



## Private Client Group

Investor Day

Strategic Overview

### GILLES OUELLETTE President & CEO, Private Client Group

April 15 • 2008

BMO  Financial Group



BMO  Financial Group

## Forward Looking Statements

### Caution Regarding Forward-Looking Statements

Bank of Montreal's public communications often include written or oral forward-looking statements. Statements of this type are included in this document, and may be included in other filings with Canadian securities regulators or the U.S. Securities and Exchange Commission, or in other communications. All such statements are made pursuant to the 'safe harbor' provisions of, and are intended to be forward-looking statements under, the United States Private Securities Litigation Reform Act of 1995 and any applicable Canadian securities legislation. Forward-looking statements may involve, but are not limited to, comments with respect to our objectives and priorities for 2008 and beyond, our strategies or future actions, our targets, expectations for our financial condition or share price, and the results of or outlook for our operations or for the Canadian and U.S. economies.

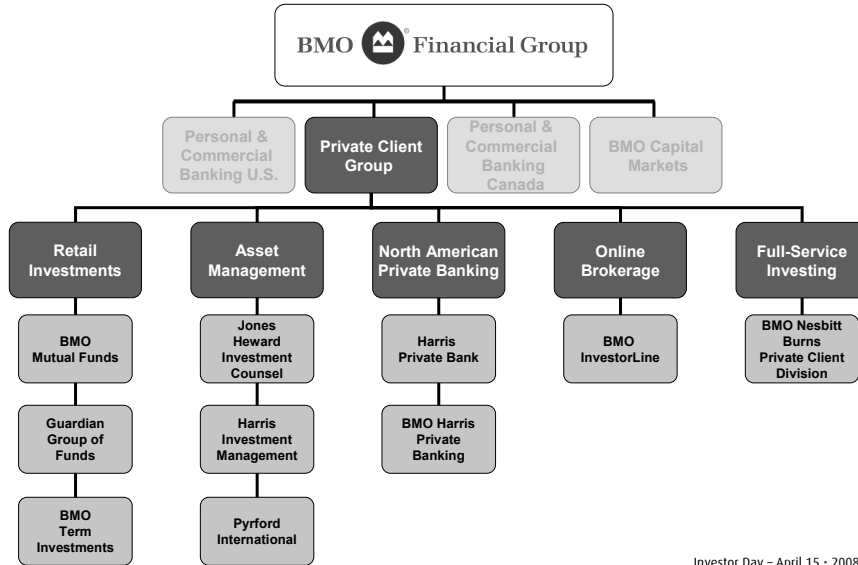
By their nature, forward-looking statements require us to make assumptions and are subject to inherent risks and uncertainties. There is significant risk that predictions, forecasts, conclusions or projections will not prove to be accurate; that our assumptions may not be correct and that actual results may differ materially from such predictions, forecasts, conclusions or projections. We caution readers of this document not to place undue reliance on our forward-looking statements as a number of factors could cause actual future results, conditions, actions or events to differ materially from the targets, expectations, estimates or intentions expressed in the forward-looking statements.

The future outcomes that relate to forward-looking statements may be influenced by many factors, including but not limited to: general economic and market conditions in the countries in which we operate; interest rate and currency value fluctuations; changes in monetary policy; the degree of competition in the geographic and business areas in which we operate; changes in laws; judicial or regulatory proceedings; the accuracy and completeness of the information we obtain with respect to our customers and counterparties; our ability to execute our strategic plans and to complete and integrate acquisitions; critical accounting estimates; operational and infrastructure risks; general political conditions; global capital market activities; the possible effects on our business of war or terrorist activities; disease or illness that impacts on local, national or international economies; disruptions to public infrastructure, such as transportation, communications, power or water supply; and technological changes.

We caution that the foregoing list is not exhaustive of all possible factors. Other factors could adversely affect our results. For more information, please see the discussion on pages 28 and 29 of BMO's 2007 Annual Report, which outlines in detail certain key factors that may affect BMO's future results. When relying on forward-looking statements to make decisions with respect to Bank of Montreal, investors and others should carefully consider these factors, as well as other uncertainties and potential events, and the inherent uncertainty of forward-looking statements. Bank of Montreal does not undertake to update any forward-looking statement, whether written or oral, that may be made, from time to time, by the organization or on its behalf. The forward-looking information contained in this document is presented for the purpose of assisting our shareholders in understanding our financial position as at and for the periods ended on the dates presented and our strategic priorities and objectives, and may not be appropriate for other purposes.

Assumptions about the performance of the Canadian and U.S. economies in 2008 and how it will affect our businesses were material factors we considered when setting our strategic priorities and objectives, and when determining our financial targets, including provisions for credit losses. Key assumptions were that the Canadian economy will expand at a moderate pace in 2008 while the U.S. economy expands modestly, and that inflation will remain low in North America. We also assumed that interest rates in 2008 will decline slightly in Canada and the United States, and that the Canadian dollar will trade at parity to the U.S. dollar at the end of 2008. In determining our expectations for economic growth, both broadly and in the financial services sector, we primarily consider historical economic data provided by the Canadian and U.S. governments and their agencies. We now anticipate weaker economic growth in Canada and that the United States will slip into a mild recession in the first half of 2008. We also expect lower interest rates and a somewhat weaker Canadian dollar than when we established our 2008 financial targets. Tax laws in the countries in which we operate, primarily Canada and the United States, are material factors we consider when determining our sustainable effective tax rate.

## Organization Chart



## Wealth management market continues to be attractive with opportunities to serve evolving client needs

<p><b>Despite near term capital market volatility...</b></p> <p>Change Oct'07-Feb'08          TSX: -7%          S&amp;P: -14%</p>	<p><b>... wealth industry remains attractive</b></p> <ul style="list-style-type: none"> <li>○ Wealth forecast to grow over 8% annually in Canada and 7% annually for N.A. HNW individuals</li> </ul> <table border="1"> <tr> <th>Year</th> <th>Assets in C\$T</th> <th>Assets in US\$T</th> <th>CAGR</th> </tr> <tr> <td>1996</td> <td>1.1</td> <td>9.3</td> <td>8.4%</td> </tr> <tr> <td>2006</td> <td>2.4</td> <td>11.3</td> <td>8.6%</td> </tr> <tr> <td>2016</td> <td>5.5</td> <td>15.8</td> <td>10.2%</td> </tr> <tr> <td>2011</td> <td>-</td> <td>15.8</td> <td>7.0%</td> </tr> </table>	Year	Assets in C\$T	Assets in US\$T	CAGR	1996	1.1	9.3	8.4%	2006	2.4	11.3	8.6%	2016	5.5	15.8	10.2%	2011	-	15.8	7.0%	<p><b>Implications</b></p> <ul style="list-style-type: none"> <li>○ Growing importance of ongoing and deeper insights on changing client needs</li> <li>○ Need to continue to evolve client product and services to meet boomer needs</li> <li>○ Leverage retirement opportunity</li> <li>○ Growing significance of innovation and collaboration to best serve evolving client needs</li> <li>○ Fixed fee revenue and relationship management increasingly important</li> </ul>
Year	Assets in C\$T	Assets in US\$T	CAGR																			
1996	1.1	9.3	8.4%																			
2006	2.4	11.3	8.6%																			
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2011	-	15.8	7.0%																			
<p><b>Wealth is becoming increasingly concentrated with 45+ year olds</b></p> <ul style="list-style-type: none"> <li>○ Growth rate of wealth for 45+ year olds outpacing &lt;45</li> </ul> <table border="1"> <tr> <th>Year</th> <th>&lt;45 year olds</th> <th>45+ year olds</th> </tr> <tr> <td>2006</td> <td>\$2.4 T</td> <td>80% (\$2T)</td> </tr> <tr> <td>2016</td> <td>\$5.5 T</td> <td>87% (\$5T)</td> </tr> </table>	Year	<45 year olds	45+ year olds	2006	\$2.4 T	80% (\$2T)	2016	\$5.5 T	87% (\$5T)	<p><b>Client needs changing and becoming more complex</b></p> <ul style="list-style-type: none"> <li>○ Aging boomers driving need for capital preservation and income generation</li> <li>○ Growing importance of advisory services</li> </ul> <table border="1"> <tr> <th>Year</th> <th>Direct</th> <th>Advice</th> </tr> <tr> <td>1996</td> <td>\$1.1T</td> <td>44% (\$0.5T)</td> </tr> <tr> <td>2006</td> <td>\$2.4T</td> <td>62% (\$1.5T)</td> </tr> <tr> <td>2016</td> <td>\$5.5T</td> <td>73% (\$4.0T)</td> </tr> </table>	Year	Direct	Advice	1996	\$1.1T	44% (\$0.5T)	2006	\$2.4T	62% (\$1.5T)	2016	\$5.5T	73% (\$4.0T)
Year	<45 year olds	45+ year olds																				
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Source: Investor Economics; Caggenini wealth report; BMO retirement study

## PCG is leveraging its portfolio of businesses to deliver integrated solutions for a broad range of customer segments and needs

PCG was established in 1999 to bring together the wealth management offering from across BMO FG

- Full range of client segments
- Broad wealth management offering
- Multi channel distribution network
- North America focus and select global coverage

PCG Business Lines	Customer Segments				
	Mass Retail	Mass Affluent	Ultra HNW <sup>(1)</sup>	Institutional	
Full-Service Investing	BMO Nesbitt Burns				
North American Private Banking	BMO Harris Private Bank				
	Harris Private Bank				
Online Brokerage	BMO InvestorLine				
Retail Investments	BMO Mutual Funds				
	Guardian Group of Funds				
	BMO Term Investments				
Asset Management	Jones Heward Investment Counsel				
	Harris Investment Management				
	Pyrford International				

(1) HNW = High Net Worth

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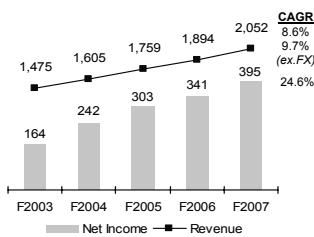
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## Over the past 5 years, PCG has a track record of delivering strong financial performance

### PCG net income CAGR 24.6%

PCG has delivered strong performance over the past five years and we believe we have solid strategies in place and are investing in selected businesses to drive future revenue growth

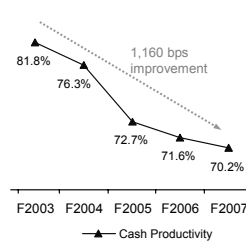
#### Revenue and NI (\$MM)<sup>(1)</sup>



### PCG cash productivity improved 1,160 bps

Key priority is to drive revenue growth through sales force expansion, improving sales force productivity and internal collaboration while continuing to focus on operational effectiveness

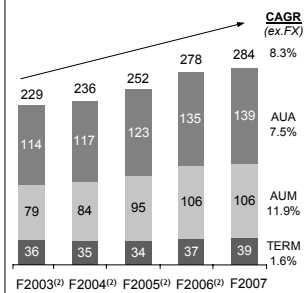
#### Cash Productivity



### PCG AUM, AUA and TERM CAGR 8.3%

Overall asset growth significantly impacted by TERM

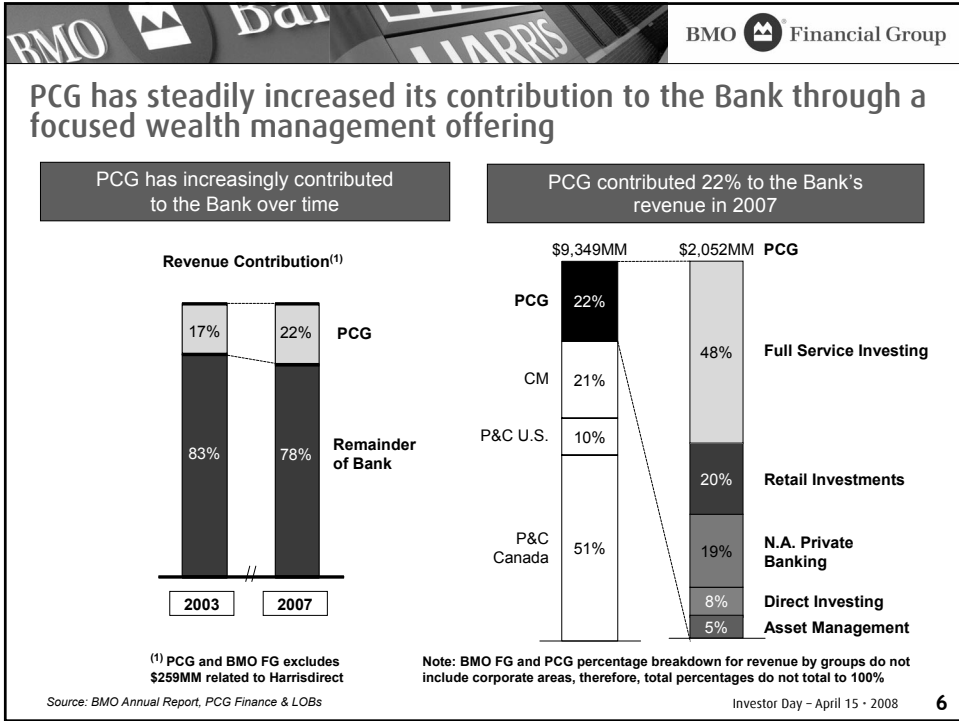
#### AUM, AUA, TERM (\$B)<sup>(3)</sup>



(1) 2003-2005 exclude Harrisdirect, 2005 excludes TSX gain; (2) Excludes Harrisdirect, ITC business transferred to P&C US; (3) Represents Client Assets

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## An exceptional client experience is at the core of PCG's strategy

### OUR VISION

To be a leading wealth management solutions provider in Canada and in select U.S. markets, helping our clients to accumulate, protect and grow their assets

### OUR STRATEGY

We will win by delivering a client experience that meets our client's integrated wealth management needs and by continuing to improve the productivity of our sales forces

### DEFINING OUR SUCCESS

Best in class client satisfaction and net promoter scores. Drive net income, revenue and asset growth.

### OUR STRATEGIC PRIORITIES

1. Deliver an exceptional client experience – drive competitive net promoter scores and client share of wallet performance
2. Provide best-in-class wealth management solutions with a focus on helping our clients invest and plan for their retirement years
3. Expand our sales force and improve its productivity
4. Enhance our business models and invest selectively to create incremental value
5. Build a culture of innovation to meet our client's evolving needs

### OUR DIFFERENTIATING CAPABILITIES

1. Deliver an exceptional client experience
2. Collaborate effectively within PCG, with P&C in Canada and the US and with BMO Capital Markets
3. Attract, develop and retain superior talent



## Private Client Group

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BMO Nesbitt Burns  
Private Client Division

### DEAN MANJURIS

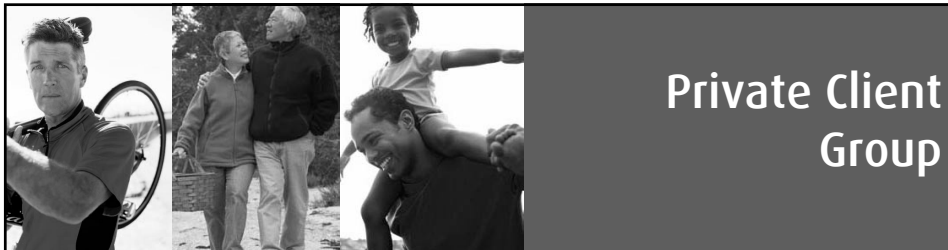
Vice Chairman, BMO Nesbitt Burns, Private Client Division

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## Largest revenue contributor to PCG; focused on becoming the best performing North American full service brokerage

Strategy	Strategic Capabilities
<ul style="list-style-type: none"> <li>To be the best performing full service brokerage firm in North America based on relative asset growth and profit contribution margin</li> </ul>	<ul style="list-style-type: none"> <li>High client satisfaction; providing a high level of service to clients</li> <li>Breadth of products and service (ex. Architect)</li> <li># 1 ranked research</li> <li>Top ranked technology; providing an efficient platform that IAs use on a daily basis to service clients</li> <li>Strong bank relationship; leveraging partnership within the divisional (PCG) and larger organization (BMO)</li> </ul>

BMO Nesbitt Burns Performance		Competitive Position									
Contribution to PCG	CAGR '03-'07	<ul style="list-style-type: none"> <li>Highest operating profit margin in Canada <sup>(1)</sup></li> <li>Recurring revenues represent 57% of total revenue <sup>(2)</sup> (62% in Q1)</li> <li>In Canada, #2 on street in number of advisors <sup>(3)</sup></li> <li>In Canada, #3 based on assets <sup>(4)</sup></li> <li>BMO Nesbitt Burns market share of Top 5 of 20% <sup>(4)</sup></li> </ul>									
<table border="1"> <thead> <tr> <th>Revenue</th> <th>Client Assets</th> </tr> </thead> <tbody> <tr> <td>48%</td> <td>32%</td> </tr> </tbody> </table>	Revenue	Client Assets	48%	32%	<table border="1"> <thead> <tr> <th>Revenue</th> <th>Client Assets</th> </tr> </thead> <tbody> <tr> <td>9.2%</td> <td>11.0%</td> </tr> </tbody> </table>	Revenue	Client Assets	9.2%	11.0%	<small>Source: (1) Investor Economics, Full Service Brokerage Profitability Report Dec 2007; (2) Based on Fiscal 2007 revenue breakdown; (3) Based on client-facing advisors as reported to Investor Economics; (4) Investor Economics, The Retail Brokerage Report Dec 2007</small>	
Revenue	Client Assets										
48%	32%										
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## Private Client Group

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BMO InvestorLine

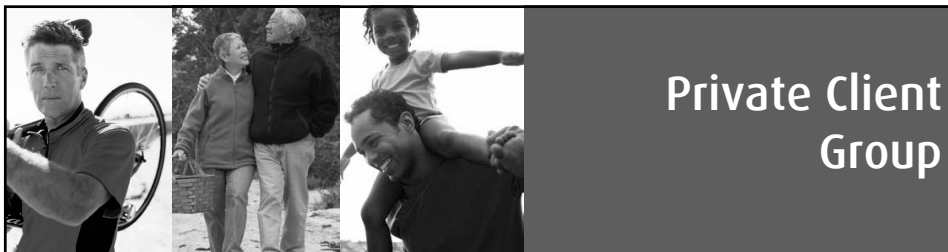
**CONNIE STEFANKIEWICZ**  
President & CEO, BMO InvestorLine

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## Provide leading online experience and proactively enabling clients to be financially successful

Strategy	Strategic Capabilities
<ul style="list-style-type: none"> <li>○ Drive business growth by providing an enhanced and personalized online experience for various types of investors</li> <li>○ Enhance the partnership with BMO FG and increase the number of BMO products held by our clients; in turn increase the number of BIL accounts held by BMO FG clients</li> </ul>	<ul style="list-style-type: none"> <li>○ Continue to invest in and build on our superior client experience</li> <li>○ Leverage our leading-edge technology platform to provide a customized and personalized web offering for specific target groups</li> <li>○ Deliver exceptional and differentiated client service through focused hiring and comprehensive training</li> <li>○ Further enhance business efficiencies by continuing to leverage workflow capabilities</li> <li>○ Leverage the client database and MyLink capabilities to create a unique one-to-one online service experience and intelligently cross-sell appropriate products and services</li> <li>○ Aggressively drive new client acquisition; fully leveraging the BMO retail channel, PCG partners and our strong online marketing capability</li> </ul>

BMO InvestorLine Performance		Competitive Position <sup>(1)</sup>					
Contribution to PCG	CAGR '03-'07	○ Top rated online brokerage in client satisfaction and loyalty <sup>(2)</sup>	○ Leads all major online brokerages as most able to meet client needs <sup>(3)</sup>				
Revenue	Client Assets	○ Fastest online brokerage website in Canada <sup>(4)</sup>	○ Dec'07 BMO InvestorLine market share of 11.60% and YOY market share increase of +62 bps <sup>(5)</sup>				
8%	7%	○ Ranked #3 based on assets <sup>(5)</sup>	○ Ranked #2 in asset growth in both % and absolute dollar amount in previous quarter <sup>(5)</sup>				
<table border="1"> <tr> <td>Revenue</td> <td>11.0%</td> </tr> <tr> <td>Client Assets</td> <td>19.0%</td> </tr> </table>		Revenue	11.0%	Client Assets	19.0%	<small>Source: (1) As of Dec 2007, unless otherwise stated; (2) 2007 Phase 5 Competitive Online Brokerage Report; (3) Ipsos Reid/Discount Brokerage Report 2007; (4) Response time by leading on-demand infrastructure provider for web application experience management, Gomez Canada; (5) Investor Economics, Online/Discount Brokerage Market Share Report.</small>	
Revenue	11.0%						
Client Assets	19.0%						
2007		Investor Day – April 15 - 2008					



## Private Client Group

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Retail Investments

### ED LEGZDINS

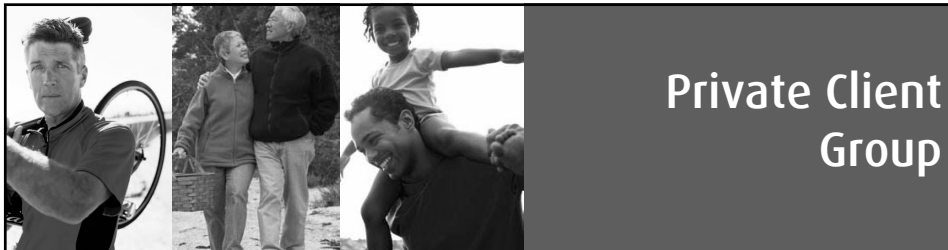
Senior Vice-President and Head of Retail Investments

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## Building scale to better service clients and accelerate growth

Strategy	Strategic Capabilities
<ul style="list-style-type: none"> <li>○ Grow an integrated retail investments (mutual funds and term deposits) manufacturing and multi-channel distribution company</li> <li>○ Maintain strong profitability while improving market share position</li> </ul>	<ul style="list-style-type: none"> <li>○ Achieving superior customer experience in retail channels based on proactive and quality investment and retirement advice</li> <li>○ Strong collaboration with Personal and Commercial Banking Canada</li> <li>○ Expanding financial planning capacity and capability; strong financial planner presence in branch network, exclusively focused on developing investment business</li> <li>○ Integrated BMO Mutual Fund and GGOF product management and wholesaling support across all channels; integration of manufacturing and distribution enables optimization of customer experience and point of sale referrals to BMO FG</li> <li>○ Delivering innovative and integrated solutions that go beyond traditional retail investments</li> <li>○ Grow term deposit balances and market share</li> <li>○ Successful mutual fund joint venture in China (Fullgoal) strategic stepping stone in growing market</li> </ul>

Retail Investments Performance		Competitive Position <sup>(1)</sup>													
Contribution to PCG	CAGR '03-'07	<ul style="list-style-type: none"> <li>○ February 2008 BMO MF and GGOF market share of 5.46%, an increase of 98 bps since February 2003, second highest of Big 5</li> <li>○ BMO Mutual Funds earns more revenue per \$/AUM than other Big 5 firms due to focus on long term client solutions</li> <li>○ BMO Mutual Funds won the Dalbar Service Award in 2006 and 2007</li> </ul>													
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## Private Client Group

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BMO Harris Private Banking

**ANDREW AUERBACH**  
 Senior Vice President & Chief Operating Officer  
 BMO Harris Private Banking

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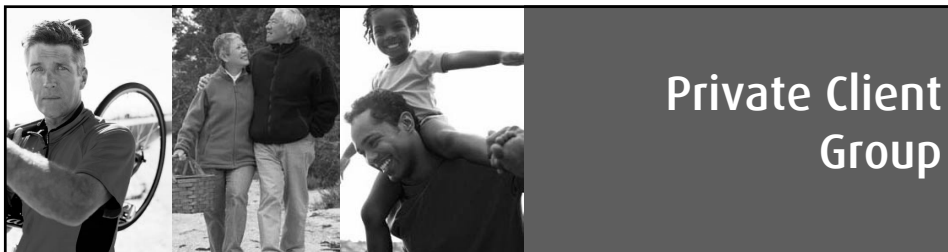


## Be the top source of advice for our clients, delivering a customized experience and leveraging the full power of BMO FG

Strategy	Strategic Capabilities
<ul style="list-style-type: none"> <li>To be the top source of advice in the eyes and in the hearts of our clients</li> <li>'Consistent delivery of our client experience; providing advice and solutions that reach across the capabilities of the Private Bank and BMO</li> <li>Assisting the client's family and business, leveraging the full power of BMO FG</li> <li>Recruiting and retaining top professionals</li> </ul>	<ul style="list-style-type: none"> <li>Through planning and needs based conversations deliver comprehensive client solutions and be rewarded by client loyalty, referrals and additional share of wallet</li> <li>Building on superior cross-pillar partnerships to jointly capitalize on opportunities presented to deliver a distinctive client experience</li> <li>Ensuring robust application of client segmentation</li> <li>Delivering on commitment to learning and development; becoming known as learning-centred with clear career development opportunities</li> </ul>

BMO Harris Private Banking Performance		Competitive Position <sup>(1)</sup>															
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Harris Private Bank

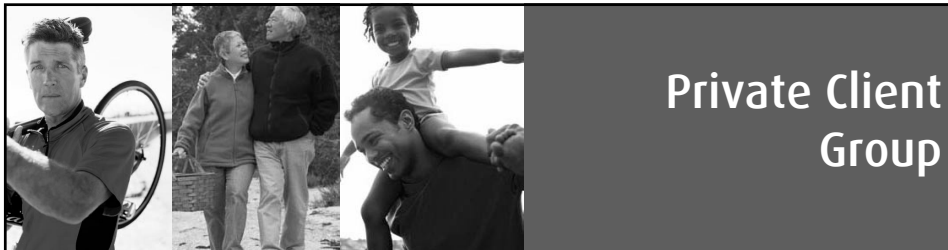
**TERRY JENKINS**  
 Senior Vice President &  
 Head of Harris Private Bank U.S.

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## Growing and transforming our business by delivering expert guidance to clients to drive advocacy and revenue growth

Strategy	Strategic Capabilities
<ul style="list-style-type: none"> <li>To be a best-in-class wealth management provider to mass affluent, high net worth and ultra high net worth individuals and families</li> <li>Making the shift from a product-focused to a planning-based model</li> <li>Establishing ourselves as our client's trusted advisor</li> </ul>	<ul style="list-style-type: none"> <li>Delivering an exceptional client experience backed by client experience standards; using insights into behaviours to accelerate and enhance our relationships with clients</li> <li>Sales and distribution focused, with strong client acquisition and management practices</li> <li>Leveraging a strong partnership between Wealth, Community Banking and Capital Markets by developing new ways of approaching the market</li> <li>Becoming an employer of choice by recognizing that attracting and retaining the best talent is essential to our business</li> </ul>

Harris Private Bank Performance		Competitive Position													
Contribution to PCG	CAGR '03-'07	<ul style="list-style-type: none"> <li>Client retention rate consistently in the top quartile for the industry <sup>(1)</sup></li> <li>#24 in AUM in the U.S. by Barron's <sup>(2)</sup></li> <li>Nominated by Private Asset Management in 2007 as top multi-family office</li> <li>26 offices operating in 12 of the top wealth markets in the U.S.</li> </ul>													
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Revenue	Client Assets														
11%	19%														
Revenue	5.0%														
Client Assets	5.6%														
AUM	12.1%														
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Investor Day

# Q&A



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