

BMO Capital Markets

BMO Capital Markets Corp. Rating System (prior to January 4, 2010)

OP = Outperform: We believe the stock's total return, including dividends, will exceed the S&P 500's return by more than 15%.

Mkt = Market Perform: We believe the stock's total return will generally match that of the S&P 500.

Und = Underperform: We believe the stock's total return will fall short of the S&P 500's return by more than 15%.

NR = Not rated.

(R) = Restricted: Dissemination of research is currently restricted.

In addition, apart from our stock ratings, we apply the Speculative investment (S) postscript to those companies that have de minimis revenue and whose enterprise value appears to be contingent upon unprovable assumptions (e.g., the future approval of a drug or the successful completion of an oil well).

SECTOR RATINGS

OUTPERFORM - We believe the sector will outperform the S&P 500 Index.

MARKET PERFORM - We believe the sector's return will generally match that of the S&P 500.

UNDERPERFORM - We believe the sector will underperform the S&P 500 Index.