**Numbers That Matter**

**Financial Performance**

<table>
<thead>
<tr>
<th>Total Revenue  ($ billion)</th>
<th>Non-Interest Expense  ($ billions)</th>
<th>Net Income  ($ billions)</th>
</tr>
</thead>
</table>

- **5-year compound annual growth rate (CAGR)**
  - Total Revenue: 2.6%
  - Non-Interest Expense: 2.5%
  - Net Income: 2.1%

**Customer Service**

<table>
<thead>
<tr>
<th>Full-Time Employees  (thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004 33.6 2005 33.8 2006 34.9 2007 35.8 2008 37.1</td>
</tr>
</tbody>
</table>

**Employees**

| Average Training Days per Employee | 2004 6.5 2005 6.3 2006 6.5 2007 7.0 2008 6.0 |

- 2004-2005 averages based on employee headcount, 2006-2008 averages based on full-time employee equivalent

**Our Communities**

- In 2008, BMO contributed $55.9 million in corporate donations, sponsorships and events to support our communities and thousands of charities and not-for-profit organizations in Canada and the United States.

**Donations: Where the Money Goes (2008)**

- Health Care 33%
- Arts and Culture 12%
- Civic and Community Initiatives 9%
- Other 5%
- Federated Appeals 10% (includes United Way)
- Education 3%

**Product/Service Excellence**

- BMO Bank of Montreal received a gold medal from the Canadian Public Relations Society (Toronto) for the best use of communications tools for the Business Coach podcast series.
- For the second year in a row, BMO Mutual Funds® was awarded the Dalbar Mutual Fund Service Award for best overall customer service.
- BMO InvestorLine® was recognized as Canada’s fastest online brokerage web site by Gómez Canada, and rated number one bank-owned online brokerage in The Globe and Mail’s 10th annual online brokerage ranking.
- BMO Capital Markets was named Best Investment Bank in Canada by Global Finance magazine.
- Four funds managed by Private Client Group received a 2008 Lipper Award for excellence in fund performance: BMO Resource Fund, BMO Dividend Fund, BMO Guardian Global Technology Fund and Phoenix Insight Value Equity Fund.