



BMO Financial Group

Personal & Commercial Canada

- Over seven million customers
- Almost 1,000 traditional and instore branches across Canada
- Over 2,000 ABMs
- Telephone banking
- Online banking at bmo.com
- Offering a full range of products

Personal & Commercial United States

- Community banking model in select markets in the U.S. Midwest
- 276 branches
- Approximately 650 ABMs
- Telephone banking
- Online banking at harrisbank.com
- Offering a full range of products

Private Client Group

- Offering a broad range of wealth management products and services including full-service and online brokerage, private banking and investment products

BMO Capital Markets

- Serving corporate institutional and government clients in Canada and the United States
- Offering complete financial solutions to clients around the world

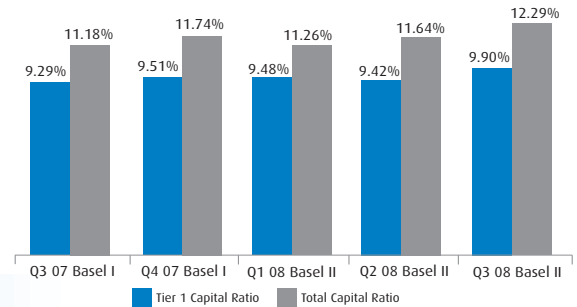
Highly-rated Canadian Financial Institution

	Bank of Montreal	BMO Covered Bonds
Moody's	Aa1/P-1/Stable*	Aaa
Standard & Poor's	A+ /A-1/Stable*	AAA
Fitch	AA- /F1+ /Stable*	AAA
DBRS	AA/R-1(High)/Stable*	AAA

* Long-term rating / short-term rating / outlook

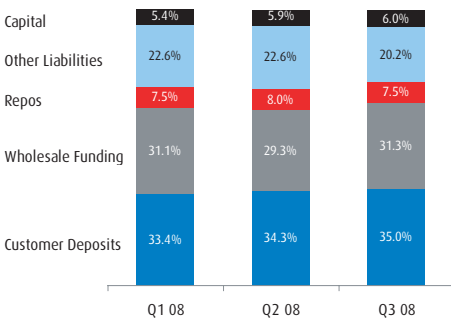
Strong Capital Base

BMO's capital adequacy measures are strong and remain above the regulatory target for a well capitalized financial institution of 7.0% for the Tier 1 Capital Ratio and 10.0% for the Total Capital Ratio.



Balance Sheet Funding

Strong Funding Position



BMO's large base of customer deposits, along with our strong capital base, reduces reliance on wholesale funding.

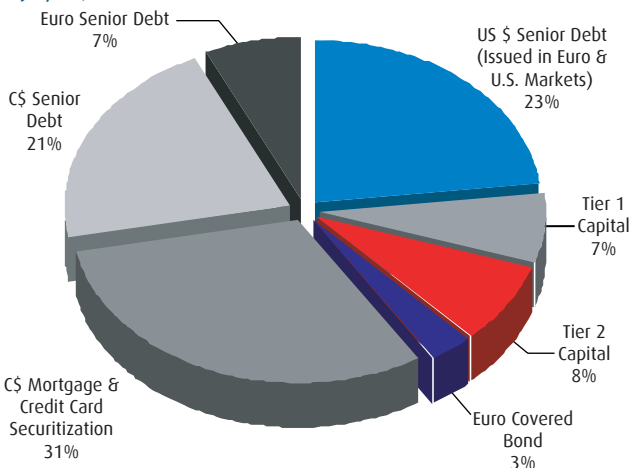
Our customer deposits and capital provides funding for 91.7% of loans (excluding securities borrowed or purchased under resale agreements).

Our wholesale funding principles seek to match the term of assets with term of funding.

Diverse Wholesale Funding Sources

Wholesale and Capital Market Term Funding Composition (Total: \$59B)

As at July 31, 2008



BMO diversifies its funding sources by market, instrument, currency and term and accesses the market through various platforms, including:

- Programmes:
 - ▶ EMTN Programme
 - ▶ Canadian MTN Shelf
 - ▶ Covered Bond Programme
 - ▶ US Shelf
- Additional Sources:
 - ▶ Securitization: Mortgages (Canadian Mortgage Bond Participation and MBS) and Credit Card ABS
 - ▶ Canadian & US Senior (unsecured) deposits

*Tier 3 Capital = Book value of Subordinated Debt that is used to support Market Risk. In Canada, the banking regulator does not distinguish Tier 3 Subordinated Debt separate from Tier 2.

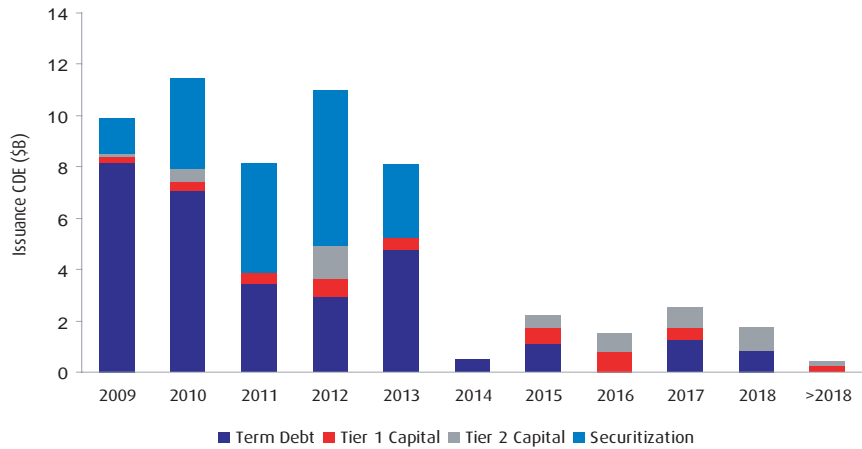
Wholesale Capital Market Term Funding Maturity Profile

As at July 31, 2008

Recent issuance volume has been approximately \$10 - \$20B annually

The wholesale funding plan is integrated with the Bank's liquidity risk management framework.

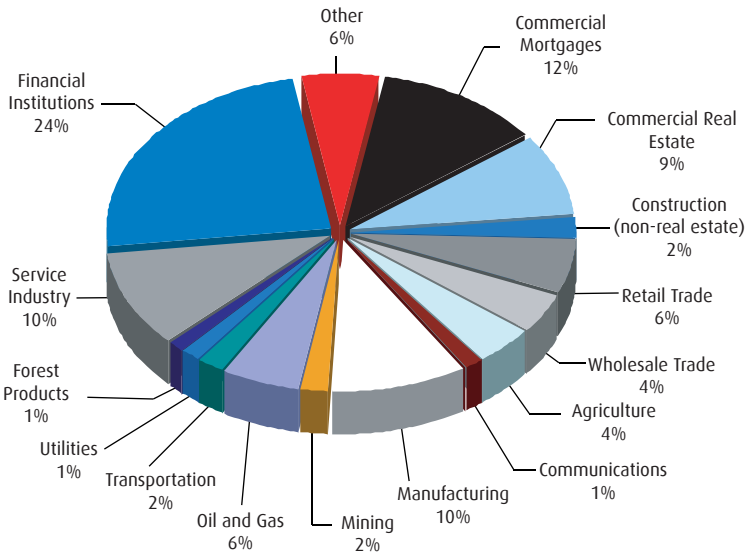
BMO establishes maturity guidelines by market and term.



Loan Portfolio Distribution

Gross Commercial and Corporate Loans and Acceptances by Product and Industry

(Excluding Securities Borrowed or Purchased under Resale Agreements)
As at July 31, 2008



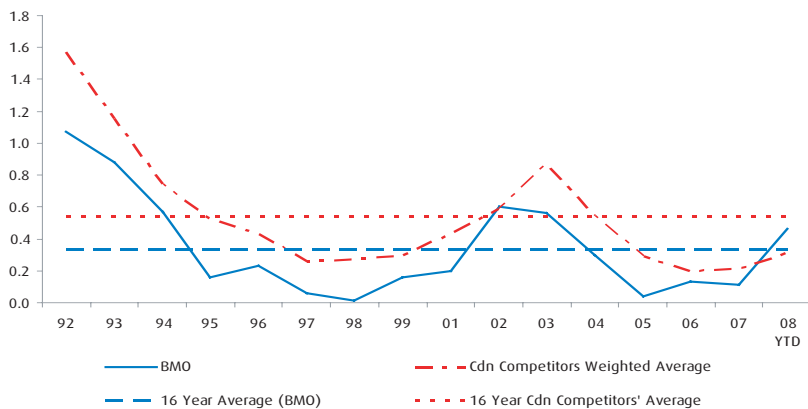
Total Gross Loans and Acceptances

(Excluding Securities Borrowed or Purchased under Resale Agreements)
As at July 31, 2008

(\$B)	Canada	U.S.	Other	Total	
Consumer					
Residential	42	7	-	49	28%
Consumer Loans	30	10	-	40	23%
Cards	4	-	-	4	2%
Total Consumer	76	17	-	93	53%
Commercial	37	8	-	45	25%
Corporate	11	18	10	39	22%
Total	124	43	10	177	100%

Asset Quality

Specific PCL as a % of Average Net Loans and Acceptances (including Securities Borrowed or Purchased under Resale Agreements)



Contact Information

BMO Financial Group
100 King Street West
1 First Canadian Place, 18th Floor
Toronto, ON M5X 1A1

Viki Lazaris – Senior Vice President, Investor Relations
Tel: 416-867-6656, email: viki.lazaris@bmo.com

Steven Bonin – Director, Investor Relations
Tel: 416-867-5452, email: steven.bonin@bmo.com

Cathy Cranston – Senior Vice President, Financial Strategy
Tel: 416-867-3834, email: cathy.cranston@bmo.com

Fax: 416-867-3367

<http://www.bmo.com/investorrelations>