

SECURITIES AND EXCHANGE COMMISSION

FORM 6-K

Current report of foreign issuer pursuant to Rules 13a-16 and 15d-16 Amendments

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BANK OF MONTREAL /CAN/

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FORM 6-K

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

Report of Foreign Private Issuer

Pursuant to Rule 13a-16 or 15d-16 of the Securities Exchange Act of 1934

For the month of: January, 2013

Commission File Number: 001-133354

BANK OF MONTREAL

(Name of Registrant)

100 King Street West
1 First Canadian Place
Toronto, Ontario
Canada, M5X 1A1

(Executive Offices)

129 rue Saint-Jacques
Montreal, Quebec
Canada, H2Y 1L6

(Head Office)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F:

Form 20-F Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1):

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7):

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934. Yes No

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b):
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INCORPORATION BY REFERENCE

The information contained in this Form 6-K and any exhibits hereto shall be deemed filed with the Securities and Exchange Commission ("SEC") solely for purposes of incorporation by reference into and as part of the following registration statements of the registrant on file with and declared effective by the SEC:

1. Registration Statement - Form F-3 - File No. 333-173924
2. Registration Statement - Form F-3 - File No. 33-96354
3. Registration Statement - Form S-8 - File No. 333-182644
4. Registration Statement - Form S-8 - File No. 333-180968

5. Registration Statement - Form S-8 - File No. 333-177579
 6. Registration Statement - Form S-8 - File No. 333-177568
 7. Registration Statement - Form S-8 - File No. 333-176479
 8. Registration Statement - Form S-8 - File No. 333-175413
 9. Registration Statement - Form S-8 - File No. 333-175412
 10. Registration Statement - Form S-8 - File No. 333-113096
 11. Registration Statement - Form S-8 - File No. 333-14260
 12. Registration Statement - Form S-8 - File No. 33-92112
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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

BANK OF MONTREAL

By: /s/ Thomas E. Flynn

Name: Thomas E. Flynn

Title: Executive Vice-President and Chief Financial Officer

Date: January 15, 2013

By: /s/ Barbara M. Muir

Name: Barbara M. Muir

Title: Senior Vice-President, Deputy General Counsel,
Corporate Affairs and Corporate Secretary

EXHIBIT INDEX

Exhibit	Description of Exhibit
99.1	Consolidated Ratios of Earnings to Fixed Charges
99.2	Statement Regarding the Computation of Consolidated Ratios of Earnings to Fixed Charges
99.3	Consolidated Capitalization of Bank of Montreal

CONSOLIDATED RATIOS OF EARNINGS TO FIXED CHARGES AND PREFERRED DIVIDENDS

Effective November 1, 2011, the Bank of Montreal commenced reporting under International Financial Reporting Standards (“IFRS”) as issued by the International Accounting Standards Boards as a replacement of prior Canadian generally accepted accounting principles (“Canadian GAAP”). Fiscal 2011 comparative figures presented in this document have been restated to reflect our adoption of IFRS, as defined and described in the notes to our 2012 Annual Report, Note 30, on pages 177 to 181. Fiscal 2010 to 2007 comparative figures presented in this document have not been restated and are presented in accordance with Canadian GAAP, as previously defined and as described in the notes to our annual consolidated financial statements for the year ended October 31, 2011, on pages 119 to 180 of our 2011 Annual Report.

The tables below set forth Bank of Montreal’s consolidated ratios of earnings to fixed charges, calculated in accordance with IFRS, for the year ended October 31, 2012 and 2011:

	Year Ended	
	October 31	
	2011 ⁽¹⁾	2012
Excluding Interest on Deposits	2.57	3.08
Including Interest on Deposits	1.76	2.01

- (1) Fiscal 2011 earnings to fixed charges ratio have been restated to reflect our adoption of IFRS. Under Canadian GAAP, the earnings to fixed charges ratio, excluding interest on deposits, and including interest on deposits was 4.21 and 2.08, respectively.

The tables below set forth Bank of Montreal’s consolidated ratios of earnings to fixed charges and preferred dividends, calculated in accordance with IFRS, for the year ended October 31, 2012 and 2011:

	Year Ended	
	October 31	
	2011 ⁽¹⁾	2012
Excluding Interest on Deposits	2.39	2.88
Including Interest on Deposits	1.70	1.94

- (1) Fiscal 2011 earnings to fixed charges ratio have been restated to reflect our adoption of IFRS. Under Canadian GAAP, the earnings to fixed charges and preferred dividends ratio, excluding interest on deposits, and including interest on deposits was 3.70 and 1.98, respectively.

COMPUTATION OF CONSOLIDATED RATIOS OF EARNINGS TO FIXED CHARGES

	IFRS		Canadian GAAP			
	Year Ended October 31					
	2012	2011	2010	2009	2008	2007
<u>(in millions of Canadian dollars, except for ratios)</u>						
EXCLUDING INTEREST ON DEPOSITS						
Fixed Charges						
Interest expensed and capitalized (excluding deposits) ⁽¹⁾	\$2,280	\$2,380	\$894	\$982	\$2,333	\$3,097
Estimated interest within rental expense	139	124	113	113	109	100
Preferred dividend requirement ⁽²⁾	0	0	0	0	12	13
Total Fixed Charges	\$2,419	\$2,504	\$1,007	\$1,095	\$2,454	\$3,210
Preferred Dividends Requirement (Parent Entity) ⁽³⁾	\$167	\$185	\$168	\$134	\$70	\$47
Total Fixed Charges and Preferred Dividends	\$2,586	\$2,689	\$1,175	\$1,229	\$2,524	\$3,257
Earnings						
Income from continuing operations before income taxes ⁽⁴⁾	\$5,049	\$3,913	\$3,567	\$2,076	\$1,977	\$2,395
Adjusted for: Earnings and distributions related to equity investees	(21)	15	14	1	(18)	(35)
Fixed Charges (excluding preferred dividend requirement)	2,419	2,504	1,007	1,095	2,442	3,197
Earnings	\$7,447	\$6,432	\$4,588	\$3,172	\$4,401	\$5,557
Ratio of Earnings to Fixed Charges, excluding interest on deposits	3.08	2.57	4.56	2.90	1.79	1.73
Ratio of Earnings to Fixed Charges and Preferred Dividends, excluding interest on deposits	2.88	2.39	3.90	2.58	1.74	1.71
INCLUDING INTEREST ON DEPOSITS						
Fixed Charges						
Interest expensed and capitalized (including deposits) ⁽¹⁾	\$4,858	\$5,073	\$3,256	\$5,023	\$9,674	\$11,002
Estimated interest within rental expense	139	124	113	113	109	100
Preferred dividend requirement ⁽²⁾	0	0	0	0	12	13
Total Fixed Charges	\$4,997	\$5,197	\$3,369	\$5,136	\$9,795	\$11,115
Preferred Dividends Requirement (Parent Entity) ⁽³⁾	\$167	\$185	\$168	\$134	\$70	\$47
Total Fixed Charges and Preferred Dividends	\$5,164	\$5,382	\$3,537	\$5,270	\$9,865	\$11,162
Earnings						
Income from continuing operations before income taxes ⁽⁴⁾	\$5,049	\$3,913	\$3,567	\$2,076	\$1,977	\$2,395
Adjusted for: Earnings and distributions related to equity investees	(21)	15	14	1	(18)	(35)
Fixed Charges (excluding preferred dividend requirement)	4,997	5,197	3,369	5,136	9,783	11,102
Earnings	\$10,025	\$9,125	\$6,950	\$7,213	\$11,742	\$13,462
Ratio of Earnings to Fixed Charges, including interest on deposits	2.01	1.76	2.06	1.40	1.20	1.21
Ratio of Earnings to Fixed Charges and Preferred Dividends, including interest on deposits	1.94	1.70	1.96	1.37	1.19	1.21

(1) Includes amortization of debt issuance costs.

(2) Represents pre-tax earnings required to pay preferred dividends of consolidated subsidiaries.

- (3) Represents pre-tax earnings required to pay preferred dividends.
- (4) Adjusted for capitalized interest.

CONSOLIDATED CAPITALIZATION OF BANK OF MONTREAL

The following table sets forth the consolidated capitalization of the Bank as at October 31, 2012.

	As at October 31, 2012
	(in millions of Canadian dollars)
Subordinated Debt	4,093
Capital Trust Securities⁽¹⁾	
BMO Tier 1 Notes-Series A	462
Total Equity	
Preferred Shares ⁽²⁾	2,465
Common Shares	11,957
Contributed Surplus	213
Retained Earnings	13,540
Accumulated Other Comprehensive Income	480
Total Shareholders' Equity	28,655
Non-controlling Interest in Subsidiaries	1,435
Total Equity	30,090
Total Capitalization	34,645

Notes:

- (1) For more information on the classification of Capital Trust Securities, please refer to Note 18 of the audited consolidated financial statements of Bank of Montreal for the year ended October 31, 2012.
- (2) Preferred Shares classified under Shareholders' Equity consist of Class B Preferred Shares Series 5, 13, 14, 15, 16, 18, 21, 23 and 25. For more information on the classification of Preferred Shares, please refer to Note 20 of the audited consolidated financial statements of Bank of Montreal for the year ended October 31, 2012.