	Features Of Regulatory Capital Instruments				
(\$ m	illions except as noted)	Common Shares	Preferred Shares Class B -	Preferred Shares Class B -	Preferred Shares Class B -
			Series 14	Series 15	Series 16
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)	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
	Denvileten der etwant				
	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	12,463	250	250	157
9	date) Par value of instrument	N/A	250	250	157
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance	Various	09-Oct-2007		
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A	Yes Rodomable at a promium	Yes Redomable at a promium	Yes 25 Aug 2018 Rodomable at
15	optional call date, contingent call dates and redemption amount	N/A	Redemable at a premium from 25-Nov-2012 to 24-	Redemable at a premium from 25-May-2013 to 24-	25-Aug-2018 Redemable at Par. No contingent call
			Nov-2016. On or after 25- Nov-2016 redemable at Par.	May-2017. On or after 25- May-2017 redemable at Par.	dates.
			No contingent call dates.	No 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 3.39%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No
22 23	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
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
	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
	If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A Preferred Shares	N/A Subordinated Debt	N/A Subordinated Debt	N/A Subordinated Debt
36	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
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Jan 5 06	Short Form Base Shelf Prospectus - Jan 4 08	Short Form Base Shelf Prospectus - Jan 4 08
	Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl Class B Pref	Prospectus Suppl Class B Pref Shares - Series 15	Prospectus Suppl Class B Pret Shares - Series 16 & 17
	Pricing Supplement (If applicable)				
(1) T	he term "convertible" in the above table is interpreted to mean convertible into common				

	in Features Of Regulatory Capital Instruments				
(\$ m	llions except as noted)	Preferred Shares Class B - Series 17	Preferred Shares Class B -	Preferred Shares Class B -	Preferred Shares Class B -
		Series 17	Series 25	Series 27	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) Governing law(s) of the instrument	063671770 Canadian Federal and	063679203 Canadian Federal and	063679401 Canadian Federal and	063679609 Canadian Federal and
		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	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	400
	Par value of instrument	143 Shareholders' Equity			
	Accounting classification		Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
12	Original date of issuance Perpetual or dated	26-Aug-2013 Perpetual	Perpetual	23-Apr-2014 Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 25-Aug-2018 Redemable at	Yes 25-Aug-2016 Redemable at	Yes 25-May 2019 Redemable at	Yes 25-Aug-2019 Redemable 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	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	Dividend Floating	Dividend Fixed	Dividend Fixed	Dividend Fixed
18	Coupon rate and any related index	90 Day T-Bill +1.65%	3.90%	4.00%	3.90%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
23 24	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Non-Convertible N/A	Non-Convertible N/A	Convertible NVCC Triggers:	Convertible NVCC Triggers:
				(a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in	(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	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	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	circumstances that are considered relevant or appropriate, it is
				reasonably likely that the viability of the Bank will be restored or maintained; or	reasonably likely that the viability of the Bank will be restored or maintained; or
				(b) a federal or provincial government in Canada publicly	(b) a federal or provincial government in Canada publicly
				announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a
				capital injection, or equivalent support, from the federal government or any provincial	capital injection, or equivalent support, from the federal
				government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision or agent or agency thereof without
				which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent
				of Financial Institutions to be non- viable.	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
	27 - 1911			trigger event	trigger event
26	If convertible, conversion rate	N/A	N/A	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each
				outstanding Series 27 Preferred Share would be	outstanding Series 29 Preferred Share would be
				converted to a number of common shares equal to the	converted to a number of common shares equal to the
				quotient obtained by dividing (Multiplier x Share	quotient obtained by dividing (Multiplier x Share
				Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the
				Prospectus Supplement for further details.	Prospectus Supplement for further details.
					in actually.
	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
29 30	If convertible, specify issuer of instrument it converts into	N/A No	N/A No	Bank of Montreal	Bank of Montreal
31	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
33	If write-down, fun or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Non-compliant transitioned features	Yes	Yes Not NVCC compliant	No N/A	No N/A
5/	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Not NVCC compliant Short Form Base Shelf	Short Form Base Shelf	N/A Short Form Base Shelf	N/A Short Form Base Shelf
	rrospectus / base shen rrospectus / short rorn rrospettus	Prospectus - Jan 4 08	Prospectus - Jan 11 10	Prospectus - Mar 13 14	Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 16 & 17	Prospectus Suppl Class B Pref	Prospectus Suppl Class B Pref Shares - Series 27	Prospectus Suppl Class B Pref Shares - Series 29
	Pricing Supplement (If applicable)				
⁽¹⁾ т	ne term "convertible" in the above table is interpreted to mean convertible into common				

	in Features Of Regulatory Capital Instruments Illions except as noted)				
(\$ m	nions 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) Governing law(s) of the instrument	063679807 Canadian Federal and applicable Provincial laws	06367X200 Canadian Federal and applicable Provincial laws	06367X408 Canadian Federal and applicable Provincial laws	06367X507 Canadian Federal and applicable Provincial laws
1	Regulatory treatment 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
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	300	200	150	600
	Par value of instrument Accounting classification	300 Shareholders' Equity	200 Shareholders' Equity	150 Shareholders' Equity	600 Shareholders' Equity
	Original date of issuance Perpetual or dated	30-Jul-2014	05-Jun-2015	29-Jul-2015	16-Oct-2015 Perpetual
13	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	Yes 25-Nov-2019 Redemable at Par. No contingent call dates.	Yes 25-Aug-2020 Redemable at Par. No contingent call dates.	Yes 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.	Yes 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
	Coupons / dividends Fixed or floating dividend/coupon	Dividend Fixed	Dividend Fixed	Dividend Fixed	Dividend Fixed
	Coupon rate and any related index Existence of a dividend stopper	3.80% No	3.80% No	5.00% No	5.85% No
20	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
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	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 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 Gank has accepted or grayent of 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.	writing, that the Superintendent of 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 Gank 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.	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.	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has cased, or is about to cease, to be viable and tota, 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 approprical government 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.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares	Mandatory Preferred Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
31	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No N/A
	lf 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
34	lf temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A Subordinated Debt	N/A Subordinated Debt	N/A Subordinated Debt	N/A Subordinated Debt
	senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 31	Prospectus Suppl Class B Pref Shares - Series 33	Prospectus Suppl Class B Pref Shares - Series 35	
	Pricing Supplement (If applicable) ne term "convertible" in the above table is interpreted to mean convertible into common				

	in Features Of Regulatory Capital Instruments				
(\$ m	illions except as noted)	BMO Tier 1 Notes - Series A	Subordinated Debentures -	Subordinated Debentures -	Series F Medium-Term
			Series 16	Series 20	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	06369ZAY0
	Governing law(s) of the instrument	Canadian Federal and	Canadian Federal and	Canadian Federal and	Canadian Federal and
		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Tier 2	Tier 2	Tier 2
5	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 Debt
		450	c	454	925
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)				
	Par value of instrument Accounting classification	450 Liability - amortized cost	100 Liability - amortized cost	150 Liability - amortized cost	900 Liability - amortized cost
	Original date of issuance Perpetual or dated	18-Dec-2008 Dated	20-Feb-1992 Dated	15-Dec-1995 Dated	28-Mar-2008 Dated
	Original maturity date	31-Dec-2107		\$25MM of total par amount	28-Mar-2023
				matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and	
				2040	
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable at Par on any	Yes Redemable on or after 20-	Yes Redemable on or after 15-	Yes Redemable at the greater of
		interest reset date on or	Feb-1997 in the market, by	Dec-2000 in the market, by	GOC yield plus 65 bps and
		after 31-Dec-2018. Contingent call dates are	tender or by private contract at any price. No	tender or by private contract at any price. No	par prior to 28-Mar-2018. On or after 28-Mar-2018 at
		applicable if a Tax or Capital	contingent call dates.	contingent call dates.	Par. No contingent call
		Disqualification event occurs.			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 Mar 28, 2018 6.17%
19	Existence of a dividend stopper	Yes	N/A	N/A	N/A
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary Yes	Mandatory Yes	Mandatory No	Mandatory Yes
22	Noncumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible N/A	Non-Convertible 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
			,		, ···
2-	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
	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
34	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)	Subordinated Debt	Senior Debt	Senior Debt	Senior Debt
	Non-compliant transitioned features If yes, specify non-compliant features	Yes Not NVCC compliant	Yes Not NVCC compliant	Yes Not NVCC compliant	Yes Not NVCC compliant
5/		Not NVCC compliant Prospectus - BMO Tier 1 Notes			Short Form Base Shelf
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Series A			Prospectus - Jan 4 08
	Supplement to Page Shalf Presentius (if any limited)				Prospectus Suppl MTN - Mar
	Supplement to Base Shelf Prospectus (if applicable)				<u>25 08</u>
	Pricing Supplement (If applicable)				Pricing Suppl Series F MTN - Tranche 1
(1) -	L he term "convertible" in the above table is interpreted to mean convertible into common				indicite 1

Ma	in Features Of Regulatory Capital Instruments		
(\$ mi	llions except as noted)	Series H Medium-Term Notes - First	Series H Medium-Term Notes - Second
		Tranche	Tranche
1	Issuer	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06369ZBS2 Canadian Federal and applicable	06369ZBT0 Canadian Federal and applicable
5		Provincial laws	Provincial laws
_	Regulatory treatment		
	Transitional Basel III rules	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&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
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,027	1,009
	date)	1.000	1.000
10	Par value of instrument Accounting classification	1,000 Liability - amortized cost	1,000 Liability - amortized cost
11	Original data of issuence	19-Sep-2014	08-Dec-2015
12		Dated	Dated
13	Original maturity date	19-Sep-2024	08-Dec-2025
	lanna all achtachta actac		N
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 19-Sep-2019 Redemable at Par. No	Yes 08-Dec-2020 Redeemable at Par. No
		contingent call dates.	contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons / dividends	Coupon	Coupon
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed until Sept 19, 2019 3.12%	Fixed until Dec 8, 2020 3.34%
19	Existence of a dividend stopper	N/A	N/A
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:
24		(a) the Superintendent of Financial Institutions publicly announces that the	(a) the Superintendent publicly announces that the Bank has been
		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	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
		(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.	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.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger	Upon the occurrence of an NVCC trigger
		event, each outstanding note would be converted to a number of common shares	event, each outstanding note would be
		equal to the quotient obtained by dividing	shares equal to the quotient obtained by
		(Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus	dividing (Multiplier x Share Value) by Conversion Price. Please refer to the
		Supplement for further details.	Prospectus Supplement for further
			details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares
	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No
31	If write-down, write-down trigger(s)	N/A	N/A
32 33	If write-down, full or partial 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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt
	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl MTN - Sep 10 14	Prospectus Suppl MTN - Dec 3 15
	Pricing Supplement (If applicable)	Pricing Suppl Series H MTN - Tranche 1	Pricing Suppl Series H MTN - Tranche 2
⁽¹⁾ Th	he term "convertible" in the above table is interpreted to mean convertible into common		

	in Features Of Regulatory Capital Instruments			
(\$ m	litons except as noted)	Series I Medium-Term Notes - First	Trust Subordinated Debt -	Subordinated Bank Notes
		Tranche	Series A	
1	Issuer	Bank of Montreal	BMO Subordinated Notes	BMO Harris Bank National
		Bunk of Montecur	Trust	Association (successor to
				Marshall & Ilsley Corporation, the original
				issuer)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06369ZCC64	055972AA1	55259PAD8
	Governing law(s) of the instrument	Canadian Federal and applicable	Canadian Federal and	New York Law
		Provincial laws	applicable Provincial laws	
_	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tion 2
	Post-transitional Basel III rules	Tier 2	Ineligible	Tier 2 Ineligible
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2B Trust Subordinated	Group Tier 2 Subordinated Debt
			Note	
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	1,246	800	0
	Par value of instrument	1,250	800	
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance Perpetual or dated	31-May-2016 Dated	26-Sep-2007 Dated	24-Nov-2004 Dated
	Original maturity date	01-Jun-2026	22-Sep-2022	17-Jan-2017
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 01-Jun-2021 Redeemable at Par. No	Yes Redemable at the greater of	No N/A
15		contingent call dates.	GOC yield plus 33.5 bps and	17/2
1			par prior to 26-Sept-2017. On or after 26-Sept-2017 at	
			Par. No contingent call	
			dates.	
10	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons / dividends	Coupon	Coupon	Coupon
	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed until Jun 1, 2021 3.32%	Fixed until Sep 26, 2017 5.75%	Fixed 5.00%
19	Existence of a dividend stopper	N/A	N/A	No
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory Yes	Mandatory No
_	Noncumulative or cumulative	Cumulative Convertible	Cumulative Non-Convertible	Cumulative Non-Convertible
23 24	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	NVCC Triggers:	N/A	N/A
		(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.		
2⊑	If convertible, fully or partially	Will fully convert into common shares	N/A	N/A
	and a gradient of the second	upon NVCC trigger event		
L				
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be	N/A	N/A
		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.		
1				
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	N/A N/A	N/A N/A
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	N/A	N/A
_	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A
32 33	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt
	Non-compliant transitioned features	No N/A	Yes	Yes
3/	If yes, specify non-compliant features	N/A Short Form Base Shelf Prospectus - Apr 13	Not NVCC compliant Short-Form Prospectus Trust	Not NVCC compliant
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>Short Form Base Shell Prospectus - Apr 13</u> <u>16</u>	Sub Debt - Series A	
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Supple MTNL Mey 25-40		Offering Circular Supplement -
	oupprenient to pase onen riospectus (n'applicable)	Prospectus Suppl MTN - May 25 16		Sub.Bank Notes
	Pricing Supplement (If applicable)	Pricing Suppl Series I MTN - Tranche 1		
	he term "convertible" in the above table is interpreted to mean convertible into common			