



At BMO Financial Group, trust is the foundation of our success – and our promise for the future. One of the most important ways we build trust is by developing strong and valued relationships with the communities where we do business. Promoting lifelong learning. Supporting a disadvantaged young person in search of success. Helping farmers in crisis. Celebrating our artists and scholars. Encouraging civility where we work and do business. This is how we help to build a healthy and prosperous society where, together, we can realize our goals and dreams.

This Is Our Community.

→ 2002 PUBLIC ACCOUNTABILITY STATEMENT

BMO



Bank of Montreal

CORPORATE PROFILE

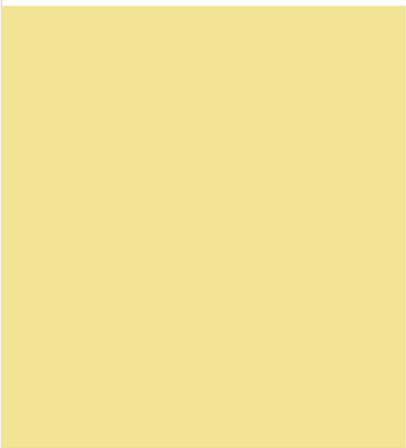
Founded in 1817, Bank of Montreal, now BMO Financial Group, is a diversified financial services provider serving customers throughout North America. With more than 33,000 employees, we offer our clients a broad range of retail banking, wealth management and investment banking products and solutions.

This Public Accountability Statement is published by Bank of Montreal for the fiscal year November 1, 2001, to October 31, 2002, and includes information respecting Bank of Montreal's wholly owned affiliates and prescribed affiliates, as described on page 34 of this document. The terms "BMO Financial Group" and "BMO®" as used in this document refer to Bank of Montreal and those affiliates. The terms "BMO Bank of Montreal" and "the Bank" as used in this document refer to the Canadian retail banking division of Bank of Montreal.



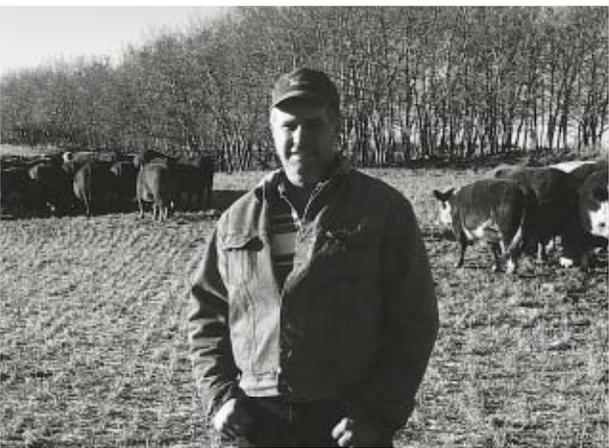
This Is Our Community.

→ 2002 PUBLIC ACCOUNTABILITY STATEMENT

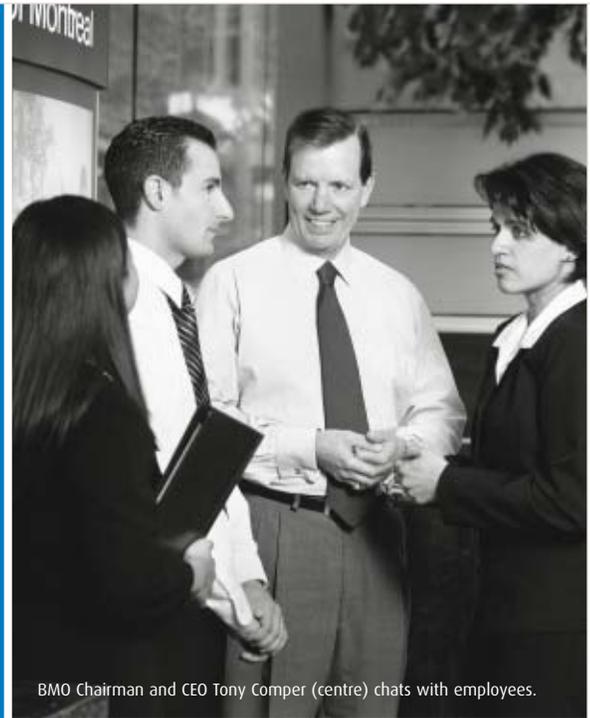


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"Our enterprise has always stood among this country's most exemplary corporate citizens."



BMO Chairman and CEO Tony Comper (centre) chats with employees.

Even I lose track, sometimes, of the many roles BMO Financial Group has played and continues to play in the growth of Canada, the success of Canadians and the well-being of our communities.

For me, there is no nicer way to be reminded than to spend an hour or so with the report you now hold in your hands, filled as it is with human stories and articles and examples that trace a smooth historic curve of social responsibility and public accountability.

From financing Canada's National Dream in the 19th century to pioneering workplace equity and diversity in the 20th to sponsoring everything from national scholarships to local bike rodeos in the 21st, our enterprise has always stood among this country's most exemplary corporate citizens.

In addition, whether employed at Montreal Bank (our first name) or Bank of Montreal or (now) BMO Financial Group, our colleagues past and present have always been front-line leaders and champions in their communities.

It is no great surprise, I guess, that good, decent, compassionate people and good, decent, compassionate organizations would seek one another out, but it continues to be a great source of pride and delight for me and, much more important, a great source of strength and respect for BMO everywhere.

In fact, as I review all that we accomplished in 2002 as we celebrated our 185th year of service to Canadians, I want to offer my heartfelt thanks to all those colleagues whose generosity and commitment to community have made BMO Financial Group the organization it is today.

TONY COMPER
Chairman & Chief Executive Officer



This Is
Our Community.

Helping to Build a Nation



Donald A. Smith, VP, Bank of Montreal, drives the last spike in 1885 (top); artist's rendering of first Bank of Montreal office opened at 32 St. Paul St., Montreal, in 1817 (above).

From the time Bank of Montreal – Canada's first bank – opened its doors at 32 St. Paul St. in Montreal in 1817, BMO Financial Group has been a key participant in the economic development of Canada.

The history of BMO is, in many ways, a reflection of the history of Canada.

The establishment of Bank of Montreal meant that for the first time, made-in-Canada banknotes were put into circulation. As a result, domestic trade, formerly based on the barter system, became easier and more efficient. Before and after Confederation, the Bank also provided commercial loans to businesses as well as government to develop the much-needed infrastructure that would unite and serve a young and growing nation. These ventures included the building of the Lachine Canal between 1821 and 1825, an enterprise that secured

Montreal's position as a trade centre, as well as the creation of the first telegraph service across Upper and Lower Canada in the 1840s.

The development of the Canadian Pacific Railway is no doubt the most iconic example of BMO's involvement in nation building. In an early photographic image, dating from 1885 and recognized by Canadian schoolchildren for over a century, the Hon. Donald A. Smith, vice-president of Bank of Montreal (above centre), drove the last spike that completed the country's first transcontinental railway.

BMO Financial Group continued to play an influential role in the

growth of Canada throughout the 20th century. It served as the banker for the Canadian government from 1863 until the founding of the Bank of Canada in 1935. Meanwhile, it financed major hydroelectric projects as well as the country's emerging energy and mining industries. And, along with the country's other chartered banks, it aided the war effort by selling Victory Bonds throughout its extensive branch network in both the First and Second World Wars.

At BMO, helping to ensure a vibrant and strong Canada is part of our history – and our commitment to the future.

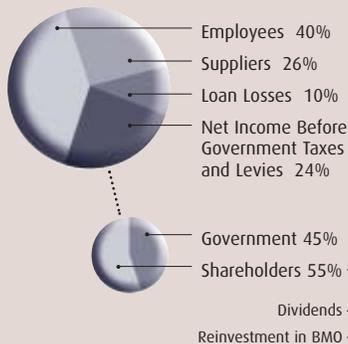
Our Society

The success of a business is measured not just by the success of any individual strategy but also by the health of the society in which it operates. At BMO Financial Group, that is a reality we recognize and embrace.

We understand that our balance sheet mirrors our own success in developing the products and services that individuals, families and businesses need to realize their financial goals. We also know that our prosperity depends, to a measurable degree, on the presence of societal structures and values that promote prosperity, opportunity and collective well-being.

As one of Canada's largest businesses and as a responsible company that believes in the tenets of corporate citizenship, BMO has a key role to play in helping to ensure that our nation – our regions, towns and communities – remains strong and vibrant.

WHERE CANADIAN REVENUES GO



Note: **Employees** represents employee compensation; **Suppliers** represents total expenses less employee expenses and government-related expenses. **Government** represents income taxes and other government levies.

Succeeding as a Business We fulfill our responsibility, foremost, by succeeding as a business – by creating wealth. The simple truth is that when we make money as a company, society benefits in a number of important ways. For instance, we pay taxes. In fiscal 2002, BMO Financial Group's tax expenses to all levels of government in Canada were \$778 million. This amount included \$429 million in income taxes, \$70 million in provincial capital taxes, \$137 million in GST and sales taxes, \$106 million in payroll taxes (employer portion), \$32 million in property taxes and \$4 million in business taxes.

Wealth creation also means job creation. Currently BMO employs more than 31,400 full-time and part-time people in Canada, making us one of the country's largest employers. In 2002, our total employee compensation reached \$2.33 billion.

In addition, we inject money into the greater community through our

spending on capital expenditures. Last year, our expenses to Canadian suppliers for items ranging from paper forms to the design of new branch buildings were \$1.53 billion.

Supporting Our Communities Our financial success enables us to be an active and generous supporter of our communities. BMO Financial Group is one of Canada’s largest corporate donors. Through our corporate donations and sponsorship programs, we contributed a total of \$21.4 million last year to more than 2,000 charitable and not-for-profit organizations, many of which promote learning. Our employees are also generous in their commitment of time and money to their local communities.

Supporting Our Employees Community investment is only part of our commitment to social responsibility. At BMO, we work hard to develop a responsible work environment that champions ethical behaviour and accountability. At the same time, we continue to build on our reputation as an employer of choice – one committed to equality, diversity and fairness. To help us continually move forward on these fronts, we have developed a set of powerful corporate values (see box).

Helping Canadians realize their financial dreams. Contributing to our nation’s economic well-being. Creating employment. Giving back to our communities. Always striving to be an excellent employer. At BMO Financial Group, this is how we serve our society – and how we build the trusting relationships upon which our business is founded. ■

OUR CORPORATE VALUES

Our values mandate that:

We **care** about our customers, shareholders, communities and one another.

We draw our strength from the **diversity** of our people and our businesses.

We insist upon **respect for everyone** and encourage **all to have a voice**.

We **keep our promises** and **stand accountable** for our every action.

We **share information, learn** and **innovate** to create consistently superior customer experiences.

TAX EXPENSES IN CANADA (\$ thousands)

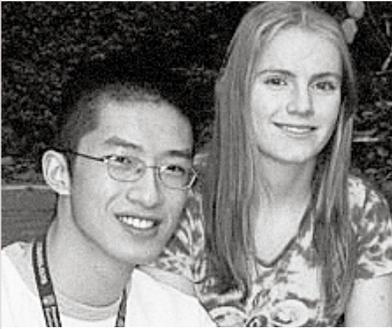
	Income Taxes	Capital Taxes	Other Taxes*
FEDERAL	339,212	0	161,295
PROVINCIAL			
Newfoundland and Labrador	400	1,271	240
Prince Edward Island	98	150	79
Nova Scotia	888	1,570	0
New Brunswick	557	1,047	0
Quebec	16,690	17,039	17,914
Ontario	60,104	34,326	53,526
Manitoba	1,291	2,243	1,811
Saskatchewan	812	2,318	901
Alberta	3,756	0	871
British Columbia	4,790	9,572	6,326
N.W.T., Yukon & Nunavut	61	0	0
Total Provincial	89,447	69,536	81,668
Municipal			36,574
Total	428,659	69,536	279,537
TOTAL (Income Taxes + Capital Taxes)	498,195		

*Includes payroll taxes, GST and sales taxes, and municipal property and business taxes.

Our Community Giving

By giving generously to our communities, we help to make life better for our customers, colleagues, neighbours and families. Our contribution, particularly our support for learning, also serves our greater society. Vital, healthy and prosperous communities are the very foundation of a civil society and a strong Canada.

Our Focus on Learning



In 1996, BMO initiated the creation of the Bank of Montreal National Scholarship Program at the University of Toronto. To date, 45 students have benefitted from the program. Since 1996, BMO has established similar scholarship programs at the University of Alberta, Ryerson University, McMaster University, Queen's University, Concordia University, Bishop's University, the University of Prince Edward Island and Memorial University of Newfoundland. In 2002, Edward Man-Tsun Cheung and Heather Buckley (pictured above) along with two other deserving young Canadians received the first BMO Financial Group National Scholarships at the University of British Columbia. Chosen for demonstrated academic excellence as well as community, athletic or artistic achievement, each accomplished undergraduate receives a four-year scholarship worth up to \$40,000, as determined by their individual economic needs.

At BMO Financial Group, we believe that being an active participant in the communities we serve across Canada is our responsibility – and our privilege. That's a belief we act upon. For 185 years, we have been investing in the communities where we do business.

Our Contribution Today we are one of Canada's top corporate benefactors. In 2002, we contributed \$21.4 million to thousands of charities and not-for-profit organizations across the country. In scope, our giving ranged from large, multi-year pledges such as the \$1.35 million we gave to establish the BMO Financial Group National Scholarship Program at the University of British Columbia to a \$600 grant to purchase warm-up sweaters for the young members of the Port Perry Synchronized Skating Team in Ontario.

In Support of Learning We welcome the opportunity to contribute to both large and small organizations across a variety of areas including education, health, arts and culture, social development, and sports and athletics. In the interests of community development, it's important that we support a diversity of groups and causes. At the same time, we have a special interest in assisting organizations and initiatives that encourage and facilitate learning.

At BMO Financial Group, learning is our passion. We believe that our own success as a business will continue to reflect our commitment to being a learning organization. In the same way, we believe that learning is equally important to the creation of a successful society. The benefits of learning are

immeasurable. Learning gives us the tools and the knowledge to make new discoveries and improve our social condition. It gives us the courage to turn dreams into reality. Learning inspires us. It breaks down barriers and promotes understanding. And, as the following sampling of the groups and programs we support through our corporate giving program clearly shows, learning is fundamental to a civil society.

Education Given our dedication to learning, it's not surprising that financial support for education is a key priority for BMO Financial Group. In 2002, we contributed \$3.7 million – 17% of our total donation dollars – to universities, schools and other educational organizations.

We continue to support young scholars at universities and colleges across the country. In total, we have committed more than \$8.9 million to Canadian post-secondary institutions, including over \$7.2 million to provide scholarships and bursaries. As well as our BMO Financial Group National Scholarship Program (see box opposite), we also provide individual scholarships to top academic students at both undergraduate and graduate levels each year.

In Montreal, for example, BMO Financial Group contributes to an excellence scholarship fund for graduate students at the Université de Montréal and its affiliated schools, the École Polytechnique and the École des Hautes Études Commerciales de Montréal. Meanwhile, at Concordia University, the \$20,000 Bank of Montreal–Pauline Vanier Fellowship is granted annually to the woman candidate with the highest overall academic and professional profile entering the school's full-time MBA program.

BMO continues to support the Canadian Merit Scholarship Foundation (CMSF), which provides awards ranging from \$500 to over \$60,000 and is open to all graduating high school and CEGEP students in Canada. CMSF awards are designed to identify and support well-rounded students who combine academic promise with character, leadership potential and a commitment to the community.

We remain committed, too, to our award-winning Possibilities Youth Scholarship program, designed to provide work experience as well as education incentives for visible-minority and aboriginal youths as well as young people with disabilities. The program enables students across the country in their final year of high school to work one day a week for BMO Bank of Montreal during the school year. Upon completion of the program, each intern receives a \$1,000 scholarship toward a post-secondary school of his or her choice. Last year, we provided scholarships to 64 Possibility interns.

Our Focus on Learning

Each year, BMO awards Foundation for the Advancement of Aboriginal Youth (FAAY) scholarships worth \$750 to 16 deserving aboriginal high school students across the country. Operated by the Canadian Council for Aboriginal Business, FAAY is a scholarship program dedicated to developing future generations of aboriginal leaders and to supporting the ambitions of young people who wish to contribute to the economic and social development of their communities.

The Right Start

Recognizing how crucial it is to get the right start in life, BMO became a founding sponsor in 1999 of ORT Toronto's Youth Technology and Mentor Program. It's an initiative that provides training and support to children from disadvantaged families who are more likely to become school dropouts. The program, which brings preteens together with certified computer teachers, social workers and youth mentors, is designed to provide computer training and to enhance language, social and academic skills. Upon completion of the after-school program, participants are given a free computer to take home. Last year, BMO provided a donation of \$80,000 to ORT to help the program increase its reach.

In 2002, we committed \$375,000 over three years to TVOntario, the provincial government's educational television broadcaster, to sponsor its new CareerMATTERS web site. CareerMATTERS allows young people both in and out of school, along with their parents and counselors, to learn about the wide variety of occupations and what they need to do to prepare for them. To that end, it offers descriptions of hundreds of jobs and outlines the kinds of courses required in high school and post-secondary programs.

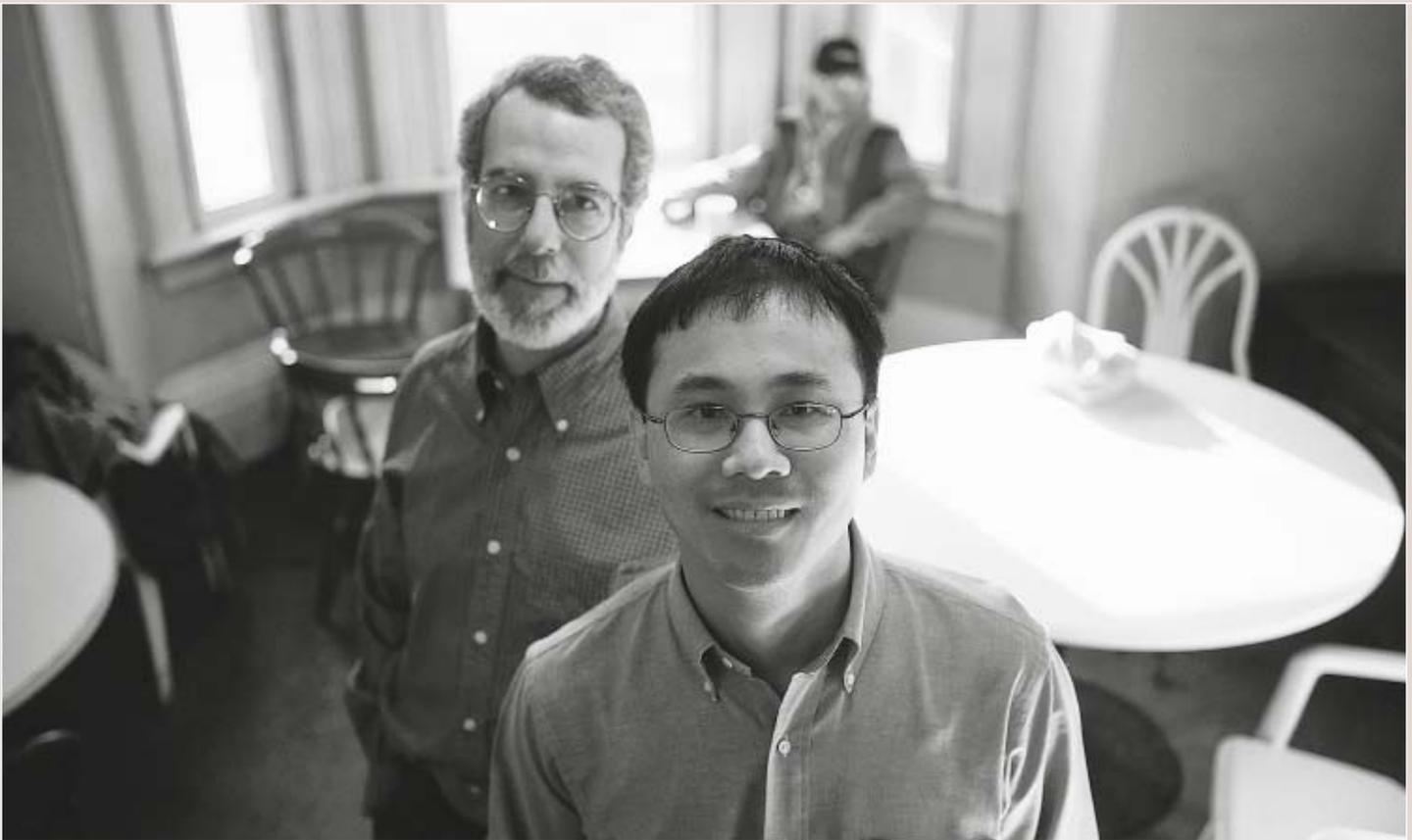
BMO announced an innovative partnership with Ryerson University in Toronto in 2002. We provided \$250,000 to the school to launch the Tri-Mentoring program, which brings new students together with senior students who in turn are partnered with alumni and professionals. The goal of the program is to facilitate students' academic, personal and employment success upon graduation.

Health Healthy communities are the foundation of a strong society. Acting on that belief, BMO Financial Group funds medical research, treatment and organizations promoting wellness at both national and local levels in Canada.

In 2002, we contributed \$4.6 million to hospitals and other health-related organizations, charities and programs supporting good health and medical research across Canada. Of this amount, more than \$720,000 went to support the efforts of national health agencies including the Alzheimer Society of Canada, the Canadian Cancer Society, the Canadian Foundation for AIDS Research and the Heart and Stroke Foundation. In addition, we continued to support The Canadian Institute for Advanced Research Human Development Program. Among the world-class scientists participating in this renowned program is Dr. Max Cynader, director of the Brain Research Centre at Vancouver Hospital and Health Sciences Centre and the University of British Columbia, whose work involves the exploration of the connections between early childhood experience and brain development.

We contributed to the Juvenile Diabetes Research Foundation, too – and so did our employees. Last spring, more than 2,000 BMO employees from across the country pulled on their sneakers and participated in local walkathons. Through employee pledges and fundraising, BMO walkers raised almost \$700,000.

Meanwhile, in Victoria, more than 100 BMO Bank of Montreal and BMO Nesbitt Burns®* employees and their families participated in the annual swimathon fundraiser for the Victoria Hospice Society. To date, BMO has raised more than \$200,000 in both corporate donations and employee support for Victoria Hospice, which provides care and support for individuals and their families facing advanced illness, death and bereavement.



This Is
Our Community.

Improving Inner City Health Care



Dr. Richard Glazier (left) and Dr. Steven Hwang, researchers at the ICHRU, St. Michael's Hospital, Toronto (top and above).

At the 1st International Conference on Inner City Health, held in Toronto last fall, BMO announced a pledge of \$730,000 to the Inner City Health Research Unit at St. Michael's Hospital.

"One of the issues we are researching is why individuals who are at risk and who have conditions such as asthma and diabetes are admitted to hospital at twice the normal rate," says Dr. Richard Glazier, an associate professor of family and community medicine and public health sciences at University of Toronto and a scientist at the Inner City Health Research Unit (ICHRU) at St. Michael's Hospital in Toronto. "Is it because they don't have a doctor? Can they not afford their medicine? Or do they not understand their illness?"

Learning the answers to such questions is of prime importance to Glazier and his fellow researchers at the ICHRU. Since it was founded

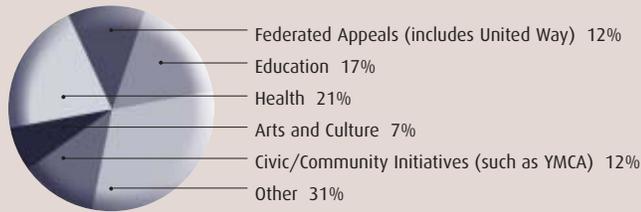
in 1998, the research unit has dedicated its efforts to improving the health of inner-city populations through a program of applied clinical and health services research. It places particular emphasis on addressing the health needs of disadvantaged individuals dealing with homelessness, HIV/AIDS, substance use and mental illness.

Like his colleague, Dr. Steven Hwang, a researcher at ICHRU who attained his medical degree at the Johns Hopkins School of Medicine and his master's degree in public health at Harvard University, is committed to addressing the health needs of society's most vulnerable members. His ongoing work with homeless men and women in

Toronto includes a current project to develop a community-based program to promote cervical cancer and breast cancer screening for homeless women. "The average age at which a homeless woman dies is 39," says Hwang. "That's a statistic we need to change."

The first of its kind in Canada, the research unit is gaining recognition around the world for its innovative work. More than 300 public health experts from across North America and Europe attended the 1st International Conference on Inner City Health, which St. Michael's Hospital sponsored last year. "The health of people living in inner cities is a global concern," says Glazier. "It's an issue that affects us all."

WHERE THE MONEY GOES



Rewarding Our Artists

Last October, the celebrated Montreal playwright Carole Fréchette was named the 2002 winner of the Elinore & Lou Siminovitch Prize in Theatre, the biggest annual prize of its kind in Canada. Sponsored by BMO Financial Group and named after Dr. Lou Siminovitch, one of Canada's outstanding scientists, and his late wife, Elinore, a playwright, the award is given in a three-year rotation to playwrights, designers and directors in mid-career who have made a significant contribution to theatre in Canada. As well as recognizing great creativity, the prize is structured to encourage mentorship. As the winner of this prestigious award, Fréchette received a cheque for \$75,000, while her protege, fellow Montreal playwright Geneviève Billette, received \$25,000.

Providing support to individuals and families was also very much on the minds of BMO employees on the East Coast who helped to raise funds during the Canadian Breast Cancer Foundation's Breast Cancer Awareness Days in Atlantic Canada last October. BMO Financial Group augmented their efforts with a \$10,000 contribution to the foundation's Atlantic chapter.

Arts and Culture At BMO Financial Group, we believe that all communities benefit from an active and vital cultural life. To encourage and celebrate the arts, we provide broad support to our artists and artistic organizations across Canada's rich cultural landscape. By design, our contributions are directed to both local and national as well as amateur and professional artists and groups.

In 2002, we contributed a total of \$1.5 million to the arts in Canada. Recipients included some of Canada's most cherished cultural institutions. We continue to serve as the principal sponsor of the Governor General's Literary Awards, which celebrate the nation's finest writers. We maintained our partnership with the Canadian Centre for Architecture (CCA) in Montreal. A renowned museum and international study centre, the CCA is dedicated to making architecture a public concern through exhibitions, publications and educational and cultural programs. And we maintained our long-standing support of the Stratford Festival of Canada.

We have committed \$77,500 to the Canadian Music Competition over the next five years. Since 1958, this influential national organization and its program of local, regional and national competitions have been fostering musical appreciation and providing wonderful opportunities to Canada's talented young musicians.

At the same time, we continued to support local artists and artistic organizations. For example, in British Columbia, we contributed \$25,000 toward the creation and installation of *Dancing Pedestrians*, a large bronze

sculpture by a local sculptor, Jock Hildebrand, that now adorns the city of Kelowna's downtown core. Meanwhile, in Surrey, we made a \$200,000 donation to support the state-of-the-art Bell Centre for the Performing Arts. Built by the Surrey School District and attached to Sullivan Heights Secondary School, the theatre is a welcome local addition for both theatre-goers and performing artists in the Fraser Valley.

Reflecting our focus on learning, a significant portion of arts and culture funding goes to support groups or programs that involve arts education and educational outreach. In Toronto, we support the Canadian Opera Company's BMO Financial Group Student Dress Rehearsals program. Each year, thousands of elementary and high school students participate in the program, which provides a lively and informative introduction to the opera.

Similarly, in Winnipeg, we contributed \$1,300 last year to the Manitoba Chamber Orchestra to further its Arts Advocacy Program. Each season, the orchestra, whose concerts are regularly broadcast nationally on CBC Radio Two, introduces some 660 inner-city elementary school children to chamber music.

As in years past, we continue to offer assistance to encourage ongoing learning opportunities for new and developing artists through various scholarship and bursary programs. In 2002, we contributed \$10,000 to the Montreal-based National Theatre School of Canada to help students whose financial situation would otherwise prevent them from pursuing their training. BMO also contributed \$22,500 in the form of bursaries and scholarships to the National Youth Orchestra of Canada, an organization devoted to the discovery and training of young Canadian symphony orchestra musicians.

Civic and Community Like all Canadians, BMO Financial Group understands the great value that comes with helping to build vibrant, healthy and tolerant communities. Safe streets, involved neighbourhoods and a spirit of civility enrich us all.

In 2002, we contributed \$2.6 million to organizations and programs that support community development. Mindful that our communities comprise many diverse groups and interests, we strive to ensure that our contributions are broadly based. And as always, we target a portion of our donation and sponsorship dollars to groups and programs that involve learning.

We continued to be one of the largest corporate supporters of the United Way and Centraide across Canada. In the Greater Toronto Area alone last year, a \$977,200 corporate donation and an employee donation of more than



On Parliament Hill

"For someone like me who is interested in political science, the experience is invaluable," says Brock Pitawanakwat. After earning his BA in history at the University of Regina and his MA in indigenous governance at the University of Victoria, the 26-year-old is currently one of 10 young people from across Canada serving as parliamentary interns in the House of Commons. On a sunny day last fall, the parliamentary interns from 2002 met with the Hon. Edward C. Lumley, Vice-Chairman, BMO Nesbitt Burns, and former MP and cabinet minister. With a three-year contribution of \$120,000, BMO Financial Group is the lead private-sector sponsor of the Parliamentary Internship Programme, which provides university graduates with an opportunity to work with members of Parliament and learn from the inside how Canada's Parliament works.



This Is
Our Community.

A Second Chance



EPOC student Giselle Rodriguez with daughter Ourania (top and above).

For more than 30 years, a Montreal social agency has been helping unemployed young men and women find the road to becoming autonomous and contributing members of the community.

For Giselle Rodriguez, the symbol of her new and improved life is a little girl's red party dress. "My daughter's daycare recently had the children put on a show for the parents," says the 25-year-old who has lived in Montreal since immigrating from Cuba in 1997. "I wanted Ourania to look pretty so I bought her an amazing dress. I would never have been able to afford to do that before."

"Before," according to Rodriguez, was life prior to discovering Education Placement Orientation Communication (EPOC), a Montreal-based organization that has provided a second chance to more than 4,000 disadvantaged young adults. "The majority of our students are bright,

motivated young people who have lost their way," says James Hughes, EPOC's executive director. "Through a mix of skills training and personal counseling, we provide our students with a nurturing environment in which they can find their way again."

BMO Financial Group has long enjoyed a special relationship with EPOC. Since it was initiated by our former chairman and CEO, G. Arnold Hart, in 1970, we have contributed over \$5.1 million to the organization. Our ongoing support is a tribute to the success of EPOC. "Over 80% of individuals who complete its intensive four-to-six-month programs go on to find work or pursue higher education," says Hughes.

One of those successes is Rodriguez. Formerly receiving social assistance, the young mother is now working full-time as a data entry clerk for a Montreal lighting manufacturer. "EPOC changed my life," she says. "It gave me the language and computer training I needed. But, most important, it gave me the confidence and motivation to go forward. Today, I'm independent. And it feels wonderful."

\$1.8 million resulted in a total contribution of almost \$2.8 million to the United Way.

Big Brothers Big Sisters is another national charity that makes a difference in the lives of people at the community level. In 2002, we donated \$63,971 to the organization, which included hosting their national conference at BMO's Institute for Learning. And once again, our employees augmented our contribution. Across Ontario, for instance, BMO employees in over 30 locations organized curling bonspiels, bowlathons and bake sales to support the organization that does so much to provide worthy role models for youngsters.

In 2002, we continued to contribute to individual organizations dedicated to making life better in their local communities. Over the last two years, BMO donated \$40,000 to the Salvation Army's Circle of Caring Capital Campaign in British Columbia. The funds were split between the Richmond and Langley community centres of the Salvation Army, which has a long history of providing for the needs of people in the Lower Mainland who require their social services.

Meanwhile, in Saskatoon, we awarded \$700 to the Autism Treatment Services of Saskatchewan to help offset the cost of delivering a summer skill-enhancing program for autistic children between the ages of five and 21. The donation helped to cover the fee charged by the local school board to use its facilities.

Sports and Athletics Whether they involve learning to skate at the local arena, a friendly game of golf among friends or training as an elite athlete, sports and athletics contribute to the well-being of everyone who participates. As well as optimizing health, organized physical activity promotes confidence, a sense of accomplishment and new friendships.

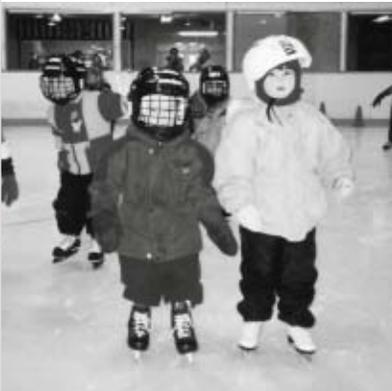
In 2002, BMO contributed \$4.9 million in donations and sponsorships to sports and athletics organizations and programs. At the national level, we contributed \$425,000 to the BMO Financial Group Future Links program. A partnership between BMO, the Royal Canadian Golf Association, the Canadian Professional Golfers Association and Canada's provincial golf associations, Future Links®² is a national program that provides a range of services and activities to tens of thousands of young golfers each year, ranging from instructional golf clinics to junior skills competitions. Future Links also operates a number of depots to collect and redistribute used golf equipment. As well as offering a great deal of fun, we believe golf benefits

Helping Kids

Helping children is also the aim of Kids Help Phone³¹, Canada's national bilingual telephone and online counseling service for children and youth. In 2002, our \$200,000 donation sponsored the Kids Help Phone Student Ambassador and Community Ambassador programs. Ambassadors – high school students and volunteers – help to raise awareness of this valuable service whose counselors answer 1,000 calls from troubled young people every day.

I CanSkate

On any given Saturday afternoon, a group of 30 novice skaters takes to the ice at the 8 Rinks Ice Sports Center in Burnaby, B.C. Ranging in age from three to 63 (although the average age is five), the beginners, under the eyes of a watchful coach, go through their paces, learning how to skate forwards and backwards and, most important, how to stop. With variations on a crossover, it's a scene that is being repeated at approximately 1,400 other ice rinks across Canada that offer Skate Canada's learn-to-skate program, CanSkate. The program is presented by BMO Financial Group, and in 2002 alone, CanSkate helped more than 130,000 youngsters and adults learn a pastime they can enjoy forever.



youngsters by teaching important life skills like integrity, honesty and discipline.

Along with our national contributions, BMO and our employees actively support hundreds of community sports teams and organizations that brighten the lives of Canadian children and adults alike. Last year, for instance, we contributed \$1,000 to the Camrose Minor Hockey Association in Camrose, Alta., to purchase team jerseys and help with general operating expenses. And we provided another \$1,000 gift to the Cobourg Dragon Boat Club in Cobourg, Ont. The club is using the money to help purchase new boat equipment, needed to meet the demand from local residents wishing to participate in the increasingly popular sport.

Our Sponsorships

BMO Financial Group is a major sponsor of women's professional golf in Canada. In 2002, we were the title sponsor of the Bank of Montreal Canadian Women's Open (the only Ladies Professional Golf Association event in Canada) and the BMO Financial Group Canadian Women's Tour. Our contribution reflects our commitment to lifelong learning and our desire to develop women's golf in Canada at all levels. As a result of our support, Canadian women golfers have the opportunity to participate in professional tournament-level play and attend skill-development seminars.

For the past seven years, BMO has been the title sponsor of Canada's most prestigious figure skating event, the BMO Financial Group Canadian Championships. Canadian figure skaters are among the best in the world, and, in partnership with Skate Canada, we are committed to continuing excellence in figure skating. BMO's sponsorship of the national championships is but the most visible component of our involvement in figure skating. We support a number of regional and national competitions designed to develop younger skaters. As well, BMO is a major sponsor of Skate Canada's highly popular CanSkate^{®3} program, which encourages figure skating at the grassroots level (see box).

BMO has also been a proud sponsor of Spruce Meadows since 1976. Located near Calgary in the foothills of the magnificent Canadian Rockies, the Spruce Meadows complex has long been a world leader in the sport of show jumping. Each year, the celebrated facility hosts more than 334,000 Canadian and international equestrian fans who come to learn about the sport of kings and to cheer on world-class athletes competing in tournaments including the BMO Financial Group Nations' Cup. In 2002, Spruce Meadows Masters was voted L'Année Hippique Best Show Jumping Event. ■

Our Customers Big and Small

We are committed to providing *all* our customers with the products, services and tools they need to meet their financial objectives today and secure their dreams for the future.

We offer our customers – whether they wish to bank, borrow, invest or save – a wide array of financial choices designed to meet individual needs and circumstances.

Those choices include products and services designed to assist people with special needs and economic circumstances.

A Banking Plan for Everyone BMO strongly believes that it is important to treat customers with respect, regardless of their financial circumstances. In March 2001, as part of an industry commitment, BMO Bank of Montreal revised its Basic Plan in order to make basic banking more affordable. In the interests of making banking even more accessible to all customers, it is our policy to require only one piece of government-issued identification as well as a secondary piece of identification to open an account. A list of commonly accepted identification appears in the Bank's *Better Banking Guide*, which is on display in all branches.

BMO Bank of Montreal also offers special no-cost and low-cost banking to youths, students and seniors. We currently provide free banking services to 458,000 customers under the age of 21 and post-secondary students up to the age of 26 as well as to 694,000 customers over the age of 60.

In recognition of the hard work that goes into raising money for important community causes, we additionally support the efforts of small local not-for-profit groups who serve their communities. BMO Bank of Montreal designed the Community Account exclusively for local not-for-profit associations and

groups to provide lower-cost banking and increase funds available for good causes. Many of the banking services provided by the Community Account are offered free of charge. Currently more than 56,000 not-for-profit organizations, including societies, lodges, Scouts and Guides, and sports and business clubs as well as local chapters of national non-profit organizations, are taking advantage of the Bank's Community Account.

Ensuring Access BMO serves its customers through an extensive network of branches and electronic delivery channels. Our goal is to provide customers with the integrated and individualized service they want when they want it.

Currently we serve our customers across Canada through more than 968 BMO Bank of Montreal branches and 2,000 automated banking machines (ABMs) as well as our direct banking channel, bmo.com.

It is our goal to ensure that our business is accessible to all our customers – including those with physical disabilities. To meet that objective, BMO is currently developing an Accessibility Guide with guidelines to ensure that we provide an environment which will accommodate customers and employees with mobility, vision and hearing disabilities in a consistent manner throughout our retail and corporate workspace environments across Canada.

Currently 86% of our branches provide barrier-free access to entrances and vestibules, and many of our branches provide barrier-free lineup areas, wheelchair-height seating arrangements at counters and cheque desks, access to vault areas including safety deposit boxes, and specific parking spaces designated for customers with disabilities. At the same time, all major new and renovated projects are being designed for mobility accessibility.

In 2001, following the publication of the new Canadian Standards Association (CSA) guidelines on accessibility for ABMs, we undertook a review of our network with the aim of determining an adoption strategy that would best serve the needs of our customers with disabilities. To that end, a location to test some of the requirements for signage, assist bars and lighting was set up in February 2002. Subsequently we installed assist bars on 111 machines across Canada.

In accordance with CSA standards, we have begun to install ABMs that have the keypad and function display keys set at a more accessible height for customers who use wheelchairs. To date, we have installed 216 of these units at branch and instore locations. Overall, more than 40% of the branch and instore sites where we have ABMs have a machine that is wheelchair accessible.



This Is
Our Community.

Part of the Community



Service station owner Nathan Ng with BMO Customer Service Representative Chanty Vattanayinsomsuk (top); Sunridge Spectrum Branch Manager Richard Burton with Chanty Vattanayinsomsuk (above).

Across Canada, BMO Financial Group branches and offices and our employees are committed to the prosperity and well-being of the communities they serve.

Calgary service station owner and entrepreneur Nathan Ng is recalling his recent business trip to Hong Kong. "A situation came up where I needed to make a significant purchase using my MasterCard," he says. "But the price would have exceeded my credit limit, big time! So I called Richard. Within the day, I got approval for a limit increase and the deal was done." The "Richard" Ng is referring to is Richard Burton, Manager of BMO Bank of Montreal's Sunridge Spectrum Branch in a multicultural neighbourhood in northeast Calgary.

Customer satisfaction is a priority at the Sunridge Spectrum Branch. That's a reality reflected by the branch's physical environment. One

of our newer branches, Sunridge boasts a drive-through ABM as well as specially designed sit-down service counters to accommodate people in wheelchairs. The branch also features a customer service centre replete with a financial reference library, big-screen TV, fresh coffee and a selection of daily newspapers.

Customers like Sunridge's appealing surroundings. But, according to Ng, the branch's most outstanding feature is its people. "They look out for my interests," he says. "They take care of me." To illustrate his point, Ng refers to the close working relationship he enjoys with a number of Chinese-speaking Customer Service Representatives and with Financial Services Manager Chanty

Vattanayinsomsuk, a native of Thailand. "Chanty speaks with me in Mandarin," says Ng. "My English is OK, but I feel much more comfortable – especially if I'm discussing complex financial matters – speaking my native language."

The praise comes as no surprise to Burton. "Many of our 30 employees live in the area, and they care deeply about the people who reside and do business here," he says. "And it's not only our customers they care about. Most of our employees are also active community volunteers. Right now, the entire branch is involved in a program to support a nearby special-needs school. Serving customers and our community: that's what we are about."



A Home of Their Own

Traditionally, it has been very difficult for aboriginal Canadians to obtain financing for home building or renovation. As a result, there is a critical lack of quality affordable housing on most of the country's 600 First Nations reserves. To address the need, we created the BMO Bank of Montreal On-Reserve Housing Loan Program, which enables qualified members to obtain loans without the need of government assistance. To date, 100 families in 14 First Nations communities have taken advantage of the program. The Hill-Doxtators from the Oneida Settlement in southwestern Ontario are among them. Says Joann Doxtator, who shares her new three-bedroom home with her husband, Gerry Hill, and daughter, Alana, "After years of living in other people's houses, we finally have a home to call our own. It feels very, very good."

To assist sight-impaired customers, approximately 85% of our ABMs have contrasting bright colours on the screen, making instructions easier to read; pulsing light bars that direct users to the card and envelope depository; and large-character keypads. These same machines have a raised pip on the number 5 key to facilitate use. BMO Bank of Montreal also offers fully personalized large-print cheques with perforated guidelines. As well, the Bank provides statements in Braille or large print.

To provide effective service to our customers with hearing disabilities, our BMO Bank of Montreal Direct Banking Client Services Centre is equipped with a teletypewriter (TTY) device.

We provide a broad range of bank services for customers who are unable to leave their homes. As well, our Client Services Centres maintain a list of branches with facilities to support customers with disabilities.

As we endeavour to accommodate people with special economic and physical needs, so too do we reach out to provide financial services to individuals who belong to distinct cultural groups in Canada.

Aboriginal Banking BMO is working diligently to build mutually beneficial and sustainable relationships with aboriginal communities, businesses and individuals across Canada and to design and deliver a comprehensive range of financial products and services. Our efforts are led by our 12-person Aboriginal Banking Unit, headed by Ron Jamieson, a Mohawk from Six Nations of the Grand River.

BMO Bank of Montreal has opened 12 full-service branches across Canada that service aboriginal communities. Ten of the branches are located on First Nations territories, and most of these are staffed by members of the community. In some branches, banking services and basic banking forms are provided in the traditional language of the local community.

We have begun to introduce community banking outlets to bring financial services to remote communities in Canada. Supported by the nearest full-service BMO Bank of Montreal branch, each community banking outlet enables customers to take care of their financial needs, whether that involves opening a bank account or purchasing investment products. To date, the Bank has opened outlets in Deline, N.W.T., and Île-à-la-Crosse, Sask., and has entered into alliance agreements to open two additional community banking outlets in Nain, Lab., and Moose Factory, Ont. Our customers are able to access complete aboriginal banking information at bmo.com/aboriginalbanking.

Asian Banking Between 1995 and 2000, more than 625,000 people – representing 62% of all immigrants – came to Canada from Asia. With our efforts spearheaded by our Asian Market Headquarters in Toronto, BMO is committed to serving these new Canadians.

To that end, we have developed customized and culturally sensitive services and communication programs targeted toward customers with Asian backgrounds. For instance, in communities with significant new immigrant populations, we provide literature on selected products and services in languages including Cantonese, Mandarin, Korean, Hindi and Punjabi. Meanwhile, at specially designated BMO Bank of Montreal branches located in the country’s major cities – where most new Canadians make their home – we staff our locations to reflect the communities we serve. We also offer an Immigrant Credit Program for eligible new immigrants.

More than 100 of our branches officially provide service in Chinese, Canada’s third most common mother tongue according to the 2001 census. Many of these branches have ABMs that are equipped with Chinese-language options. Our 400,000 Chinese-speaking customers also have the option of being served in their native language when they reach us via direct banking by phone or online through bmo.com/chinese. Additionally, both InvestorLine®, our direct investing service, and BMO Nesbitt Burns, our full-service investment firm, offer online and in-person Chinese-language service. We also offer dedicated Chinese-speaking agents to help clients purchase mutual funds, while our MasterCard®4 Call Centre provides Mandarin and Cantonese interactive voice recognition options.

Serving Our Customers Responsibly Providing excellent service to our customers involves more than providing good advice and appropriate products. It also involves treating our customers ethically, fairly, responsibly and with respect. To continually improve our level of service, we introduced the Branch Quality Customer Survey in 2000. To date, more than 19,000 customers have participated in the annual survey, which is designed to assess service quality strengths as well as service gaps and to prompt action to improve service quality over time.

The desire to serve our customers responsibly led us to recruit Dina Palozzi to be our first Executive Vice-President, Client Relations, BMO Nesbitt Burns, and Senior Vice-President and Chief Privacy Officer, BMO Financial Group. Formerly a senior executive in the Ontario public sector and a recognized leader in the field of financial services regulation, Palozzi is

Our Focus on Learning

BMO Bank of Montreal branches in Canada that provide Asian-language services regularly offer workshops to familiarize new immigrants with general banking practices in Canada. These branches also offer Asian-language information seminars on subjects ranging from banking in Canada to Registered Retirement Savings Plans to investment strategies at various times throughout the year. As well as learning about Canadian financial matters, individuals participating in these events have the opportunity to meet and make friends with other newcomers.

responsible for developing, implementing and monitoring the application of best practices in handling complaints, the resolution of disputes and the management of client relations for BMO Nesbitt Burns as well as BMO Financial Group's Investment Banking Group and Private Client Group on a North American basis. As well, her responsibilities include the obligation to ensure that our business strategy incorporates our commitment to respect and protect the privacy of our customers' personal information. ■

RETAIL LOCATIONS OPENED AND CLOSED IN 2002

At BMO, our strategy is to serve our customers based on their current preferences as well as their future needs. We fine-tune our branch network to accommodate shifts in population, customer demand and market opportunities.

Location	Address	City/Province	Location	Address	City/Province
BMO Bank of Montreal Branches and Facilities Opened in 2002*			BMO InvestorLine Stores Closed in 2002		
St. Clair and Keele Dominion	2155 St. Clair Ave. W.	Toronto, ON	Lime Ridge Mall	999 Upper Wentworth St.	Hamilton, ON
Bovaird and McLaughlin Dominion	10088 McLaughlin Rd.	Brampton, ON	Masonville Place Mall	1680 Richmond St. N.	London, ON
South Trail Crossing	4307 – 130th Ave. S.	Calgary, AB	5th Avenue Place	425 – 1 St. S.W.	Calgary, AB
St. Albert Safeway	395 St. Albert Rd.	St. Albert, AB	BMO Nesbitt Burns Offices Opened in 2002		
Aldergrove Safeway	27566 Fraser Highway	Aldergrove, BC	Prince George	1322 – 3rd Ave.	Prince George, BC
Capilano Safeway	1062, 5004 – 98 Ave.	Edmonton, AB	Kelowna	1484 Water Street, 3rd fl.	Kelowna, BC
Fortune Shopping Centre Safeway	750 Fortune Dr.	Kamloops, BC	Thornhill	8500 Leslie St.	Thornhill, ON
Heritage Safeway	2304 – 109 St.	Edmonton, AB	Amos	101 1ère Ave. O.	Amos, QC
Marché d'Alimentation IGA	110 Boul. Don-Quichotte	Île Perrot, QC	Truro	35 Commercial St., Ste. 304	Truro, NS
Beacon Safeway	1818 Centre St. N.E.	Calgary, AB	Amherst	28 Church St.	Amherst, NS
Bayview and Major Mackenzie			Sydney	180 Charlotte St.	Sydney, NS
Dominion	1070 Major Mackenzie Dr. E.	Richmond Hill, ON	BMO Nesbitt Burns Offices Closed in 2002		
Sainte-Julie IGA	2055 Rue Principale	Sainte-Julie, QC	Prince George	299 Victoria St., Ste. 901	Prince George, BC
Medicine Hat Division			Kelowna	1665 Ellis St., Ste. 202	Kelowna, BC
Avenue Safeway	615 Division Ave. S.	Medicine Hat, AB	10th and Granville	2609 Granville St., Ste. 410	Vancouver, BC
Kelowna Main Office	294 Bernard Ave.	Kelowna, BC	Lindsay	17 Russell St. W.	Lindsay, ON
Penticton Safeway	1301 Main St.	Penticton, BC	Gatineau	203 – 224 Bellehumeur St.	Gatineau, QC
Sidney Safeway	2345 Beacon Ave.	Sidney, BC	BMO Harris Private Banking Offices Opened in 2002		
Trois-Rivières Ouest	5885 Boul. Jean-XXIII	Trois-Rivières Ouest, QC	Kitchener Main	508 Riverbend Dr.	Kitchener, ON
Dundas and Neyagawa Dominion	478 Dundas St. W.	Oakville, ON			
Spruce Grove	110 – 16 Westway Rd.	Spruce Grove, AB			
BMO Bank of Montreal Branches and Facilities Closed in 2002*					
Metro Centre	200 Wellington St. W.	Toronto, ON			
Health Sciences Centre	820 Sherbrook St.	Winnipeg, MB			
Ryckman's Corners	1588 Upper James St.	Hamilton, ON			
City Centre	8 Main St.	Cambridge, ON			
Williamstown	Bridge Street	Williamstown, ON			
Inuvik	187 Mackenzie Road	Inuvik, NT			
Queen Street East	26 Queen St. E.	Cambridge, ON			
Eastwood Square	120 Ottawa St. N.	Kitchener, ON			
McLeod Road South A & P	6770 McLeod Rd. S.	Niagara Falls, ON			
Penticton Plaza	1301 Main St.	Penticton, BC			
Spruce Grove	420 King St.	Spruce Grove, AB			

* This list does not include locations that moved less than 500 metres.

ABMS OPENED AND CLOSED IN 2002

ABMs Opened in 2002

Location	Address	City/Province
Pharmacie L. Lampron	1850 Rue Mailloux	Québec, QC
Trois-Rivières Ouest Branch	5885 Boul. Jean-XXIII	Trois-Rivières Ouest, QC
Arvida Branch	2840 Pl. Davis	Jonquière, QC
Lachute	521 Rue Principale	Lachute, QC
Clayton Park West Branch	360 Lacewood Dr.	Halifax, NS
Pointe-aux-Trembles	13000 Rue Sherbrooke E.	Montreal, QC
King and Ottawa	1074 King St. E.	Kitchener, ON
Yonge and St. Clair	1431 Yonge St.	Toronto, ON
Health Sciences Centre	730 William St.	Winnipeg, MB
Tower Lane Mall Safeway	505 Main St. S.	Airdrie, AB
Castlegar Branch	1990 Columbia Ave.	Castlegar, BC
Kelowna Main Office (2 ABMs)	294 Bernard Ave.	Kelowna, BC
Penticton Branch	195 Main St.	Penticton, BC
Student Union Branch (UBC)	6138 Student Union Blvd.	Vancouver, BC
Chambly	1376 Ave. Bourgogne	Chambly, QC
Saint-Jean-sur-Richelieu	991 Boul. de Séminaire N.	Saint-Jean, QC
King and University Branch	200 King St. W.	Toronto, ON
Beacon Heights Safeway	1818 Centre St. N.E.	Calgary, AB
Morris Branch	107 Main St.	Morris, MB
Spruce Grove	16 Westway Rd.	Spruce Grove, AB
Meadowvale Town Centre Branch	6780 Meadowvale Town Centre Cir.	Mississauga, ON
King Fisher Square	920 Upper Wentworth St.	Hamilton, ON
Queen and Guelph	23 Queen St. W.	Cambridge, ON
Parkgate Village Safeway	1175 Mount Seymour Rd.	North Vancouver, BC
Fortune Shopping Centre Safeway	750 Fortune Dr.	Kamloops, BC
Peninsula Village Safeway	15355 – 24th Ave.	Surrey, BC
Dominion	478 Dundas Street E.	Oakville, ON
Vernon Square Safeway	4300 – 32nd St.	Vernon, BC
Medicine Hat Safeway	615 Division Ave. S.	Medicine Hat, AB
Hillhurst Safeway	410 – 10th St. N.W.	Calgary, AB
Sainte-Julie IGA	2055 Rue Principale	Sainte-Julie, QC
Oakridge Safeway	650 West 41st St.	Vancouver, BC
Sidney Safeway	2345 Beacon Ave.	Victoria, BC
Southgate Safeway	111th at 51st Avenue	Edmonton, AB
Penticton Safeway (2 ABMs)	1301 Main St.	Penticton, BC
Marché d'Alimentation IGA	110 Boul. Don-Quichotte	Île Perrot, QC
South Trail Crossing (2 ABMs)	4307 – 130th Ave. S.E.	Calgary, AB
Capilano Safeway	5004 – 98 Ave.	Edmonton, AB
St. Albert Safeway	395 St. Albert Rd.	St. Albert, AB
Bayview and Major Mackenzie Dominion	1070 Major Mackenzie Dr. E.	Richmond Hill, ON
Bovaird and McLaughlin	10088 McLaughlin Rd.	Brampton, ON
Casino Niagara (3 ABMs)	5705 Falls Ave.	Niagara Falls, ON
404 Shopping Centre	1111 Davis Dr.	Newmarket, ON

ABMs Closed in 2002

Location	Address	City/Province
Hamilton Main Office	50 Bay St. S.	Hamilton, ON
Delta Hamilton Bingo	43 King St. E.	Hamilton, ON
Ontario Street A & P	925 Ontario St.	Stratford, ON
City Centre Branch	8 Main St.	Cambridge, ON
Bleury and Ste-Catherine	355 Rue Ste-Catherine	Montreal, QC
Darlington and Soissons Branch	6008 Ave. Darlington	Montreal, QC
Beckers Convenience	525 Ontario St.	Milton, ON
Yonge and St. Clair	1431 Yonge St.	Toronto, ON
Delta Toronto Bingo	1799 St. Clair Ave. W.	Toronto, ON
University and College Branch	700 University Ave.	Toronto, ON
North Hill Branch	1110 Centre St. N.E.	Calgary, AB
7th St. S.W. Branch	418 7th St. S.W.	Medicine Hat, AB
Health Sciences Centre	800 Sherbrook St.	Winnipeg, MB
Health Sciences Centre Branch	820 Sherbrook St.	Winnipeg, MB
Castleridge Plaza Branch	55 Castleridge Ave. N.E.	Calgary, AB
Richmond Shopping Centre Branch (2 ABMs)	6551 No. 3 Rd.	Richmond, BC
Penticton Plaza Branch (2 ABMs)	1301 Main St.	Penticton, BC
Student Union Branch (UBC)	6138 Student Union Blvd.	Vancouver, BC
Inuvik	187 Mackenzie Rd.	Inuvik, NT
Confederation Building	Prince Phillip Dr.	St. John's, NL
Mail Champlain Branch	2151 Boul. Lapinière	Brossard, QC
Brampton Main Office	56 Queen St. E.	Brampton, ON
Queen Street East Branch	26 Queen St. E.	Cambridge, ON
Algonquin College Main Campus	1385 Woodroffe Ave.	Nepean, ON
Algonquin College Rideau campus	200 Lees Ave.	Ottawa, ON
Dundas and Macdonald Branch	268 Dundas St. E.	Belleville, ON
Bell Mobility	2920 Matheson Blvd. E.	Mississauga, ON
Main Drug Mart	2047 Avenue Rd.	Toronto, ON
Eastwood Square Branch (2 ABMs)	120 Ottawa St. N.	Kitchener, ON
McLeod Road South A & P	6770 McLeod Rd. S.	Niagara Falls, ON
Tsuu T'ina Nation Gas Bar	9961 Chula Blvd. S.W.	Calgary, AB
Metro Centre Branch	200 Wellington St. W.	Toronto, ON
Comox Branch	1771 Comox Ave.	Comox, BC

Our Small Business Clients

Small business represents a vital part of the Canadian economy, a source of both jobs and innovation. We are committed to supporting the ambitions and the promise of these enterprises across the country.



In Good Times and Bad

“The Bank gave us the means to survive through a crisis,” says Ken Solverson, co-owner with his brother, David, of a 3,000-acre, 1,100-head cattle ranch near Camrose, Alta. Solverson is referring to his participation in BMO Bank of Montreal’s Prairies Disaster Relief Program, launched last year to help struggling farm customers in the Prairies. “Normally we grow all the grain we need to feed our herd, but because of the weather, we had no crop,” says Solverson. “We knew we needed to buy feed from outside. The question was, How would we pay for it? That’s where the Bank stepped up by arranging for us to defer \$118,000 in principal payments on our term loan until next year. It gave us the cash we needed to purchase the extra feed we needed.”



At BMO Financial Group, we have worked hard to develop the financial products and services and advisory support that our 438,000 small and medium-sized business clients need to achieve their goals.

Standing by Our Clients Our commitment begins with a consistent and innovative approach to small business financing. We believe it is important to develop long-term relationships with our clients and to stand by them in good times and in bad.

This means responding to market changes. In the fall of 2001, for instance, we introduced a “prime rate sale” for small business customers, providing them with access to low-cost sources of credit. BMO Bank of Montreal was the only financial institution to offer such a customized solution during the economic downturn that followed the upheaval wrought by September 11. Almost 2,700 business customers took advantage of the program.

We announced that we would give back to small business clients up to \$600 each in the form of a 0.25% interest credit on prime-rate-based operating loans and lines of credit. Over 80,000 of our customers were eligible to receive the interest credit.

Relief for Farmers This past summer, we once again responded to challenging times by introducing our Prairies Disaster Relief Program. Launched in August, the initiative was designed to help our flood- and drought-affected farm and agribusiness-related clients in the Prairies to improve their cash flow

during the crisis. The program, which allows customers with loans in good standing to defer principal payments on their loans until October 2003 and reduces the interest rate on operating lines of credit, is helping to ensure that our farm customers have the banking assistance they need to improve their cash flow and get them through the next production cycle (see box opposite).

Offering Our Expertise At all times, we offer our small and medium-sized business clients a variety of advisory support services. Across Canada, BMO Bank of Montreal has professionals who understand business customers and who can tailor financial solutions to their business banking needs. Our Commercial Account Managers are experienced in providing customized solutions designed to meet our customers' business needs – whether they are

BUSINESS DEBT FINANCING

Provinces & Territories		Less than \$25,000	\$25,000 – \$99,999	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$4,999,999	\$5,000,000 and over	TOTAL
AS AT OCTOBER 31, 2002 (Authorizations in \$ millions)									
Newfoundland and Labrador	Authorized Amount	7.4	29.3	46.5	38.8	53.6	97.0	107.2	379.8
	Number of Firms	1,014	569	300	112	78	46	12	2,131
Prince Edward Island	Authorized Amount	2.4	9.9	21.8	22.5	36.5	53.0	12.1	158.2
	Number of Firms	241	183	141	64	54	28	2	713
Nova Scotia	Authorized Amount	13.2	53.3	85.9	101.9	96.3	234.9	645.2	1,230.7
	Number of Firms	1,777	1,035	557	294	137	130	35	3,965
New Brunswick	Authorized Amount	9.2	43.9	84.5	90.0	143.9	220.0	639.7	1,231.2
	Number of Firms	1,187	827	530	260	207	118	20	3,149
Quebec	Authorized Amount	82.3	267.9	524.2	544.7	660.0	2,031.2	8,183.5	12,293.8
	Number of Firms	12,048	5,284	3,365	1,575	967	966	351	24,556
Ontario	Authorized Amount	191.2	714.9	1,378.9	1,385.1	1,504.3	4,377.6	43,908.4	53,460.4
	Number of Firms	29,563	13,873	8,958	4,041	2,218	2,078	816	61,547
Manitoba	Authorized Amount	12.8	46.8	81.5	69.8	87.1	424.4	1,782.7	2,505.1
	Number of Firms	1,658	903	539	200	126	184	55	3,665
Saskatchewan	Authorized Amount	31.2	114.9	141.9	108.1	96.8	236.5	572.0	1,301.4
	Number of Firms	3,708	2,256	914	320	146	114	38	7,496
Alberta	Authorized Amount	66.0	219.0	390.4	349.5	364.0	960.4	8,291.1	10,640.4
	Number of Firms	10,680	4,297	2,518	1,020	539	468	220	19,742
British Columbia	Authorized Amount	73.5	252.9	533.5	556.9	667.6	1,584.6	2,961.9	6,630.9
	Number of Firms	10,795	5,002	3,424	1,623	972	812	197	22,825
Yukon	Authorized Amount	1.0	3.8	6.0	7.9	4.7	17.3	-	40.7
	Number of Firms	121	78	43	22	7	8	-	279
N.W.T./Nunavut	Authorized Amount	0.9	2.1	5.2	5.8	3.1	11.8	-	28.9
	Number of Firms	120	44	31	16	5	7	-	223
Total	Authorized Amount	491.1	1,758.7	3,300.3	3,281.0	3,717.9	10,248.7	67,103.8	89,901.5
	Number of Firms	72,912	34,351	21,320	9,547	5,456	4,959	1,746	150,291



This Is
Our Community.

Supporting Women Entrepreneurs



Entrepreneur Linda Knight (top) and with colleague (above).

At BMO Financial Group, we are proud to support Canadian businesswomen. As well as facilitating their success, we celebrate and promote their accomplishments.

"We have to call Belgrave!" Linda Knight laughs as she shares the in-house joke used by her staff as a way to differentiate their employer from the competition. "Most of our 12 competitors are headquartered in Toronto or Ottawa," says the founder and CEO of CarePartners, a community nursing agency based in Belgrave, Ont., and serving southwestern Ontario.

It was a desire to provide excellent care to her patients that initially led Knight, who graduated from Conestoga College in Guelph, Ont., as a registered nurse in 1977, to start her own home care business. She got a \$5,000 loan in 1984 from BMO Bank of Montreal, which was the only bank that did not require

her husband to co-sign. Her company developed over the next decade, but it was not until 1996 that growth became exponential. "At that time, because of a shift in government policy, the home care market opened up to private enterprise," says Knight. "Suddenly our community-based business had the opportunity to go head-to-head with much bigger competitors."

To take advantage of the opportunity, Knight, on the advice of her accountants, again approached her local BMO Bank of Montreal branch. "We were under significant growth pressure and needed access to cash," she says. "BMO gave us that in the form of a \$500,000 line of credit – without my husband's

signature, by the way." Knight put that extra capital to good use, growing CarePartners from a \$600,000 business to a \$14-million enterprise with over 500 employees.

In recognition of her accomplishments, Knight was awarded the Canadian Women Entrepreneur of the Year Impact on Local Economy Award in 2001. Since 1992, BMO Bank of Montreal has sponsored the award – a reflection of our own commitment to advance the health and well-being of the communities we serve. Says Knight, "The award is very special. It recognizes not only my business skills but also my company's contribution to our community. That's a wonderful source of inspiration."

looking to borrow, expand their business, manage cash flow or devise investment solutions.

We also offer a wealth of information online. At bmo.com/business, new, established and aspiring entrepreneurs can access an extensive business knowledge database including guides on basic business finance, helpful articles on a wide range of start-up business issues and a valuable collection of links to additional information.

At the same time, we offer targeted industry programs that provide expertise, products and services to diverse business groups including farmers, franchise owners, home-based businesses, professionals, knowledge-based enterprises and women entrepreneurs.

Succession Services BMO Bank of Montreal is the only bank in Canada to offer a comprehensive range of integrated succession planning and specialized financing services, for both retiring owners and their successors. Succession Solutions is designed to simplify the often complex process of transferring ownership of a privately held business, whether between generations or to management or a third party. Our Succession Solutions team consists of succession financing, business valuation, taxation and legal professionals who work one-on-one with clients to develop customized exit and buyout financing strategies.

Everyday Banking for Business Plans We understand the challenges that growing businesses face every day. To meet the diverse needs of a wide range of businesses, BMO Bank of Montreal currently features 12 different Everyday Banking for Business Plans. All these plans allow customers the convenience of accessing their accounts at BMO Bank of Montreal InstaBank[®] machines, through direct banking by phone or by online banking.

Small Business Start-up Package We also understand how tight money can be for a new business. To help in the success of new ventures, BMO Bank of Montreal offers the New Business Start-up Package, which allows new entrepreneurs to have their Everyday Banking for Business Plan fees waived for the first three months.

Over the past decade, BMO Bank of Montreal has invested more than \$50 million in building a leadership position in small business banking. As a result, we have doubled the size of our small business market share. Our success is a clear indicator of how effectively we are serving this all-important customer group. ■

Our Employees

As a socially responsible employer, BMO Financial Group works hard to create a work environment that fosters inclusion, fairness and respect for all employees.

At BMO, we recognize that our employees are key to our success as a company. Our future will be determined by our ability to attract and retain talented, engaged and high-performing individuals. We also recognize that we play a significant role in the lives of those who work for us. Clearly, we have both a business imperative and a moral imperative to be an excellent employer.

Over the years, we have earned recognition as an employer of choice. Our efforts were recognized again last year when it was announced that BMO would be featured in Mediacorp Canada Inc.'s 2003 edition of *Canada's Top 100 Employers*. We are the only banking group to be so honoured.

Diversity and Equity We are proud of our reputation. Particularly, we are pleased to be recognized as an employer that actively and successfully recruits and promotes employees from diverse communities. This commitment means that we are working hard to ensure that our workplace is free of barriers and every employee is guaranteed respect, fair treatment and equal opportunity to develop and advance in his or her career.

We have, for instance, a leading-edge comprehensive policy on workplace accommodation that provides support for people with disabilities throughout the recruitment process and in day-to-day employment activities. This not only enables all our employees to work at their most productive level but also enables us to continue to source and hire talented people.

Last year, we took further steps to accommodate people with disabilities

by establishing the Adaptive Technology Services (ATS) team to ensure that BMO implements the right tools, technology and infrastructure to support our employees with disabilities. Adaptive technology is computer-related hardware and software that helps to facilitate a barrier-free work environment for people with disabilities. One of the key ATS objectives is to establish hardware and software standards for all adaptive technology. For example, we are currently developing and implementing standards to ensure that our web sites are accessible to all our employees.

Just as BMO Financial Group is committed to supporting employees with disabilities, so too are we committed to a diverse workforce and an equitable, supportive workplace while recognizing historically disadvantaged groups: women, aboriginal peoples and visible minorities.

Our diversity initiatives, co-ordinated through our Office of Diversity and Workplace Equity and championed by the Chairman’s Council on the Equitable Workplace, include the establishment of Diversity Advisory Councils, which draw members from all levels of our organization. These groups, which in their makeup reflect the diversity of our workforce, help to increase awareness and provide advice and counsel to senior decision makers regarding diversity issues.

Raising awareness is also the purpose of BMO’s Affinity Groups, such as our Aboriginal Sharing Circles, which bring together aboriginal and non-aboriginal employees both in person and virtually via our Intranet. Affinity Groups enable participants to learn, teach, guide and be guided in a respectful environment.

Ability Edge

After graduating from York University in Toronto with a degree in business and economics, Rachel Ho was having difficulty getting her career off the ground. As a person with a disability, specifically dwarfism, Rachel found the career search daunting. “I had little work experience, it’s true,” says Ho. “However, I suspect that part of my trouble was due to my short stature. Unfortunately, some people equate ability with size.” Fortunately things changed last year when Ho became an Ability Edge intern and subsequently full-time national assistant administrator at BMO’s Fountain of Hope headquarters in Toronto. The innovative Ability Edge program is designed to give graduates with disabilities the work experience they need to bridge the academic and business worlds. In 2002, BMO was honoured as the most successful Canadian corporation in employing Ability Edge interns.

EMPLOYMENT

Province	Number of Employees		
	Full-time	Part-time	Total
Newfoundland and Labrador	212	84	296
Prince Edward Island	48	18	66
Nova Scotia	394	149	543
New Brunswick	248	98	346
Quebec	3,766	1,288	5,054
Ontario	15,377	2,668	18,045
Manitoba	478	181	659
Saskatchewan	365	156	521
Alberta	2,107	726	2,833
British Columbia	2,203	863	3,066
Yukon	13	9	22
Northwest Territories	21	5	26
Nunavut	5	0	5
Total	25,237	6,245	31,482

Note: Figures include all employees (active employees, employees on paid or unpaid leave and permanent, casual and contract employees) of BMO Financial Group with a Canadian tax location, as of October 31, 2002. Excludes Bank of Montreal Mortgage Corporation.



This Is
Our Community.

Fountain of Hope



Fort Garry Branch Manager and volunteer Bernice Pinette (top); Bernice Pinette with colleague (above).

Each year thousands of BMO employees volunteer their time and share their wealth in order to make life better for their fellows – and for us all.

“We do it because there is a need. There are always people who are struggling – and who could benefit from someone giving them comfort or passing along knowledge or providing financial assistance.” Bernice Pinette, Branch Manager at BMO Bank of Montreal’s Fort Garry Branch in Winnipeg and volunteer extraordinaire, is speaking about what inspires the spirit of volunteerism that is very much alive and flourishing at BMO.

Certainly that’s the message conveyed by the success of Fountain of Hope®, a national charitable foundation that is owned and managed by BMO Financial Group employees.

In 2002, our employees helped

to raise \$6.2 million for more than 2,200 charities. (This amount includes donations raised by employees at all BMO Financial Group corporations, including BMO Nesbitt Burns.) Their efforts supported national federated charities such as United Way and Centraide as well as national and local charities that focus on children, health and community service.

An active volunteer for many of the 23 years she has been employed at BMO, Pinette currently serves on Fountain of Hope’s local allocation committee. Yet her involvement goes far beyond administration. Last year, for instance, Pinette helped with branch activities such as bake sales, raffles and

walkathons to raise money for the Winnipeg Children’s Hospital Research Foundation and the Juvenile Diabetes Research Foundation, among other charities. Meanwhile, as BMO Bank of Montreal ambassador for Days of Caring, a Winnipeg United Way program that brings together local charities and corporations, Pinette recently recruited a group of 20 colleagues to spend two evenings and a Saturday painting the Winnipeg premises of the Canadian National Institute for the Blind. “We were all pretty stiff and tired at the end,” says Pinette. “But we also felt wonderful. It really is a blessing to be able to give.”

Measuring Our Success We believe that measurement is crucial to the success of our diversity and workplace equity strategies. Our comprehensive system of goal setting, monitoring and evaluation gives us the information we need to assess and build on our progress. We are pleased to report that we have made significant progress in the advancement of women in our workforce. Since the launch of BMO's Task Force on the Advancement of Women in November 1991, female executive representation has increased dramatically. At the close of fiscal 2002, 34.1% of executive positions at BMO globally are held by women, up from 9% in 1991. As well, 30.8% of our executive vice-presidents are women, up from 0% in 1991.

In Canada, over the last 10 years, we have also increased the representation of employees who are visible minorities to 19.5% from 12.5%. During the same period, the number of aboriginal employees has grown to 1.4% from 0.5%. Meanwhile, the number of employees with disabilities has grown to 3.1% from 1.8%.

Work-Life Balance Our reputation as an employer of choice is also a reflection of our other leading-edge human resources policies and practices that help people to balance busy careers with the demands of family and personal lives. Our initiatives include an in-house information centre that provides confidential career planning advice, and career management tools and tips; an online career development site called Career Discovery; an online Career Information Network that provides all employees with access to job opportunities throughout BMO Financial Group; and a policy called Balancing Multiple Commitments.

BMO recognizes that everyone faces family and personal challenges at different times in their lives. To accommodate those needs, we offer flexible work arrangements as well as a comprehensive internal Employee Assistance Program (EAP) that gives our people direct access to services including personal counseling, management consultation, trauma response and group support. The program provides resources on a variety of topics including child-care and elder-care referrals.

In 2001, the Employee Assistance Society of North America and the Council on Accreditation published a new set of governing standards for North American EAPs. This new accreditation process covers a comprehensive range of criteria including fiscal management, quality assurance and program scope. BMO became the first organization to successfully meet the requirements.

Our Focus on Learning



To accelerate the learning of our emerging leaders, BMO offers — in partnership with Dalhousie University and the Institute of Canadian Bankers — our Master's of Business Administration (Financial Services) program. Currently 227 people have graduated or are enrolled in the program, which was established in 1996. Says Joanne Gassman, Director for Retail Banking at the Bank's Vancouver main office and one of 39 employees who graduated from the intense four-year program last fall, "I'm very grateful for the opportunity and the encouragement I have received. Thanks to this unique learning experience, I'm not only much more knowledgeable, but I'm also more resourceful and confident — both professionally and personally."



Keeping Kids Safe

In Summerside, P.E.I., BMO helped to fund the first-ever Kiwanis Bicycle Rodeo, held on a splendid weekend last June. A colourful extravaganza that included a display of trick riding, the event was launched to promote the wearing of bicycle helmets to protect all riders, especially young children. Along with representatives from local police and ambulance services, volunteers from the BMO Bank of Montreal Summerside Branch were on hand to present prizes for the best-decorated bicycles. BMO also put money toward the purchase of helmets for the Kiwanis Club's new bicycle helmet library.

A Commitment to Learning

BMO strives to ensure that our employees have the opportunity and training they need to perform their jobs, serve our customers and explore their own career ambitions. Our commitment to lifelong learning is tangibly symbolized by our Institute for Learning, our state-of-the-art training facility in Toronto. In 2002, we spent \$70 million on learning, an amount that provided an average of seven days of training to our employees.

We also serve our employees by stressing open, two-way communication. Each year since 1997, we have conducted an Annual Employee Survey in which we ask our people to share their thoughts and ideas. Last year, more employees than ever before – 68% – participated in the survey.

A Culture of Volunteerism

Many of our employees are active volunteers within their communities, giving generously of their time and energy. Our employees also raise millions of dollars each year for charities of their choice. These are activities we encourage by word and deed. For instance, we provide financial support to a number of employee volunteer and fundraising programs. In 2002, for example, we covered the administration costs of Fountain of Hope, a national charitable foundation owned and managed by our employees and pensioned employees, ensuring that 100% of all funds collected is distributed directly to charities (see page 28).

Through our Volunteer Grants Program, BMO also provides funds to hundreds of organizations that our employees support through their volunteer efforts. In 2002, we contributed \$574,000 to groups ranging from local children's sports teams and arts groups to food banks and family shelters.

We also support employee giving through our Matching Gift Program for Higher Education. Under this program, which reflects our ongoing commitment to lifelong learning, BMO matches donations made by employees to universities and community colleges in Canada and around the world. In 2002, we contributed \$106,450 to the Matching Gift Program, bringing the program's support of higher learning to more than \$4 million to date. ■

Building Trust

At BMO Financial Group, we are committed to earning the trust of our shareholders, customers, employees and communities by continuing to be a leader in corporate governance and by recognizing and acting upon our social, ethical and environmental responsibilities.

We serve our shareholders, foremost, by implementing selective, focused strategies that maximize the value of our common shares and total return to shareholders over time. And we challenge ourselves to consider how every action is either creating or destroying value.

Corporate Governance We also serve and protect the rights of shareholders – indeed, all our stakeholders – through a rigorous commitment to good corporate governance. Our Board of Directors bears the main responsibility for maintaining continuing high standards and encouraging the evolution of our corporate governance program. In practice, this means that the Board operates in an effective and independent manner and ensures that BMO is accountable to all the stakeholders of the company. As important, the Board of Directors serves as an example to our entire organization and ensures that the tenets of sound corporate governance – transparency, disclosure and honesty – are a reality throughout our organization.

BMO has long displayed leadership in corporate governance, and we continue to do so in these unsettling times. Last year, we became one of the first companies on the continent to announce our intention to expense stock options. As well, Chairman and CEO Tony Comper and Chief Financial Officer Karen Maidment signed a statement as part of BMO's third-quarter results affirming their accountability for BMO's financial information. In addition, Tony Comper and Karen Maidment signed a certification of BMO Financial Group's annual results under the new U.S. Sarbanes-Oxley Act, because Bank

Bits, Bytes and the Environment

Thanks to an enterprising suggestion on the part of one of our employees to Ideanet, our internal program that engages every employee directly in making our business better, BMO's Technology & Consumables Recycling Program (TCRP) began to collect old cellphones and pagers from our employees to distribute to charities. This 2002 initiative augments TCRP's existing recycling program, which provides an ongoing environment-friendly process for the pickup and donation or safe disposal of old soft media, such as diskettes and video-tapes, and hardware, such as fax machines and personal computers.

of Montreal shares are listed on the New York Stock Exchange and therefore registered with the Securities and Exchange Commission in the United States.

Social, Ethical and Environmental Policies Given the very nature of our business, BMO Financial Group is committed to dealing with social, ethical and environmental risks in a responsible manner on an ongoing basis. As part of that commitment, we always endeavour to conduct our business and operations in accordance with the highest ethical standards and with due consideration given to relevant social and environmental factors. In practice, that means:

- We conform fully with all domestic laws and regulations in each jurisdiction in which we operate.
- We follow truthful and ethical practices in advertising and adhere to the Canadian Code of Advertising.
- We adhere to the principles of non-discrimination and equal opportunity.
- We adhere to the principle of confidentiality in customer relations.
- We consider the reputation, integrity and character of individuals and corporations and their managers when deciding whether or not to conduct business with them.
- We consider ethical, political, social and economic factors in addition to normal lending considerations in the development of foreign business. Whether at home or abroad, we do not lend for purposes that, in our view, support the suppression of basic or individual freedom, encourage racial discrimination, reinforce national hatreds or promote the use of violence and repression.
- We do not engage in loans to foreign customers to finance military equipment purchases that are inconsistent with Canada's national defence policy or international treaty obligations. In addition, we insist that transactions that originate in non-Canadian jurisdictions must be consistent with the national defence policies and international treaty obligations of the relevant country.

- We do not entertain any preferential treatment when entering into any banking transaction with a political party, constituency association, candidate, leadership contestant or any other public official (including a public official's family or related business enterprises).
- We exercise the fundamental rule of good banking practice, “Know your customer,” in the course of all business dealings with customers and in the evaluation of prospective customers.
- We will not knowingly accept deposits from, make loans to, or transact any type of business with customers whose money we believe is derived from illegal activities. Nor will we complete any transaction of any type or operate any account for customers who fail to provide evidence of their identity, source of funds or any other information required to establish the bona fides of the customer.
- We maintain strict conflict of interest rules for employees, officers and directors.
- We believe in openness and dialogue with all relevant constituencies, including government, customers, employees, shareholders and the public at large about our own environmental practices.
- We take reasonable precautions to ensure that, as best we can, we provide credit only to environmentally responsible borrowers. ■

Our Affiliates

The following are the prescribed affiliates whose relevant activities are included in this Public Accountability Statement, as required by the Bank Act:

BMO Life Insurance Co., Toronto

BMO Nesbitt Burns Corporation Limited and subsidiaries, Montreal

BMO Trust Company (formerly The Trust Company of Bank of Montreal), Toronto

The Bank has also included in this statement information respecting all of its wholly owned Canadian subsidiaries*, except where otherwise indicated, including the following major operating companies:

BMO Capital Corporation, Toronto

Bank of Montreal Finance, Ltd., Toronto

Bank of Montreal Global Capital Solutions Ltd., Calgary

Bank of Montreal Holding Inc., Calgary

Bank of Montreal Securities Canada Limited, Toronto

BMO Investments Inc., Toronto

BMO InvestorLine Inc., Toronto

BMO Nesbitt Burns Equity Partners Inc., Toronto

BMO (N.S.) Holdings Co., Halifax

Guardian Group of Funds Ltd., Toronto

** As stipulated by the Trust and Loan Companies Act, Bank of Montreal Mortgage Corporation, wholly owned by Bank of Montreal, is required to publish a separate Public Accountability Statement (see box below).*

Bank of Montreal Mortgage Corporation 2002 Public Accountability Statement

Because of the specific nature of its activities, Bank of Montreal Mortgage Corporation (BMMC) provides the information below in response to the requirements set out in section 444.2(1) of the Trust and Loan Companies Act and in the applicable regulations.

BMMC, a wholly owned, fully integrated subsidiary of Bank of Montreal, raises funds for mortgage financing by issuing deposit instruments (such as GICs, RICs and RRIFs) through the Bank's retail branch network and authorized brokers. BMMC does not operate branches or other facilities at which deposit accounts are opened through natural persons and with customers in person, or at which deposits are accepted or cash is distributed to customers.

BMMC employs 18 full-time and six part-time employees. All these employees are based in Montreal, except one part-time employee in Ontario.

The income and capital taxes paid by BMO Financial Group, of which BMMC is a member, are listed on page 5 of Bank of Montreal's Public Accountability Statement.

Because of the integrated nature of BMMC in BMO Financial Group, BMMC shares in its community goals as described in Bank of Montreal's Public Accountability Statement. The community development activities of BMMC's employees are integrated with those of BMO Financial Group and its employees, as described in Bank of Montreal's Public Accountability Statement, and include, for example, participation in the Fountain of Hope foundation. BMO Financial Group's donations and sponsorships for the fiscal year ending October 31, 2002, totaled \$21.4 million.

As detailed in Bank of Montreal's Public Accountability Statement, debt financing for small business and programs for improving access to financial services are engaged in by Bank of Montreal for BMO Financial Group, and not by BMMC directly. BMMC has no other affiliates in respect of which this Public Accountability Statement is published.

Supporting Our Community

As one of Canada's largest corporate donors, BMO Financial Group is committed to improving the quality of life in the places in which we do business. Today we fund charities and not-for-profit organizations in hundreds of communities across the country. Here is a list of the organizations we supported in fiscal 2002.

13A3 Selkirk Wings Hockey Team, Selkirk, MB
185 Olds Air Cadet Squadron RCAC Civilian Sponsoring Comm., Olds, AB
1991 Vernon Dynamite, Vernon, BC
1st Canadian Parachute Battalion, Ancaster, ON
1st Grand Bay Girl Guides, Port aux Basques, NL
1st MacPherson Beavers, St. John's, NL
1st Timberlea Group Committee, Timberlea, NS
1st Wainwright Scouting Organization, Wainwright, AB
2002 Alberta Summer Games, Camrose, AB
2002 Winter Games (Medicine Hat), Prince Albert, SK
22nd Orleans Guides, Orleans, ON
239 Northern Hills Scouts, Calgary, AB
2nd Lucan Guides, Lucan, ON
330 Danforth Royal Canadian Air Cadets, Toronto, ON
464 Guide Unit, Toronto, ON
519 Church Street Community Centre, Toronto, ON
5th Hanover Scouts, Hanover, ON
696 Pathfinders, Agincourt, Scarborough, ON
7th Annual Sports Celebrities Festival, Calgary, AB

A. S. Boyd Foundation, Bobcaygeon, ON
Abbeyfield Houses Society, Calgary, AB
Abbotsford Swinging Hubs, Matsqui Hall, Abbotsford, BC
ABOUTFACE, Toronto, ON
Acadia University, Wolfville, NS
Accès Loisirs Famille Lac Saint-Jean, Alma, QC
Action Swift Current, Swift Current, SK
Acton Minor Hockey Association, Acton, ON
Adoption Options Manitoba Inc., Winnipeg, MB
AIDS Committee of Toronto, Toronto, ON
AIESEC Canada, Toronto, ON
Ajax Budokan Judo Club, Ajax, ON
Ajax Pickering Navy League, Pickering, ON
Ajax Warriors Soccer Club, Ajax, ON
Akita Club of Canada, Carlisle, ON
Albatros 04 Granby, Granby, QC
Alberta Cancer Foundation, Edmonton, AB
Alberta Children's Hospital Foundation, Calgary, AB
Alberta Family Histories Society, Calgary, AB
Alberta Performing Arts Stabilization Fund, Calgary, AB
Alberta Summer Games Steering Committee, Calgary, AB
Aldernay Landing, Halifax, NS
Algonquin College of Applied Arts & Technology, Nepean, ON
Allied Arts Council of Lethbridge, Lethbridge, AB
Alzheimer Society of Canada, Toronto, ON
Alzheimer Society, Niagara Region, St. Catharines, ON
Amyotrophic Lateral Sclerosis Society of Canada, Toronto, ON
Anglican Homes Inc., St. John's, NL
Anglican Parish of Deer Lake, Deer Lake, NL
Anishnaabe Oway Inc., Winnipeg, MB
Annex Cat Rescue, Toronto, ON
Apex Steel Fastball Team, Victoria, BC
Arctic Blast Central Triple A Midgets, Grand Falls-Windsor, NL
Art Gallery of Ontario, Toronto, ON
Arthritis Society, Halifax, NS
Arthritis Society of Canada, Toronto, ON

Arthur Minor Lacrosse-Tyke, Arthur, ON
Arts Club Theatre Company, Vancouver, BC
Arts Toronto, Toronto, ON
Association d'entraide Le Chainon, Montréal, QC
Association de Baseball de Pierrefonds, Pierrefonds, QC
Association de la Rive-sud de la déficience intellectuelle, St. Lambert, QC
Association Québécoise de la Fibrose Kystique, Québec, QC
Association Québécoise des personnes de Petite Taille, Montréal, QC
Atlantic Blue Cross Challenge, Halifax, NS
Atlantic Institute for Market Studies, Halifax, NS
Auberge communautaire du Sud-Ouest, Montréal, QC
Aurora Minor Hockey – Major Atom A Reps., Aurora, ON
Aurora Public Library, Aurora, ON
Autism Calgary Association, Calgary, AB
Autism Society of Ontario, Willowdale, ON
Autism Treatment Services of Saskatchewan, Saskatoon, SK
Aylmer Jr. B Hockey Club, Aylmer, ON

B.R.A.I.N. Child (Meagan's Walk), Toronto, ON
Bad News Babes Classic Ladies Soccer Team, Sherwood Park, AB
Baie Des Chaleurs Chamber Music Festival, Dalhousie, NB
Baie d'Espoir Emergency Health Services, St. John's, NL
Bank of Montreal Dragonboat Team, Vancouver, BC
Barbra Schlifer Commemorative Clinic, Toronto, ON
Battleford Skating Club, Battleford, SK
Bay Roberts Volunteer Fire Department, Bay Roberts, NL
Bay Street Hoops, Toronto, ON
Baycrest Centre Foundation, North York, ON
BayStock Foundation, Toronto, ON
Bear Creek Elementary School, Surrey, BC
Beaumont Braves Novice 1Y, Beaumont, AB
Beausejour Otters Swim Club, Beausejour, MB
Belfry Theatre, Victoria, BC
Belle River Bantam Minor Travel Hockey Team, Belle River, ON
Belleville General Hospital Foundation, Belleville, ON
Belleville Minor Hockey Assoc. Midget A Bobcats, Belleville, ON
Best Buddies, Toronto, ON
Big Brothers Big Sisters of Canada, Burlington, ON
Big Brothers Big Sisters of Victoria Capital, Victoria, BC
Big Sisters of Peel, Brampton, ON
Bishop McNally School, Calgary, AB
Bishop's University, Lennoxville, QC
Blenheim Minor Baseball, Blenheim, ON
Blenheim Open Golf Tournament, Blenheim, ON
Bloorview MacMillan Children's Foundation, Toronto, ON
Bluewater Hawks Pee Wee B Girls Hockey, London, ON
BMO Dragons, Toronto, ON
Bon Dieu dans la rue, Montréal, QC
Books for Babies, Port aux Basques, NL
Botwood Minor Hockey, Botwood, NL
Bouclier d'Athena : Services familiaux, Montréal, QC
Boundless Adventures, Toronto, ON
Boys & Girls Club of Victoria, Victoria, BC
Brandon Regional Health Foundation, Regina, SK

Brant United Way, Brantford, ON
Brantford General Hospital Foundation, Brantford, ON
Brantford Minor Softball Association Inc., Brantford, ON
Brantford Special Olympics, Brantford, ON
Breast Cancer Research Partnership Program, Moncton, NB
Bridgewater Interchurch Food Bank, Bridgewater, NS
British Columbia Children's Hospital Foundation, Vancouver, BC
British Columbia Institute of Technology, Burnaby, BC
Brock University, St. Catharines, ON
Brockville Hospital – Campaign For Care, Brockville, ON
Bruce Dennison Bone Marrow Society, Ottawa, ON
Brucelea Haven – Home for Seniors, Walkerton, ON
Burin Peninsula Health Care Foundation, Marystown, NB
Burnaby Hospital Foundation, Burnaby, BC

C.D. Howe Institute, Toronto, ON
Calgary Learning Centre, Calgary, AB
Calgary Regional Health Authority, Calgary, AB
Calgary Stampede and Exhibition, Calgary, AB
Calgary Urban Project Society, Calgary, AB
Calgary West T-Ball Association, Calgary, AB
Camp École Trois-Saumons inc., Québec, QC
Camp Harmattan, Sundre, AB
Camrose Cubs Hockey Team, Camrose, AB
Camrose Minor Hockey, Camrose, AB
Canada Council for the Arts, Ottawa, ON
Canada Cycles for Kids, Toronto, ON
Canada Pops Orchestra, Toronto, ON
Canadahelps.org, Toronto, ON
Canada-Israel Children's Centres, Vaughan, ON
Canada's National History Society, Winnipeg, MB
Canadian 4-H Foundation, Ottawa, ON
Canadian Amateur Musicians, Halifax, NS
Canadian Arthritis Society (Joints in Motion Marathon), Vancouver, BC
Canadian Breast Cancer Foundation (Atlantic), Halifax, NS
Canadian Breast Cancer Foundation (B.C.), Vancouver, BC
Canadian Breast Cancer Foundation (Ontario), Toronto, ON
Canadian Cancer Society, Toronto, ON
Canadian Cancer Society Baie d'Espoir, St. Alban's, NL
Canadian Centre for Architecture, Montréal, QC
Canadian Centre for Ethics & Corporate Policy, Toronto, ON
Canadian Children's Opera Chorus, Toronto, ON
Canadian Council for Aboriginal Business, Toronto, ON
Canadian Council of Christians and Jews, Toronto, ON
Canadian Czechoslovak Benevolent Association, Winnipeg, MB
Canadian Diabetes Association, Fredericton Chapter, Fredericton, NB
Canadian Executive Service Organization, Toronto, ON
Canadian Forces Base Chilliwack Historical Society, Coquitlam, BC
Canadian Forces Personnel Support Agency, Ottawa, ON
Canadian Foundation for AIDS Research (CANFAR), Toronto, ON
Canadian Hearing Society Foundation, Toronto, ON
Canadian Institute for Advanced Research, Toronto, ON
Canadian Institute for Environmental Law & Policy, Toronto, ON

Canadian Institute for Neuro-Integrative Development Inc., Toronto, ON

Canadian Institute of Child Health, Ottawa, ON

Canadian Institute of International Affairs, Toronto, ON

Canadian Liver Foundation, Toronto, ON

Canadian Mental Health Association, Toronto, ON

Canadian Merit Scholarship Foundation, Toronto, ON

Canadian Music Competitions (Ontario) Inc., Toronto, ON

Canadian National Institute for the Blind, Toronto, ON

Canadian Opera Company, Toronto, ON

Canadian Orthopaedic Foundation, Corner Brook, NL

Canadian Paraplegic Association, Toronto, ON

Canadian Red Cross, Corner Brook, NL

Canadian Society of the Weizmann Institute of Science, Toronto, ON

Canadian War Museum, Ottawa, ON

Cancer Research Society Inc., Montréal, QC

Cancer Survivors Unlimited, Cochrane, AB

Canmore Rotary Club, Canmore, AB

CanStage, Toronto, ON

Cape Breton Regional Hospital Foundation, Sydney, NS

Capital Theatre, Moncton, NB

Capitol Theatre, Port Hope, ON

Cardinal Leger School Council, Scarborough, ON

Carifesta, Dollard des Ormeaux, QC

Carleton University, Ottawa, ON

Carnduff Ball Facility, Carnduff, SK

Carnegie Centre, Vancouver, BC

Carpenter Hospice, Burlington, ON

Carson Graham Secondary School Sr. Girls Basketball Team, North Vancouver, BC

Casey House, Toronto, ON

Cause Canada, Canmore, AB

CCLN Lavolette, Trois-Rivières, QC

Cellule Albatros 04 Lanaudière, Joliette, QC

Centraide – Abitibi Témiscamingue Ungava, Val d’Or, QC

Centraide – Bas Saint-Laurent, Rimouski, QC

Centraide – Centre du Québec, Drummondville, QC

Centraide – Duplessis, Sept-Îles, QC

Centraide – Estrie, Sherbrooke, QC

Centraide – Gatineau Labelle Hautes Laurentides, Mont-Laurier, QC

Centraide – Laurentides, St-Jérôme, QC

Centraide – Mauricie, Trois-Rivières, QC

Centraide – Portage Taché, La Pocatière, QC

Centraide – Québec, Québec, QC

Centraide – Richelieu, St-Hyacinthe, QC

Centraide – Saguenay Lac St-Jean, Jonquière, QC

Centraide – Sud-Ouest du Québec, Salaberry-de-Valleyfield, QC

Centraide du Grand Montréal, Montréal, QC

Centre commémoratif de l’Holocauste, Montréal, QC

Centre d’action bénévole de Saint-Hubert, St. Hubert, QC

Centre for Addiction and Mental Health Foundation, Toronto, ON

Centre for Indigenous Theatre, Toronto, ON

Centre for Literacy, Montréal, QC

Centre hospitalier de l’Université Laval, Laval, QC

Centre prévention du suicide Haute Yamaska, Granby, QC

Chatham Capitol Theatre Association, Chatham, ON

Chatham Minor Baseball, Miramichi, NB

Chatham-Kent Family YMCA, Chatham, ON

Chatsworth Community Outreach, Chatsworth, ON

Cheetahs – 1988 Pee Wee Team, Richmond, BC

Children’s Aid Foundation, Toronto, ON

Children’s Health Foundation, Winnipeg, MB

Children’s Health Foundation of Northern Alberta, Edmonton, AB

Children’s Health Foundation of Saskatchewan, Saskatoon, SK

Children’s Hospital of Eastern Ontario Foundation, Ottawa, ON

Children’s Hospital of Western Ontario Foundation, London, ON

Children’s Hospital of Winnipeg Research Foundation, Winnipeg, MB

Children’s Own Museum, Toronto, ON

Children’s Safety Village of Windsor-Essex, Windsor, ON

Children’s Treatment Centre, Cornwall, ON

Choraliers, Saskatoon, SK

Chromosome 18 Registry & Research Society, Cambridge, ON

Churches on the Hill Food Bank, Toronto, ON

City of Hamilton – Ancaster Rotary Centre, Ancaster, ON

Clarkson Hockey Association Clarkson Midget A Hurricanes, Mississauga, ON

Club du Bonheur de Saint-Léonard, Saint-Léonard, QC

CNIB – Kingston Branch, Kingston, ON

Cobourg Dragon Boat Club, Cobourg, ON

Cochrane Branches and Banks, Cochrane, AB

Collaboration Synchronized Skating Team, Neepawa, MB

Collège Jean-de-Brébeuf, Montréal, QC

College of North Atlantic International Project, Corner Brook, NL

Colonel Gray Education Foundation Inc., Charlottetown, PEI

Combined Jewish Appeal, Montréal, QC

Community Care of St. Catharines & Thorold, St. Catharines, ON

Community Centre for Visual & Performing Arts, Winnipeg, MB

Community Living Society, Victoria, BC

Computers for Seniors and Disadvantaged Persons Assoc., Fall River, NS

Concordia University, Montréal, QC

Confederation Centre of the Arts, Charlottetown, PE

Conservation Foundation of Greater Toronto, Toronto, ON

Corner Brook Rotary Club, Corner Brook, NL

Coro San Marco, Scarborough, ON

Corporation de la Véloroute de la Chaudière, Sainte-Marie, QC

Corporation of Massey Hall & Roy Thomson Hall, Toronto, ON

Couchiching Institute on Public Affairs, Willowdale, ON

Council for Business and the Arts in Canada, Toronto, ON

Council for Canadian Unity, Montréal, QC

Council of Foundations, Health Smart Solutions, Grande Prairie, AB

Covenant House, Toronto, ON

Cowichan Valley Regional Victim Services, Duncan, BC

Credit Valley Hospital Foundation, Mississauga, ON

Crohn’s & Colitis Foundation of Canada, Yorkton, SK

Crow’s Theatre, Toronto, ON

Currency Museum, Ottawa, ON

Cystic Fibrosis, St. John’s, NL

Daddy-Os Dance Festival, Stoney Creek, ON

Dalhousie University, Halifax, NS

DAREarts Foundation Inc. for Children, Toronto, ON

Dartmouth Crusaders Swim Club, Dartmouth, NS

Deer Lake Gymnastics, Deer Lake, NL

Deer Lake Winter Carnival, Deer Lake, NL

Developmental Disabilities Resource Foundation, Calgary, AB

Diabetes Hope Foundation, Mississauga, ON

Dialysis Centre, Richmond Hill, ON

Distress Centre, Toronto, Toronto, ON

Dixie Soccer Club U11 Boys All Star, Mississauga, ON

Down Syndrome Association of Canada, Toronto, ON

Down Syndrome Research Foundation, Burnaby, BC

Downsview Hockey Club, Downsview, ON

Downtown Timmins Business Association, Timmins, ON

Dr. G.B. Cross Hospital Foundation, Clarendville, NL

Dr. George Fraser Scholarship Fund, Montréal, QC

Dr. Georges Dumont Hospital Foundation, Moncton, NB

Dryden District General Hospital, Dryden, ON

Dufferin Special Olympics, Orangeville, ON

Duke Harris Memorial Foundation, Coquitlam, BC

Duke of Edinburgh’s Award, Toronto, ON

Durham Regional Cancer Centre, Oshawa, ON

Durham West Girls Hockey – Atom 11, Pickering, ON

East Kootenay M.S. Society Support Group, Cranbrook, BC

East York Learning Experience, Toronto, ON

Easter Seal Society, Toronto, ON

Echoes of New Brunswick, Bathurst, NB

École des Hautes Études Commerciales, Montréal, QC

Edmonton Kinsmen Club, Edmonton, AB

Edmonton Ringette Team, Edmonton, AB

Elgin – St. Thomas United Way Services, St. Thomas, ON

Elliot Lake & District Special Olympics, Elliot Lake, ON

Elora Minor Lacrosse, Elora, ON

Emergency Medical Assistance, Springdale, NL

EMS Weightlifting Club, Port Alberni, BC

Ensemble Vocal Katimavik, Ste-Rose, QC

Epilepsy Newfoundland & Labrador, St. John’s, NL

EPOC Montréal, Montréal, QC

Equipe Québec Cadette AAA, Montréal, QC

Erin Mills Soccer-All Star Eagles U12 Girls, Mississauga, ON

Estevan Bantam Minor Hockey, Estevan, SK

Estevan Bruins Hockey Club, Estevan, SK

Estevan Comprehensive High School Band, Estevan, SK

Estevan Comprehensive School Band Association, Estevan, SK

Estevan Schooling Show Association, Estevan, SK

Estey Centre for Law & Economics in International Trade, Saskatoon, SK

Etobicoke Dolphins Girls Hockey-Bantam A Rep. Team, Mississauga, ON

Etobicoke Yacht Club – Jr. Program, Etobicoke, ON

Exeter Centennial Soccer Association, Exeter, ON

Factory Theatre, Toronto, ON

Faith Covenant Church, Winnipeg, MB

Family Abuse Crisis Exchange (FACE), Weston, ON

Family Crisis Shelter, Wabush, NL

Family Life Centre, Winnipeg, MB

Family YMCA of St. Thomas-Elgin, St. Thomas, ON

Fanfare Theatrical Productions, Oakville, ON

Festival of Christmas Magic, Fredericton, NB

Festival of Music, Halifax, NS

Fleetwood Fastpitch Association, Surrey, BC

Flying Blades Skating, Clarendville, NL

Fond. de l’Université du Québec à Rimouski, Rimouski, QC

Fondation Brôme-Missisquoi-Perkins, Cowansville, QC

Fondation Carrefour pour elle inc., Longueuil, QC

Fondation Centre hospitalier Pierre-Boucher, Longueuil, QC

Fondation Centre hospitalier Régional du Suroît, Salaberry-de-Valleyfield, QC

Fondation CH Fleury, Montréal, QC

Fondation CH Honoré-Mercier, St-Hyacinthe, QC

Fondation CH Régional du Grand-Portage, Rivière-du-Loup, QC

Fondation de Centre Hospitalier Maisonneuve-Rosemont, Québec, QC

Fondation de la recherche sur les maladies infantiles, Montréal, QC

Fondation de la Surdité de Montréal, Montréal, QC

Fondation de l’hôpital Douglas, Montréal, QC

Fondation de l’hôpital du Haut-Richelieu, St-Jean-sur-Richelieu, QC

Fondation de l’hôpital Mont-Sinai/Mount Sinai Hospital Foundation, Montréal, QC

Fondation de l’hôpital Sainte-Justine, Montréal, QC

Fondation Docteur Maurice Bertrand, Montréal, QC

Fondation du Cancer du Sein de Montréal, Montréal, QC

Fondation du Centre Normand-Léveillé, Drummondville, QC

Fondation du Centre universitaire de santé McGill, Montréal, QC
 Fondation du Collège Rosemont, Montréal, QC
 Fondation du Maire de Montréal pour la jeunesse, Montréal, QC
 Fondation du Père Marcel de la Sablonnière, Montréal, QC
 Fondation du Théâtre du Nouveau Monde, Montréal, QC
 Fondation Edith Beringer, Montréal, QC
 Fondation Hôpital la Providence de Magog, Magog, QC
 Fondation Hôtel-Dieu de Lévis, Québec, QC
 Fondation Hôtel-Dieu de St-Jérôme, St-Jérôme, QC
 Fondation Jean Lapointe, Montréal, QC
 Fondation Metropolis Bleu, Montréal, QC
 Fondation Palli-Armi (Montréal), Montréal, QC
 Fondation Paul-Gérin-Lajoie, Montréal, QC
 Fondation Père Marcel de la Sablonnière, Montréal, QC
 Fondation Polytechnique, Montréal, QC
 Fondation Ressources-Jeunesse, Montréal, QC
 Fondation universitaire de l'Université du Québec à Québec, Sherbrooke, QC
 Fondation université Québec à Trois-Rivières, Trois-Rivières, QC
 Fonds de développement de l'Université de Québec à Chicoutimi, Chicoutimi, QC
 Forest Edge Community Club, Bobcaygeon, ON
 Fort York Food Bank, Toronto, ON
 Foundation Chatham-Kent Health Alliance, Chatham, ON
 Fred Bossom Memorial Endowment, Courtenay, BC
 Fred Mandel Fund, Toronto, ON
 Fredericton Boys & Girls Club, Fredericton, NB
 Fredericton Breast Cancer Association, Fredericton, NB
 Fredericton Women in Transition House Inc, Fredericton, NB
 French for the Future, Toronto, ON
 Friends of the Ajax Public Library, Ajax, ON
 Friends of the Meaford Library, Meaford, ON
 Friends of the Orphans, Canada, Toronto, ON
 Friends of the Thomas Fisher Rare Book Library, Toronto, ON
 Frog's Breath Foundation, Timmins, ON
 Frontier College, Toronto, ON
 Frontiers Foundation Inc., Toronto, ON

Gananoque Minor Hockey, Gananoque, ON
 Gardiner Museum of Ceramic Art, Toronto, ON
 General & Marine Hospital Foundation, Collingwood, ON
 Geneva Centre for Autism, Toronto, ON
 George Pringle Senior Secondary High School Rugby Program, Westbank, BC
 Georgetown Baseball Association Midget Rep., Georgetown, ON
 Gibsons Ball Hawgs, Gibsons, BC
 Gilda's Club, Toronto, ON
 Girl Guides of Canada, Trail, BC
 Girl Guides of Canada – Rothesay, Rothesay, NB
 Girl Guides of Canada 1st Panther Trex, Victoria, BC
 Girl Guides of Newfoundland & Labrador, St. John's, NL
 Gloucester Stars Bantam B Girls Hockey, Orleans, ON
 Good Shepherd Roadrunners, Edmonton, AB
 Gracehaven, Hamilton, ON
 Grand Falls Curling Rink, Grand Falls-Windsor, NL
 Grand Falls Regional Foodbank, Grand Falls, NB
 Grande Guignolée, Montréal, QC
 Grande Prairie Regional College, Winnipeg, MB
 Greater Niagara General Hospital Foundation, Niagara Falls, ON
 Greater Victoria Eldercare Foundation, Juan de Fuca, Victoria, BC
 Greater Victoria Hospital Foundation, Victoria, BC
 Greater Victoria Performing Arts Festival Association Society, Victoria, BC
 Grenfell Intermediate Sports Day, Grand Falls, NL
 Groupe Scout de St-Antoine Inc., St. Antoine, QC

Guelph Minor Baseball – Mosquito Rep., Guelph, ON
 Guelph Pee Wee AE Rep. Team, Guelph, ON
 Gunningsville Greening Grounds Group, Moncton, NB

Habitat for Humanity – Grande Prairie, Brandon, MB
 Habitat for Humanity – Metropolitan Toronto, Toronto, ON
 Habitat for Humanity Playhouse Project, Calgary, AB
 Haliburton Club Breakfast, Haliburton, ON
 Haliburton Highlands Health Services Foundation, Haliburton, ON
 Halifax Central Minor Baseball Association, Halifax, NS
 Hamilton City Hub Hockey – Scott Park Atom Steelheads, Hamilton, ON
 Hamilton Girls Hockey – PeeWee B Rep. Team, Hamilton, ON
 Hamilton Regional Cancer Centre Foundation, Hamilton, ON
 Harbour Grace Regatta Rowing Team, Harbour Grace, NL
 Harbourfront Centre, Toronto, ON
 Harmony Foundation of Canada, Victoria, BC
 Harmony in Action, Windsor, ON
 Havre de l'hospitalité, Alma, QC
 Health Care Corporation of St. John's, St. John's, NL
 Health for Guelph Foundation – St. Joseph's Hospital, Guelph, ON
 Hearing Foundation of Canada, Toronto, ON
 Heart & Stroke Foundation, New Glasgow, New Glasgow, NS
 Heart & Stroke Foundation, Timmins Chapter, Timmins, ON
 Heavy Horse Committee, Calgary, AB
 Helping Hand Auxiliary, Chatham, ON
 Héritage Montréal Foundation, Montréal, QC
 High River Stetsons 4-H Light Horse Club, Calgary, AB
 Hockey Association for the Developmentally Challenged, Weston, ON
 Holland College, Charlottetown, PE
 Holland Memorial Central High School, Grand Falls, NL
 Holy Family Hospital Auxiliary, Vancouver, BC
 Holy Name Catholic School Council, Kingston, ON
 Homeless Foundation, Edmonton/Calgary, AB
 Homes First Society, Toronto, ON
 Hôpital Marie-Clarac, Montréal, QC
 Hospice Calgary, Grande Prairie, AB
 Hospital Auxiliary Association of Stratford General Hospital, Stratford, ON
 Hospital for Sick Children, Toronto, ON
 Hospitals of Regina Foundation, Regina, SK
 HUB – Physically Disabled Service Centre, St. John's, NL
 Hudson Bay Pioneer Lodge, Hudson Bay, SK
 Humanitarian Services Program, Merlin, ON
 Humber Valley Rowing Team, Corner Brook, NL
 Huntington Society, Montréal, QC
 Huntington Society of Canada, Kitchener, ON
 Huntsville District Memorial Hospital Foundation, Huntsville, ON
 Huron United Way, Clinton, ON

Ice Crystals Skating, Marystown, NL
 Immaculate Conception Hockey Association – Novice B, Peterborough, ON
 In Kind Canada, Mississauga, ON
 Indian-I-Crafts of Ontario, Brantford, ON
 Inner City Angels, Toronto, ON
 Innu Healing Foundation, Montréal, QC
 Institut de recherches cliniques de Montréal, Montréal, QC
 Institute for Outdoor Education and Environmental Studies, Owen Sound, ON
 Integra Foundation, Toronto, ON
 Interlink Community Cancer Nurses, Toronto, ON
 International Society for Augmentative & Alternative Communication, Toronto, ON
 Internationale Soccer Club, Edmonton, AB

Invest in Kids Foundation, Toronto, ON
 IWK Children's Hospital Foundation, Halifax, NS
 IWK Grace Health Centre, Halifax, NS

James L. Hill Hockey Program, Miramichi, NB
 Janeway Children's Hospital Foundation, St. John's, NL
 Japanese Canadian Cultural Centre, Toronto, ON
 Jeunesse Caraïbe, Montréal, QC
 Jeux du commerce ESG-UQAM, Montréal, QC
 Jewish Community of Ottawa Development Foundation, Ottawa, ON
 Jewish National Fund of Canada, Toronto, ON
 John Ryan Regeneration Tour, St. John's, NL
 Joseph Brant Memorial Hospital Foundation, Burlington, ON
 Junior Achievement of Halton, Oakville, ON
 Junior Achievement of Bathurst Chaleur, Bathurst, NB
 Junior Achievement of British Columbia, Vancouver, BC
 Junior Achievement of Canada, Toronto, ON
 Junior Achievement of Edmundston, Edmundston, NB
 Junior Achievement of Fredericton, Fredericton, NB
 Junior Achievement of Greater Saint John, Saint John, NB
 Junior Achievement of Hamilton-Wentworth, Hamilton, ON
 Junior Achievement of Kingston & District Inc., Kingston, ON
 Junior Achievement of London & District, London, ON
 Junior Achievement of Mainland Nova Scotia, Halifax, NS
 Junior Achievement of Manitoba, Winnipeg, MB
 Junior Achievement of Moncton, Moncton, NB
 Junior Achievement of Newfoundland & Labrador, St. John's, NL
 Junior Achievement of Northern Saskatchewan, Saskatoon, SK
 Junior Achievement of Ottawa-Carleton, Ottawa, ON
 Junior Achievement of PEI, Charlottetown, PEI
 Junior Achievement of Saint John, Saint John, NB
 Junior Achievement of Southern Saskatchewan, Regina, SK
 Junior Achievement of the Niagara Peninsula, St. Catharines, ON
 Junior Ball Hockey, Corner Brook, NL
 Junior Canadian Pee Wee Team, Toronto, ON
 Just for Kids Foundation, Toronto, ON
 Juvenile Diabetes Foundation of Canada, Richmond Hill, ON

Kamloops Hospice Society, Kamloops, BC
 Kamloops Laubach Literacy Council, Kamloops, BC
 Kanata Girls Hockey – Kanata Rangers, Kanata, ON
 Kanata Minor Bantam A Rep Hockey Team, Kanata, ON
 KC Icemen Tier One Novice Hockey, Edmonton, AB
 Kelowna General Hospital, Kelowna, BC
 Kelowna Performing Arts Centre, Kelowna, BC
 Kent Kiwanis Club of Trenton, Trenton, ON
 Kerby Centre – Money Matters for Seniors, Calgary, AB
 Kerrisdale Community Centre, Vancouver, BC
 Kerrisdale Figure Skating Club, Vancouver, BC
 Keyano College, Calgary, AB
 Keyano College Foundation, Fort McMurray, AB
 Kholvad Sports Club, Toronto, ON
 Kidney Foundation of Canada, Toronto, ON
 Kidney Foundation of Canada, New Brunswick Chapter, Fredericton, NB
 Kids Help Phone, Toronto, ON
 Kids on Broadway, Toronto, ON
 Kimberley Clock Restoration Project, Kimberley, BC
 Kincardine & Community Medical Clinic, Kincardine, ON
 King's College Foundation, London, ON
 Kings/Queens Basketball Club, Red Deer, AB
 Kinsmen Club – Wetaskiwin, Wetaskiwin, AB
 Kitchener Fastball League, Kitchener, ON
 Kitimat Child Development Association, Kitimat, BC
 Kiwanis Club – Sherwood Park, Calgary, AB
 Kiwanis Club of Summerside, PEI, Summerside, PEI
 Kiwanis Club of Westview, Powell River, BC

Knights of Columbus Speak Off, Grand Falls, NL
Knights of Columbus Winter Carnival, Port aux Basques, NL
Koffler Centre of the Arts, North York, ON
Kokanee Glacier Alpine Campaign, Kelowna, BC
Korean Canadian Scholarship Foundation, Toronto, ON
Kum Ran Choi Korean Society, Vancouver, BC

Lac du Bonnet Community Centre, Lac du Bonnet, MB
Ladies for Life, Athens, ON
Lake Bonavista Comm. Assoc., Calgary, AB
Lakehead University, Thunder Bay, ON
Lakeshore Association of Neighbours, Etobicoke, ON
Lakeshore Girls Hockey League, Belle River, ON
Lansdowne Children's Centre, Brantford, ON
L'Arche Daybreak, Richmond Hill, ON
Lathcham Gallery, Toronto, ON
Laubach Literacy of Canada, Saint John, NB
Laval University, Québec, QC
Learning Disabilities Association of Canada, Ottawa, ON
Learning Disabilities Association of Kingston, Kingston, ON
Learning for a Sustainable Future, Ottawa, ON
Learning Partnership, Toronto, ON
Leave Out Violence, Toronto, ON
Les oeuvres du Cardinal Léger, Montréal, QC
Lester B. Pearson College of the Pacific, Victoria, BC
Lethbridge Regional Hospital Foundation, Lethbridge, AB
Leukemia Research Fund Canada, Toronto, ON
Lifeline for Literacy, Calgary, AB
Lions Club, Wabush, NL
Lions Club of Newcastle, Bowmanville, ON
Lions Club Winter Carnival, Marystown, NL
Lions Gate Hospital Foundation, Vancouver, BC
Lions/Lionesses, Springdale, NL
Literacy New Brunswick Inc., Fredericton, NB
London Badgers Baseball, London, ON
London Health Sciences Centre, London, ON
Lucan Irish Hockey – Junior D, Lucan, ON
Lucknow Auxiliary to Winter Sports, Lucknow, ON
Lunenburg County YMCA, Bridgewater, NS
Lunenburg Fishermen Memorial Fund, Lunenburg, NS
Lunenburg Marine Museum, Lunenburg, NS
Lung Association, Toronto, ON

MacNeill School, Olds, AB
Magnus Theatre, Thunder Bay, ON
Maison d'hébergement jeunesse Ste-Foy, Ste-Foy, QC
Manitoba Cancer Treatment & Research Foundation,
Winnipeg, MB
Manitoba Chamber Orchestra, Winnipeg, MB
Manitoba Society of Seniors, Brandon, ON
Maple Creek Gymnastics Club, Maple Creek, SK
Markdale Co-operative Nursery School, Markdale, ON
Markdale Girls Hockey, Markdale, ON
Markdale Minor Soccer, Markdale, ON
Markham Waxers Major – Atom AA, Unionville, ON
Markhaven Foundation, Markham, ON
Marystown Minor Hockey, Marystown, NL
Marystown Minor Softball, Marystown, NL
Matterhorn Matt, Ottawa, ON
Mazon Canada, Montréal, QC
McCord Museum, Montréal, QC
McGill University, Montréal, QC
McMaster Children's Hospital, Hamilton, ON
McMaster University, Hamilton, ON
McMichael Canadian Art Foundation, Kleinburg, ON
Melville Spirit Volleyball Club, Melville, SK
Memorial University of Newfoundland, St. John's, NL
Metcalfe & District Hornets Ringette Association,
Metcalfe, ON
Metro United Way of Halifax, Halifax, NS
Midget A-E Division AMHA Ajax, Ajax, ON
Miles S. Nadal Jewish Community Centre, Toronto, ON
Millcreek Ecological Society, Edmonton, AB

Millwoods Soccer, Edmonton, AB
Miramichi Highland Dance Association, Miramichi, NB
Miramichi Salmon Association, Fredericton, NB
Mississauga – Chiefs Peewee AA, Mississauga, ON
Mississauga Girls Hockey – Chiefs Pee Wee AA,
Mississauga, ON
Mississauga North – Bantam AAA, Mississauga, ON
Mississauga Rebels Hockey Club, Mississauga, ON
Mississauga Senators Hockey – Pee Wee Major,
Oakville, ON
Molson Indy Bike Challenge, Toronto, ON
Mon Sheong Foundation, Toronto, ON
Moncton Rotary Charities, Moncton, NB
Moncton West & Riverview Rotary Club, Moncton, NB
Monkton Wildcats Senior Hockey, Monkton, ON
Montreal Association for the Blind, Montréal, QC
Montreal Children's Hospital, Montréal, QC
Montreal Hadassah – WIZO, Montréal, QC
Montreal Heart Research Institute, Montréal, QC
Montreal Jewish General Hospital Foundation,
Montréal, QC
Montreal Museum of Fine Arts, Montréal, QC
Montreal Neurological Institute and Hospital, Montréal, QC
Montreal Symphony Orchestra, Montreal, QC
Moorelands Community Services, Toronto, ON
Mount Allison University, Sackville, NB
Mount Elizabeth Secondary School, Kitimat, BC
Mount Royal College, Calgary, AB
Mount Sinai Hospital Toronto, Toronto, ON
Mount St. Joseph Foundation, Prince Albert, SK
Mount St. Vincent University, Halifax, NS
Multiple Sclerosis of Canada, St. John's, NL
Municipality of Leamington-Project Millennium,
Leamington, ON
Muriel McQueen Ferguson Foundation, Moncton, NB
Museum for Textiles, Toronto, ON
Museum of Northern British Columbia, Prince Rupert, BC

Nanaimo Central Island, Nanaimo, BC
National Arts Centre, Ottawa, ON
National Ballet of Canada, Toronto, ON
National Ballet School Foundation, Toronto, ON
National Colorectal Cancer Campaign, Toronto, ON
National Gallery of Canada (NGC), Ottawa, ON
National Gaucher Foundation of Canada, Toronto, ON
National Society of Fund Raising Executives, Toronto, ON
National Theatre School of Canada, Montréal, QC
National Youth Orchestra of Canada, Toronto, ON
Naval Museum of Alberta Society, Calgary, AB
Necessary Angel Theatre Company, Toronto, ON
Nelson International Street Performers & Arts Society,
Nelson, BC
New Brunswick Business Hall of Fame, Fredericton, NB
Newfoundland Cancer Treatment Research Foundation,
St. John's, NL
Newfoundland Youth Choir, St. John's, NL
Newmarket Redbirds Lacrosse Club, Newmarket, ON
Newmarket Soccer Association, Newmarket, ON
Newmarket Soccer Club – Girls U12, Newmarket, ON
Niagara Falls Junior B Canucks, Niagara Falls, ON
Niagara Foundation For Family & Children's Services,
St. Catharines, ON
Noël du Pauvre Coeur du Québec Inc., Trois-Rivières, QC
North Bay Aquatic Centre, North Bay, ON
North East Strikers Soccer Team, Winnipeg, MB
North Lanark Agricultural Society, Almonte, ON
North Scarborough Raiders Soccer Club, Scarborough, ON
North Simcoe Victim Crisis Services, Orillia, ON
North York Cosmos Soccer Club, Don Mills, ON
North York General Hospital Foundation, North York, ON
North York Harvest Food Bank, North York, ON
North York Rangers Minor Bantam Hockey,
Woodbridge, ON

Northern Alberta Institute of Technology, Edmonton, AB
Northern BC Friends of Children Society, Vancouver, BC
Northumberland Health Care Centre Foundation,
Cobourg, ON
Northumberland United Way, Cobourg, ON
Nova Scotia Hospital Foundation, Halifax, NS
Nuu-chah-nulth Tribal Council, Port Alberni, BC

Oakville Hornets Girls Hockey, Oakville, ON
Oakville Minor Baseball – Minor Mosquito Rep.,
Oakville, ON
Oakville Minor Hockey – Midget Rep., Oakville, ON
Oakville Minor Hockey – Wranglers Novice Rep.,
Oakville, ON
Oil Springs Cemetery Board Restoration Fund,
Oil Springs, ON
Okanagan University College, Kelowna, BC
Old Strathcona Business Association, Edmonton, AB
Olds College Foundation, Olds, AB
Ontario Blue Jays Baseball Club, Toronto, ON
Ontario College of Art & Design, Toronto, ON
Ontario Competitive Trail Riders Association,
Mountain Grove, ON
Ontario Falcons Baseball Organization, Ancaster, ON
Ontario Learning Partnership Group, Hamilton, ON
Ontario March of Dimes, Toronto, ON
Ontario Society for the Prevention of Cruelty to
Animals, Newmarket, ON
Ontario Track3 Ski Association, Etobicoke, ON
Opera Atelier, Toronto, ON
Opera Canada, Toronto, ON
ORT Canada, Toronto, ON
Orthopedic Research Western Newfoundland, St. John's, NL
Oshawa Stingers Novice Girls Fastball, Oshawa, ON
Otonabee-South Monaghan Public Library, Keene, ON
Ottawa Hospital Foundation, Ottawa, ON
Our Lady of Perpetual Help School, Sherwood Pk, AB
Ovarnet, Toronto, ON
Owen Sound Cross Country Ski Club, Owen Sound, ON
Owen Sound Grey's Junior B Hockey, Owen Sound, ON

Palliser Campus Development Foundation,
Fort McMurray, AB
Parkinson Foundation of Canada, Toronto, ON
Parkinson Society of Southern Alberta, Calgary, AB
Parkland Regional Science Fair, Yorkton, SK
Parkview School Association, Komoka, ON
Parkwood Foundation, Oshawa, ON
Parliamentary Internship Programme, Ottawa, ON
Partners for Youth, Fredericton, NB
Passamaquoddy Lodge Inc., St. Andrews, NB
Patria Music/Theatre Projects, Mississauga, ON
Pavillon des Arts de Ste-Adèle, Montréal, QC
Pediatric Oncology Group of Ontario, Toronto, ON
Pembroke General Hospital, Pembroke, ON
PEN Canada, Toronto, ON
Penticton & District Society for Community Living,
Penticton, BC
Penticton Seniors Association, Penticton, BC
Perley & Rideau Veterans Health Centre Foundation,
Ottawa, ON
Peter F. Drucker Canadian Foundation, London, ON
Peter Lougheed Medical Research Foundation, Calgary, AB
Peterborough Regional Health Centre Foundation,
Peterborough, ON
Petits Chanteurs de Trois-Rivières, Trois-Rivières, QC
Petits Violons, Montréal, QC
Pickering Hockey – Major Atom Select, Pickering, ON
Pickering Hockey Association – Minor Bantam Select,
Pickering, ON
Pickering Minor PeeWee AA Hockey Team, Pickering, ON
Pickering Soccer Club – U17 Boys, Pickering, ON
Pickering Swim Club, Pickering, ON

Piranha's Swim Club, North Saanich, BC
 Pleiades Theatre, Toronto, ON
 Porcupine United Way, Timmins, ON
 Port de Grave Recreation Committee, Bay Roberts, NL
 Port Perry Synchronized Skating Team, Port Perry, ON
 Power Plant Contemporary Art Gallery, Toronto, ON
 Prime Mentors of Canada, Toronto, ON
 Prince County Hospital Foundation, Dartmouth, NS
 Prince George Art Gallery, Prince George, BC
 Prince George Dyslexic Support Society, Prince George, BC
 Prince George Hospital Foundation, Prince George, BC
 Princess Margaret Hospital, Toronto, ON
 Providence Centre Foundation, Toronto, ON
 Psoriasis Society of Canada, Halifax, NS
 Psychology Foundation of Canada, Toronto, ON

Queen Elizabeth Health Complex, Montréal, QC
 Queen Elizabeth Hospital Foundation, Charlottetown, PE
 Queen Elizabeth II Hospital, Edmonton, AB
 Queen Elizabeth II Hospital Foundation, Halifax, NS
 Queen's Country Music, Charlottetown, PE
 Queen's University, Kingston, ON
 Queensway-Carleton Hospital Foundation, Nepean, ON
 Quest Theatre, Winnipeg, MB

Rampart Production, Barrie, ON
 Reach Out Youth Counselling, Kelowna, BC
 Reaching Equality Employment Services, Winnipeg, MB
 Red Deer Minor Baseball, Red Deer, AB
 Redeemer University College, Ancaster, ON
 Reena Foundation, Toronto, ON
 Régates de Valleyfield Inc., Valleyfield, QC
 Regina Habitat for Humanity, Regina, SK
 Regina Lions Band, Regina, SK
 Renascent Foundation, Toronto, ON
 Renfrew Victoria Hospital Foundation, Renfrew, ON
 Revivre, Montréal, QC
 Richview Computer Club, Toronto, ON
 River Bourgeois Community Services Society, River Bourgeois, NS
 Riverview Health Centre Foundation, Winnipeg, MB
 Riverview Minor Baseball Association, Riverview, NB
 Rockyview General Hospital, Calgary, AB
 Rosemont Parent Advisory Council, Nelson, BC
 Rotary Club of Charlottetown, Charlottetown, PE
 Rotary Club of Fredericton, Fredericton, NB
 Rotary Club of Fredericton Children's Camp Project, Fredericton, NB
 Rotary Music Festival, Corner Brook, NL
 Rotary St. John's Food Bank, St. John's, NL
 Rouge Valley Health System Foundation, Scarborough, ON
 Royal Canadian Legion 164, Powell River, BC
 Royal Canadian Legion-Aclair Branch 121, Otterburn Park, QC
 Royal Canadian Sea Cadet Corps, Deer Lake, NL
 Royal City Youth Ballet Company, North Vancouver, BC
 Royal City Youth Soccer Club, Vancouver, BC
 Royal Conservatory of Music, Toronto, ON
 Royal Military College, Kingston, ON
 Royal Ontario Museum Foundation, Toronto, ON
 Ryerson University, Toronto, ON

Safe Communities Foundation, Toronto, ON
 Saint Columba House, Montréal, QC
 Saint John Regional Hospital, Saint John, NB
 Saint John Waterfront Development Association, Saint John, NB
 Salvation Army, Napanee, ON
 Salvation Army Citadel Green's Harbour, Greens Harbour, NL
 Salvation Army, British Columbia South Division, Surrey, BC
 Salvation Army, Quebec, Montréal, QC
 Sarnia Bluewater Thunder Soccer Team, Sarnia, ON

Saskatchewan Indian Federated College, Regina, ON
 Save the Children - Canada, Toronto, ON
 Say Hay, Calgary, AB
 Scarborough Stallions Hockey Club, Scarborough, ON
 Schizophrenia Society of Nova Scotia, Bridgewater, NS
 Science World British Columbia, Vancouver, BC
 Scotia Festival of Music, Halifax, NS
 Scouts Canada, Ottawa, ON
 Scouts Canada - 75 Midnapore Group, Calgary, AB
 Scouts Canada - Everton, Kitchener, ON
 Scouts du Québec - 55e Groupe St. Hippolyte, St. Hippolyte, QC
 Scouts of Canada, Newfoundland & Labrador, St. John's, NL
 Sea Island Community Association, Richmond, BC
 Second Chance Wildlife Sanctuary, Pickering, ON
 Second Harvest, Toronto, ON
 Senior Outreach Services, Stoney Creek, ON
 Senior Women's Sheldon Alumni Spartans, Regina, SK
 Seniors Association Kingston Region, Kingston, ON
 Serve Canada, Toronto, ON
 Service Adventure, Lethbridge, AB
 Services à la famille Nepesiguit Inc., Bathurst, NB
 SHAID Tree Animal Shelter Society, Bridgewater, NS
 ShareLife, Toronto, ON
 Sharing our Military Heritage, Winnipeg, MB
 Sheena's Place, Toronto, ON
 Sherwood Marine Centre, Victoria, BC
 Sherwood Park Ladies Soccer, Sherwood Park, AB
 Sherwood Park Minor Hockey, Sherwood Park, AB
 Sherwood Park Ringette Novice, Sherwood Park, AB
 Sherwood Park Soccer Association, Sherwood Park, AB
 Shwachman-Diamond Syndrome Canada, Oakville, ON
 Signal Hill Soccer Association, Calgary, AB
 Silverblades Skating Club, Oakville, ON
 Simon Fraser University, Burnaby, BC
 Sioux Lookout Hospital Auxiliary, Sioux Lookout, ON
 Six Nations Minor Hockey, Ohsweken, ON
 Skate Canada, Gloucester, ON
 Skate Canada (CFA) Judges Organization, Vernon, BC
 Skate Yarmouth, Yarmouth, NS
 Skyline Seniors Outdoor Club, Calgary, AB
 Smile Theatre, Toronto, ON
 Smiles of Innocence Memorial Charity, King City, ON
 Snowsuit Fund, Ottawa, ON
 Société Alzheimer de Montréal, Montréal, QC
 Société canadienne de la sclérose en plaques, Montréal, QC
 Société canadienne du cancer, Montréal, QC
 Société d'arthrite, Québec, QC
 Société d'arthrite - Division du Québec, Montréal, QC
 Société Grand Village Inc., Saint Nicolas, QC
 Society St. Vincent de Paul, Toronto, ON
 Soulpepper Theatre Company, Toronto, ON
 South Muskoka Hospital Foundation, Bracebridge, ON
 South Shore Big Brothers Big Sisters, Bridgewater, NS
 Southeast 514 Snipers Millwoods Hockey Association, Edmonton, AB
 Southend United Soccer Club, London, ON
 Southern Shore Figure Skating Bay Bulls, St. John's, NL
 Speak Easy Inc., Prince George, BC
 Spina Bifida & Hydrocephalus Association of Ontario, Toronto, ON
 Springboard, Toronto, ON
 Springdale Minor Hockey, Springdale, NL
 Spruce Meadows, Calgary, AB
 St. Boniface Hospital Foundation, Winnipeg, MB
 St. Catharines Athletics Lacrosse, St. Catharines, ON
 St. Catharines General Hospital Foundation, St. Catharines, ON
 St. Clair Conservation Authority, Windsor, ON
 St. Francis Xavier University, Antigonish, NS
 St. George's Society of Toronto, Toronto, ON
 St. James Cathedral Men and Boys Choir, Toronto, ON
 St. James Elementary, Port aux Basques, NL

St. Jerome's College, Waterloo, ON
 St. John Ambulance Foundation - London District, London, ON
 St. John's Ambulance, Brockville Branch, Brockville, ON
 St. John's High School Hockey, St. John's, NL
 St. John's Therapeutic Riding Association, St. John's, NL
 St. Joseph's Food Bank, Pembroke, ON
 St. Joseph's Foundation of Thunder Bay, Thunder Bay, ON
 St. Joseph's Health Centre Foundation, London, ON
 St. Joseph's Healthcare Foundation, Hamilton, ON
 St. Lawrence Optimist Club, Verdun, QC
 St. Leonard's Society of Canada, Ottawa, ON
 St. Mary's Cathedral - World Youth Days, Kingston, ON
 St. Mary's Catholic Secondary School, Hamilton, ON
 St. Mary's Hospital Foundation, Montréal, QC
 St. Mary's University, Halifax, NS
 St. Michael's Hospital Foundation, Toronto, ON
 St. Paul's Hospital Foundation, Vancouver, BC
 St. Stephen's College, Edmonton, AB
 St. Thomas Aquinas Parent Yearbook Committee, Calgary, AB
 St. Thomas University, Fredericton, NB
 Stan Rogers Folk Festival, Canso, NS
 Stanton Hospital, Brandon, MB
 Starlight Children's Fund, Toronto, ON
 STARS, Calgary, AB
 Stephenville Theatre Festival, Stephenville, NL
 Stonecroft Ministries, New Lowell, ON
 Stoney Creek Minor Peewee AAA Icebreakers, Stoney Creek, ON
 Stop Community Food Centre, Toronto, ON
 Storefront Humber Inc., Toronto, ON
 Stratford Festival, Stratford, ON
 Strathroy Middlesex General Hospital Fdn., Strathroy, ON
 Street Haven, Toronto, ON
 SUCCESS (United Chinese Enrichment Services Society), Vancouver, BC
 Sudbury Regional Hospital Fdn., Sudbury, ON
 Sun Youth Organization Inc., Montréal, QC
 Sunnybrook Foundation, Toronto, ON
 Surrey Beavers Athletic Association, Surrey, BC
 Suzirya Ukrainian Dance Ensemble, Winnipeg, MB
 Swim for Hope - Newfoundland Cancer Research, St. John's, NL

Tapestry New Opera Works, Toronto, ON
 Tara Tornadoes, Oakville, ON
 Tarragon Theatre, Toronto, ON
 TASA Midget AAA Hockey, Upper Tantallon, NS
 Tecumseh Soccer Club, Tecumseh, ON
 Terrace Hospice Society, Terrace, BC
 Terry Fox Foundation, Toronto, ON
 Terry Fox Run, O'Leary, PE
 Textile Museum of Canada, Toronto, ON
 Theatre By the Bay, Barrie, ON
 Théâtre Centaur/Centaur Theatre, Montréal, QC
 Théâtre du Rideau Vert, Montréal, QC
 Théâtre Français de Toronto, Toronto, ON
 Théâtre Lac Brome, Knowlton, QC
 Théâtre le clou, Montréal, QC
 Theatre New Brunswick, Fredericton, NB
 Theatre Newfoundland & Labrador, Corner Brook, NL
 Theatre Passe Muraille, Toronto, ON
 Thirteen Strings Baroque Ensemble of Ottawa, Ottawa, ON
 Thornhill Minor Softball Association, Thornhill, ON
 Thunder Bay Regional Hospital Foundation, Thunder Bay, ON
 Thunder Selects Midget Girls Basketball, Halifax, NS
 Tillsonburg Hockey Moms, Tillsonburg, ON
 Tim Horton's Children's Foundation, Toronto, ON
 Tom Thomson Memorial Art Gallery, Owen Sound, ON
 Torbay Minor Softball, Torbay, NL
 Toronto Association for Community Living, Toronto, ON

Toronto Children's Choir, Toronto, ON
 Toronto Children's Chorus, Toronto, ON
 Toronto Community Foundation, Toronto, ON
 Toronto East General Hospital, Toronto, ON
 Toronto Foundation for Student Success, Toronto, ON
 Toronto General & Western Hospital Foundation, Toronto, ON
 Toronto Hadassah-WIZO, Toronto, ON
 Toronto Intergenerational Partnerships, Toronto, ON
 Toronto Jewish Film Festival, Toronto, ON
 Toronto Kiwanis Boys and Girls Club, Toronto, ON
 Toronto Outdoor Art Exhibition, Toronto, ON
 Toronto Symphony Orchestra, Toronto, ON
 Toronto Theatre Alliance, Toronto, ON
 Toronto Zoo Foundation, Toronto, ON
 Town of Goderich – Mind & Body Campaign, Goderich, ON
 Traffic Injury Research Foundation, Ottawa, ON
 Trail & District Daycare Society, Trail, BC
 Trent University, Peterborough, ON
 Trillium Health Centre Foundation, Mississauga, ON
 Trinity Home Hospice, Toronto, ON
 Trinity Western University, Langley, BC
 TVOntario, Toronto, ON
 Twisted Sisters (Dunluce Community), Edmonton, AB

Under 12 Basketball, Springdale, NL
 United Church Calendar Fund, Corner Brook, NL
 United Jewish Appeal, Toronto, ON
 United Way Community Services of Guelph & Wellington, Guelph, ON
 United Way Kingston, Frontenac, Lennox & Addington, Kingston, ON
 United Way of Lower Mainland, Vancouver, BC
 United Way of Alberta Capital, Edmonton, AB
 United Way of Battlefords, Battlefords, SK
 United Way of Brandon, Brandon, SK
 United Way of Burlington Hamilton-Wentworth, Hamilton, ON
 United Way of Calgary, Calgary, AB
 United Way of Cambridge & North Dumfries, Cambridge, ON
 United Way of Campbell Power River Courtney, Courtney, BC
 United Way of Cape Breton, Sydney, NS
 United Way of Castlegar, Castlegar, BC
 United Way of Central Alberta, Red Deer, AB
 United Way of Chatham-Kent, Chatham, ON
 United Way of Colchester County, Truro, NS
 United Way of Comox, Comox Valley, BC
 United Way of Cowichan-Duncan, Duncan, BC
 United Way of Estevan, Estevan, SK
 United Way of Fort McMurray, Fort McMurray, AB
 United Way of Fraser Valley, Abbotsford, BC
 United Way of Fredericton, Fredericton, NB
 United Way of Grande Prairie, Grande Prairie, AB
 United Way of Greater Saint John, Saint John, NB
 United Way of Greater Simcoe County, Barrie, ON
 United Way of Greater Toronto, Toronto, ON
 United Way of Haldimand & Norfolk, Caledonia, ON
 United Way of Kamloops, Kamloops, BC
 United Way of Kelowna (Central Okanagan), Kelowna, BC
 United Way of Kitchener-Waterloo, Kitchener, ON
 United Way of Lanark County, Carleton Place, ON
 United Way of Lethbridge, Lethbridge, AB
 United Way of London & Middlesex, London, ON
 United Way of Medicine Hat, Medicine Hat, AB
 United Way of Moncton, Moncton, NB
 United Way of Moose Jaw, Moose Jaw, SK
 United Way of Nanaimo, Nanaimo, BC
 United Way of Neepawa, Neepawa, MB
 United Way of Nelson, Nelson, BC
 United Way of Niagara Falls, Niagara Falls, ON
 United Way of Nipawin, Nipawin, SK

United Way of Oshawa Whitby Clarington, Oshawa, ON
 United Way of PEI, Charlottetown, PE
 United Way of Portage, Portage, MB
 United Way of Prince George, Prince George, BC
 United Way of Quinte, Trenton, ON
 United Way of Regina, Regina, SK
 United Way of Sarnia-Lambton, Sarnia, ON
 United Way of Saskatoon, Saskatoon, SK
 United Way of South Niagara, Welland, ON
 United Way of St. Catharines & District, St. Catharines, ON
 United Way of Stratford-Perth, Stratford, ON
 United Way of Thunder Bay, Thunder Bay, ON
 United Way of Trail, Trail, BC
 United Way of Vernon (North Okanagan), Vernon, BC
 United Way of Victoria, Victoria, BC
 United Way of Weyburn, Weyburn, SK
 United Way of Winnipeg, Winnipeg, MB
 United Way of Yorkton, Yorkton, SK
 United Way Ottawa-Carleton, Ottawa, ON
 United Way Sudbury & District, Sudbury, ON
 United Way Windsor-Essex County, Windsor, ON
 Université du Québec à Chicoutimi, Chicoutimi, QC
 University College of Cape Breton, Sydney, NS
 University College of the Fraser Valley, Abbotsford, BC
 University of British Columbia, Vancouver, BC
 University of Calgary, Calgary, AB
 University of Guelph, Guelph, ON
 University of King's College, Halifax, NS
 University of Lethbridge, Lethbridge, AB
 University of Manitoba, Winnipeg, MB
 University of New Brunswick, Fredericton, NB
 University of Northern British Columbia, Prince George, BC
 University of Ottawa, Ottawa, ON
 University of Prince Edward Island, Charlottetown, PE
 University of Saskatchewan, Saskatoon, SK
 University of St. Michael's College, Toronto, ON
 University of Toronto, Toronto, ON
 University of Trinity College, Toronto, ON
 University of Victoria, Victoria, BC
 University of Waterloo, Waterloo, ON
 University of Western Ontario, London, ON
 University of Windsor, Windsor, ON
 University of Winnipeg, Winnipeg, MB
 Upper Ottawa Valley Genealogical Group, Pembroke, ON
 Urban Circle Training Centre, Winnipeg, MB

Vancouver Chamber Choir, Vancouver, BC
 Vancouver General Hospital Health Sciences Centre, Vancouver, BC
 Vancouver Jewish Community Centre, Vancouver, BC
 Vancouver Public Aquarium, Vancouver, BC
 Vancouver Public Library Foundation, Vancouver, BC
 Variety – The Children's Charity, Toronto, ON
 Vernoy Ukrainian Dance Ensemble, Weyburn, MB
 Victoria Conservatory of Music, Victoria, BC
 Victoria County Crime Stoppers, River De Chute, NB
 Victoria Hospice Society, Victoria, BC
 Victoria Library, Victoria, BC
 Victoria Mariners Bantam AAA Baseball Club, Sidney, BC
 Victoria University, Toronto, ON
 Victorian Order of Nurses Montréal Inc., Montréal, QC
 Victorian Order of Nurses Volunteer Services Middlesex County, Strathroy, ON
 Village Potter's Guild, Peachland, BC
 Volunteer Centre of Metro Toronto, Toronto, ON
 Volunteer Services Toronto East General, Toronto, ON

Waterdown Minor Baseball – Flamborough Rookie Ball, Carlisle, ON
 Waterloo Region District School Board, Elmira, ON
 Waterloo Region Hospitals Foundation, Waterloo, ON
 Welland Hospital Foundation, Welland, ON

West Elgin Community Parent Child Resource, West Lorne, ON
 West End Seniors' Network, Vancouver, BC
 West End United Soccer Club, Toronto, ON
 West London Optimist Minor Hockey-Midget 11 Team, London, ON
 West Park Healthcare Centre Foundation, Toronto, ON
 Western Regional Hospital Foundation, Corner Brook, NL
 Westlock Soccer Association, Westlock, AB
 Whitby Girls Hockey – Novice Rep., Whitby, ON
 Whitby Midget B Rep. Hockey Team, Whitby, ON
 Whitby Minor Hockey Association – Minor Novice, Whitby, ON
 Whitby Synchronized Skating, Whitby, ON
 White Ribbon Campaign, Toronto, ON
 White Rock Tritons, Surrey, BC
 Wilfrid Laurier University, Waterloo, ON
 Williams Lake Hospital, Williams Lake, BC
 Windfall, Toronto, ON
 Windsor Essex County Health Unit, Windsor, ON
 Windsor Public Library Foundation, Windsor, ON
 Windsor Regional Cancer Centre Foundation, Windsor, ON
 Windsor Regional Hospital Foundation, Windsor, ON
 Windsor Secondary Jr. & Sr. High School Football, North Vancouver, BC
 Windsor-Essex Children's Aid Society, Windsor, ON
 Windsor-Essex County Hospitals Foundation, Windsor, ON
 Wingham & District Hospital Foundation, Wingham, ON
 Wingham Figure Skating Club, Wingham, ON
 Winnie Whitlam Lounge, Vancouver, BC
 Winnipeg Scottish Festival, Winnipeg, MB
 Winnipeg Symphony Orchestra, Winnipeg, MB
 Wolfe Island Early Years Centre, Wolfe Island, ON
 Women in Capital Markets, Toronto, ON
 Women in Motion, Toronto, ON
 Women's College Hospital Foundation, Toronto, ON
 Women's Legal Education & Action Fund Foundation, Toronto, ON
 Woodland Springs Women's Institute, Mount Forest, ON
 Woodman's Credit Jewellers Air Cadets Grand Falls, Grand Falls, NL
 Woods Homes Foundation, Calgary, AB
 World Literacy of Canada, Toronto, ON
 World Youth Day, Toronto, ON
 Writers' Trust of Canada, Toronto, ON

Yee Hong Centre for Geriatric Care, Scarborough, ON
 YM/YWCA Grand Falls-Windsor, Grand Falls, NL
 YMCA Central Newfoundland, Grand Falls, NL
 YMCA Centre for Life, Sudbury, ON
 YMCA de Montréal, Montréal, QC
 YMCA Fredericton, Fredericton, NB
 YMCA of Greater Halifax/Dartmouth, Halifax, NS
 YMCA of Greater Moncton, Moncton, NB
 YMCA of Greater Toronto, Toronto, ON
 YMCA of Hamilton/Burlington, Hamilton, ON
 YMCA of Oakville, Oakville, ON
 Yonge Street Mission, Toronto, ON
 York House School, Vancouver, BC
 York Region Basketball Club – Avengers, Newmarket, ON
 York University, North York, ON
 Yorkton Black Sox Senior Baseball Team, Yorkton, SK
 Yorkton Exhibition Association, Yorkton, SK
 Yorkton Kalyna Dance School, Yorkton, SK
 Youth Venture of the Year Award – Port aux Basques, Port aux Basques, NL
 Youville Home, St. Albert, AB
 YWCA Crabtree Corner, Vancouver, BC
 YWCA de Montréal, Montréal, QC
 YWCA of Greater Toronto, Toronto, ON
 YWCA Vancouver, Vancouver, BC

Zareinu Educational Centre, Thornhill, ON

CONTACTS

BMO Financial Group's 2002 Public Accountability Statement is available for viewing or printing on our web site at www.bmo.com.

For a free printed copy, please contact:

BMO Financial Group
Corporate Communications
302 Bay Street, 10th Floor
Toronto, ON M5X 1A1

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Requests for charitable donations should be submitted in writing. Guidelines are available at www.bmo.com/community. Applications on behalf of a national organization should be directed to:

Senior Manager, Corporate Donations
BMO Financial Group
Corporate Communications
302 Bay Street, 10th Floor
Toronto, ON M5X 1A1

Telephone: 416-867-7102 or 416-867-7101
Fax: 416-867-6850

Local or regional requests should be sent to the following addresses.

Atlantic Division

Donations Co-ordinator
BMO Financial Group
P.O. Box 2207
5151 George Street, 15th Floor
Halifax, NS B3J 3C4
Telephone: 902-421-3405
Fax: 902-421-3404

Ontario Division

Donations Co-ordinator
BMO Financial Group
302 Bay Street, Mezzanine Level
Toronto, ON M5X 1A1
Telephone: 905-945-5534
Fax: 905-945-5593

Quebec Division

Donations Co-ordinator
BMO Financial Group
105 St-Jacques, 1st Floor
Montreal, QC H2Y 1L6
Telephone: 514-877-1101
Fax: 514-877-1805

Prairies Division

Manager, Divisional Communications
BMO Financial Group
350 - 7th Avenue S.W., 6th Floor
Calgary, AB T2P 3N9
Telephone: 403-503-7002
Fax: 403-503-7021

British Columbia & Yukon Division

Donations Committee
BMO Financial Group
595 Burrard Street, 22nd Floor
Vancouver, BC V7X 1L7
Telephone: 604-665-7596
Fax: 604-665-2610

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