

BMO HARRIS BANK N.A.

ISSUER SNAPSHOT



BACKGROUND INFORMATION

BMO Harris Bank is an integrated financial services organization that provides personal and business clients with banking, lending, investing, financial planning, trust administration, portfolio management, family office and wealth transfer services.

BMO Harris Bank N.A. is a member of the BMO Financial Group (NYSE, TSX: BMO), a highly diversified financial services organization based in Toronto, Canada with total assets of \$477 billion and over 47,000 employees globally.¹ Founded in 1817 as Bank of Montreal, BMO Financial Group provides a broad range of retail banking, wealth management and investment banking products and solutions to their clients in the US, Canada and around the world.

ISSUER FACTS AND FIGURES

Issuer:	BMO Harris Bank National Association (N.A.)
Member FDIC:	Yes. Deposits are insured up to FDIC applicable limits. Please refer to the summary of FDIC Deposit Insurance Coverage on the reverse side for more information.
Historical Highlights:	1882: Founded as N.W. Harris & Co. 1984: Acquired by BMO Financial Group 2011: BMO acquired Marshall & Ilsley Corp. (M&I) and combined it with Harris Bank N.A. to form BMO Harris Bank N.A.
Headquarters:	Chicago, IL
Branches:	Over 650 in IL, IN, AZ, MO, MN, KS, NV, FL and WI ²
Assets:	\$ 93.8 billion ²
Tier 1 Capital Ratio:	13.81% ² 6% is needed to meet the "well-capitalized" category requirements under U.S. federal regulations. The Tier 1 Capital Ratio is an important measure of financial stability. It is determined by a complex calculation that looks at the risks in business activity relative to the capital, or net worth, of the bank.
Rank:	12 th Largest Commercial Bank by Assets in the United States ²

ISSUER CREDIT RATINGS³

	Moody's	S&P
Rating Outlook:	Stable	Stable
Senior Long-Term Debt:	A1	A+

1. www.bmocm.com, Assets and Number of employees as of October 31, 2011.

2. harrisbank.com, as of October 31, 2011. Assets and Tier 1 Capital Ratio as of September 30, 2011. Rank as of July 31, 2011.

3. Bloomberg, as of January 6, 2012. Credit quality represents the opinion of the credit agency as to the quality of the securities they rate. Credit quality does not remove market risk and is subject to change.



SUMMARY OF FDIC DEPOSIT INSURANCE⁴

Account Ownership Category	Coverage Limits
Single Accounts (owned by one person with no beneficiaries)	\$ 250,000 per owner
Joint Accounts (two or more persons with no beneficiaries)	\$ 250,000 per co-owner
Certain Retirement Accounts (includes IRAs)	\$ 250,000 per owner
Revocable Trust Accounts	\$ 250,000 per owner per beneficiary up to 5 beneficiaries. If more than 5 beneficiaries, each owner's share of revocable trust deposits is insured for the greater of either (1) coverage based on each beneficiary's actual interest in the revocable trust deposits (up to \$250,000 per beneficiary) or (2) \$1,250,000.
Corporation, Partnership and Unincorporated Association Accounts	\$ 250,000 per corporation, partnership or unincorporated association
Irrevocable Trust Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each beneficiary
Employee Benefit Plan Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each plan participant

4. https://www.fdic.gov/edie/fdic_info.html#06, as of August 1, 2011. This table is only a summary, and you should read the entire description of FDIC insurance coverage in the issuer's disclosure statement for its certificates of deposit, including the related risk factors. You are solely responsible for determining whether your accounts are within the FDIC insurance limitations.

For questions about FDIC coverage limits and requirements

Visit www.FDIC.gov/deposit/deposits, call toll-free 1-877-ASK-FDIC, or ask a representative at your bank.

To calculate your deposit insurance coverage

Use the FDIC's **Electronic Deposit Insurance Estimator (EDIE)** at www.fdic.gov/edie.

This summary was prepared solely by DWS Investments, and DWS Investments accepts responsibility for its content.

Before purchasing a market linked certificate of deposit, investors should carefully consider the risks associated with an investment in the market linked certificate of deposit and whether the market linked certificate of deposit is a suitable investment for them. Before investing, prospective investors should read the terms sheet, product supplement and/or disclosure statement, as applicable, relating to the particular market linked certificate of deposit. In addition, investors are encouraged to consult with their investment, legal, accounting, tax and other advisers in connection with any investment in a market linked certificate of deposit.

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DWS Investments Distributors, Inc.

222 South Riverside Plaza, Chicago, IL 60606-5808
www.dws-investments.com

DWS Structured Products

60 Wall Street, New York, NY 10005
dws-sp@db.com Tel (866) 637-9185
www.dws-sp.com

