

**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)	063671101	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)	12,352	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-2007	02-Apr-2008	23-Jun-2008
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-2012 to 24-Nov-2016. On or after 25-Nov-2016 redemable at Par. No contingent call dates.	Redemable at a premium from 25-May-2013 to 24-May-2017. On or after 25-May-2017 redemable at Par. No contingent call dates.	25-Aug-2018 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 <sup>(1)</sup>	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		<a href="#">Short Form Base Shelf Prospectus - Jan 5 06</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>
Supplement to Base Shelf Prospectus (if applicable)		<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 14</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 15</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 16 &amp; 17</a>
Pricing Supplement (If applicable)				

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

**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	Preferred Shares Class B - Series 29
1 Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671770	063679203	063679401	063679609
3 Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1
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)	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	400
9 Par value of instrument	143	290	500	400
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	26-Aug-2013	11-Mar-2011	23-Apr-2014	06-Jun-2014
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	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	25-Aug-2018 Redemable at Par. No contingent call dates.	25-Aug-2016 Redemable at Par. No contingent call dates.	25-May 2019 Redemable at Par. No contingent call dates.	25-Aug-2019 Redemable at Par. No contingent call dates.
16 Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	Every 5 years
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
18 Coupon rate and any related index	90 Day T-Bill +1.65%	3.90%	4.00%	3.90%
19 Existence of a dividend stopper	No	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 <sup>(1)</sup>	Non-Convertible	Non-Convertible	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.	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	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.	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.
27 If convertible, mandatory or optional conversion	N/A	N/A	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	N/A	N/A	Common Shares	Common Shares
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	Bank of Montreal	Bank of Montreal
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)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features	Yes	Yes	No	No
37 If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 11 10</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>
Supplement to Base Shelf Prospectus (if applicable)	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 16 &amp; 17</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 25</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 27</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 29</a>
Pricing Supplement (If applicable)				

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions 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
2 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			
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
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)	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	600
9 Par value of instrument	300	200	150	600
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	30-Jul-2014	05-Jun-2015	29-Jul-2015	16-Oct-2015
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	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	25-Nov-2019 Redemable at Par. No contingent call dates.	25-Aug-2020 Redemable at Par. No contingent call dates.	Redemable at a premium from 25-Aug-2020 to 24-Aug-2024. On or after 25-Aug-2024 redemable at Par. No contingent call dates.	Redemable on or after 25-Nov-2020 at Par. No contingent call dates.
16 Subsequent call dates, if applicable	Every 5 years	Every 5 years	N/A	Every 5 years
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	3.80%	3.80%	5.00%	5.85%
19 Existence of a dividend stopper	No	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 <sup>(1)</sup>	Convertible	Convertible	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.	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	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 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.	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.	Upon the occurrence of an 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 Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Preferred Shares
29 If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
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)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36 Non-compliant transitioned features	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>
Supplement to Base Shelf Prospectus (if applicable)	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 31</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 33</a>	<a href="#">Prospectus Suppl. - Class B Pref Shares - Series 35</a>	
Pricing Supplement (If applicable)				

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions 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 laws
<i>Regulatory treatment</i>				
4 Transitional Basel III rules	Additional Tier 1	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Ineligible	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)	Innovative Tier 1	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)	450	16	118	550
9 Par value of instrument	450	100	150	700
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	18-Dec-2008	20-Feb-1992	15-Dec-1995	21-Apr-2006
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	31-Dec-2107	20-Feb-2017	\$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040	21-Apr-2021
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Redemable at Par on any interest reset date on or after 31-Dec-2018. Contingent call dates are applicable if a Tax or Capital Disqualification event occurs.	Redemable on or after 20-Feb-1997 in the market, by tender or by private contract at any price. No contingent call dates.	Redemable on or after 15-Dec-2000 in the market, by tender or by private contract at any price. No contingent call dates.	Redemable at the greater of GOC yield plus 17 bps and par prior to 21-Apr-2016. On or after 21-Apr-2016 at Par. No contingent call dates.
16 Subsequent call dates, if applicable	Every 5 years	N/A	N/A	N/A
<i>Coupons / dividends</i>				
17 Fixed or floating dividend/coupon	Fixed until Dec 31, 2018	Fixed	Fixed	Fixed until Apr 21, 2016
18 Coupon rate and any related index	10.21%	10.00%	8.25%	5.10%
19 Existence of a dividend stopper	Yes	N/A	N/A	N/A
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	Yes	Yes	No	Yes
22 Noncumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible <sup>(1)</sup>	Non-Convertible	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)	Subordinated Debt	Senior Debt	Senior Debt	Senior Debt
36 Non-compliant transitioned features	Yes	Yes	Yes	Yes
37 If yes, specify non-compliant features	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant	Not NVCC compliant
Prospectus / Base Shelf Prospectus / Short Form Prospectus	<a href="#">Prospectus - BMO Tier 1 Notes Series A</a>			<a href="#">Short Form Base Shelf Prospectus - Jan 5 06</a>
Supplement to Base Shelf Prospectus (if applicable)				<a href="#">Prospectus Suppl. - MTN - Jan 5 06</a>
Pricing Supplement (if applicable)				<a href="#">Pricing Suppl. - Series D MTN - Tranche 1</a>

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

	Series F Medium-Term Notes - Tranche 1	Series G Medium-Term Notes - Tranche 1	Series H Medium-Term Notes - First Tranche
1 Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06369ZAY0	06369ZBG8	06369ZBS2
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	Tier 2
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)	733	1,035	1,041
9 Par value of instrument	900	1,500	1,000
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	28-Mar-2008	09-Mar-2011	19-Sep-2014
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	28-Mar-2023	08-Jul-2021	19-Sep-2024
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 65 bps and par prior to 28-Mar-2018. On or after 28-Mar-2018 at Par. No contingent call dates.	08-Jul-2016 Redemable at Par. No contingent call dates.	19-Sep-2019 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 Mar 28, 2018	Fixed until Jul 8, 2016	Fixed until Sept 19, 2019
18 Coupon rate and any related index	6.17%	3.98%	3.12%
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	No
22 Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 Convertible or non-convertible <sup>(1)</sup>	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 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.
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)	Senior Debt	Senior Debt	Senior 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	<a href="#">Short Form Base Shelf Prospectus - Jan 4 08</a>	<a href="#">Short Form Base Shelf Prospectus - Jan 11 10</a>	<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>
Supplement to Base Shelf Prospectus (if applicable)	<a href="#">Prospectus Suppl. - MTN - Mar 25 08</a>	<a href="#">Prospectus Suppl. - MTN - Jan 12 10</a>	<a href="#">Prospectus Suppl. - MTN - Sep 10 14</a>
Pricing Supplement (if applicable)	<a href="#">Pricing Suppl. - Series F MTN - Tranche 1</a>	<a href="#">Pricing Suppl. - Series G MTN - Tranche 1</a>	<a href="#">Pricing Suppl. - Series H MTN - Tranche 1</a>

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

**Main Features Of Regulatory Capital Instruments**

(\$ millions except as noted)

		Series H Medium-Term Notes - Second Tranche	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)	06369ZBT0	055972AA1	55259PAD8
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)	1,009	629	0
9	Par value of instrument	1,000	800	300
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	08-Dec-2015	26-Sep-2007	24-Nov-2004
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08-Dec-2025	22-Sep-2022	17-Jan-2017
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, contingent call dates and redemption amount	08-Dec-2020 Redeemable at Par. No contingent call dates.	Redeemable at the greater of GOC yield plus 33.5 bps and par prior to 26-Sept-2017. On or after 26-Sept-2017 at Par. No contingent call dates.	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Fixed until Dec 8, 2020	Fixed until Sep 26, 2017	Fixed
18	Coupon rate and any related index	3.34%	5.75%	5.00%
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 <sup>(1)</sup>	Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other 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 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 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 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.	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		<a href="#">Short Form Base Shelf Prospectus - Mar 13 14</a>	<a href="#">Short-Form Prospectus Trust Sub Debt - Series A</a>	
Supplement to Base Shelf Prospectus (if applicable)		<a href="#">Prospectus Suppl. - MTN - Dec 3 15</a>		<a href="#">Offering Circular Supplement - Sub.Bank Notes</a>
Pricing Supplement (If applicable)		<a href="#">Pricing Suppl. - Series H MTN - Tranche 2</a>		

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