

Investor Day

Personal & Commercial and Wealth Management

Agenda

8:15a-8:30a	Opening Remarks – CEO & CFO	
8:30a-9:15a	P&C Canada – Presentations	
9:15a-9:45a	P&C Canada – Q&A	
9:45a-10:00a	Break	
10:00a-10:45a	Private Client Group – Presentations	
10:45a-11:00a	PCG – Q&A	
11:00a-11:30a	P&C U.S. – Presentations	
11:30a-11:45a	P&C U.S. – Q&A	
11:45a-12:00p	Chief Risk Officer – Presentation	
12:00р-12:15р	Break	
12:15p-1:15p	Lunch – Closing Remarks and Q&A	

BMO 😩 Financial Group

Tuesday • April 15 • 2008

Teleconference

Toronto • 416-641-6128

Toll Free • 1-866-862-3927

Replay available until July 15, 2008 at

416-695-5800 or 1-800-408-3053, PIN 3257122#

Webcast www.bmo.com/investorrelations

Please direct any questions to: Melissa Wynne (416) 867-6966 melissa.wynne@bmo.com



Order of Speakers

BMO Financial Group	Viki Lazaris	Senior Vice President Investor Relations
	Bill Downe	President & CEO, BMO Financial Group
	Russ Robertson	Interim Chief Financial Officer, BMO Financial Group
Personal & Commercial Banking Canada	Frank Techar	President & CEO, Personal & Commercial Banking Canada
	Alex Dousmanis-Curtis	Senior Vice President, Greater Toronto Division
	Sandra Hanington	Executive Vice President, Customer Strategies & Marketing
	Maurice Hudon	Senior Executive Vice President, Personal & Commercial Banking Canada
	Wendy Millar	Executive Vice President and Senior Risk Officer (P&C Canada/PCG)
Private Client Group	Gilles Ouellette	President & CEO, Private Client Group
	Dean Manjuris	Vice Chairman, Private Client Division
	Connie Stefankiewicz	President & CEO, BMO InvestorLine
	Ed Legzdins	President & CEO, Retail Investments
	Andrew Auerbach	Senior Vice President & Chief Operating Officer, BMO Harris Private Banking
	Terry Jenkins	Senior Vice President and Head of Harris Private Bank, U.S.
Personal & Commercial Banking U.S.	Ellen Costello	Chief Executive Officer, Harris Bankcorp, Inc.
	Julie Curran	Senior Vice President, District Executive - West
	Ray Whitacre	Senior Vice President and Market Executive Commercial Mid-Market
BMO Financial Group	Tom Flynn	Executive Vice President and Chief Risk Officer, BMO Financial Group