UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

TERMINATION OF THE FORMAL AGREEMENT BY AND BETWEEN BMO HARRIS BANK, N.A., CHICAGO, ILLINOIS AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of BMO Harris Bank, N.A., Chicago, Illinois ("Bank"), and to ensure the Bank's operation in accordance with all applicable laws, rules and regulations, the Bank and the Comptroller of the Currency ("Comptroller") entered into a Formal Agreement, dated April 29, 2013 ("Formal Agreement"); and

WHEREAS, the Office of the Comptroller of the Currency believes that the protection of the depositors, other customers and shareholders of the Bank, as well as the Bank's operation in accordance with all applicable laws, rules and regulations, does not require the continued existence of the Formal Agreement because the Bank has attained compliance with the Formal Agreement;

NOW, THEREFORE, the Comptroller directs that the Formal Agreement between the Bank and the Comptroller be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, the Comptroller's duly authorized representative, has hereunto set her hand.

s/Maryann H. Kennedy	1/13/17
Maryann H. Kennedy	Date
Deputy Comptroller	
Large Bank Supervision	