in Canada publicly announces that will fully convert into common shares upon NVCC trigger event. Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number common shares equal the quotient obtained be dividing (Multiplier x S Value) by Conversion Please refer to the Prospectus Supplemen 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 Shel Prospectus Suppl MTN 3.15

⁽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.

2.4-	in Factoria Of Baralatan Caribal Instruments		
	in Features Of Regulatory Capital Instruments Illions except as noted)		
		Trust Subordinated Debt -	Subordinated Bank Notes
		Series A	
1	Issuer	BMO Subordinated Notes	BMO Harris Bank National
		Trust	Association (successor to
			Marshall & Ilsley Corporation, the original
			issuer)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	055972AA1	55259PAD8
	Governing law(s) of the instrument	Canadian Federal and	New York Law
		applicable Provincial laws	
	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2B Trust Subordinated	Group Tier 2 Subordinated Debt
		Note	
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	692	46
	Par value of instrument	800	
10	Accounting classification	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	26-Sep-07	24-Nov-04
12	Perpetual or dated	Dated	Dated
13	Original maturity date	22-Sep-22	17-Jan-17
14	Issuer call subject to prior supervisory approval	Yes	No
	Optional call date, contingent call dates and redemption amount	Redemable at the greater	N/A
		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.	
		uates.	
16	Subsequent call dates, if applicable	N/A	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Coupon Fixed until Sep 26, 2017	Coupon Fixed
18	Coupon rate and any related index	5.75%	5.00%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	No Mandatory
21	Existence of step up or other incentive to redeem	Yes	No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Cumulative Non-Convertible	Cumulative Non-Convertible
	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
	If convertible, mandatory or optional conversion	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
30	Write-down feature	No	No
	If write-down, write-down trigger(s) 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
	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
	immediately senior to instrument) Non-compliant transitioned features	Vac	
	Non-compliant transitioned features If yes, specify non-compliant features	Yes Not NVCC compliant	Yes Not NVCC compliant
_	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short-Form Prospectus Trust Sub Debt - Series A	
	Supplement to Base Shelf Prospectus (if applicable)		Offering Circular Supplement - Sub.Bank Notes
	Pricing Supplement (If applicable)		
⁽¹⁾ T	ne term "convertible" in the above table is interpreted to mean convertible into		

⁽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.