

## Our Vision

To be the bank that defines great customer experience

### Who We Are

A Canadian-based North American bank, established in 1817, BMO Financial Group (TSX, NYSE: BMO) is highly diversified. Our 36,000 employees serve millions of personal, commercial, corporate and institutional customers around the world through our operating groups: Personal and Commercial Banking Canada; Personal and Commercial Banking U.S.; Private Client Group; and BMO Capital Markets.

#### Personal & Commercial Canada

- Over seven million customers
- 902 branches across Canada
- 2,031 ABMs
- Telephone banking
- Online banking at bmo.com
- Offering a full range of products
- Comprehensive range of everyday banking needs as well as a full suite of commercial products

#### Personal & Commercial United States

- Over one million customers
- 279 branches
- 634 ABMs
- Telephone banking
- Online banking at harrisbank.com
- Offering a full range of products and services to consumers and businesses

#### Private Client Group

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

#### BMO Capital Markets

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

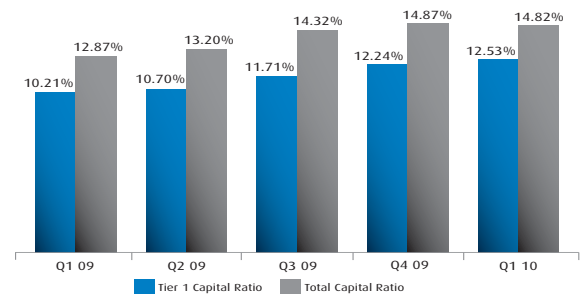
### Highly-rated Canadian Financial Institution

	Bank of Montreal	BMO Covered Bonds
DBRS	AA/R-1(High)/Stable*	AAA
Fitch	AA-/F1+/Stable*	AAA
Moody's	Aa2/P-1/Stable*	Aaa
Standard & Poor's	A+/A-1/Stable*	AAA

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

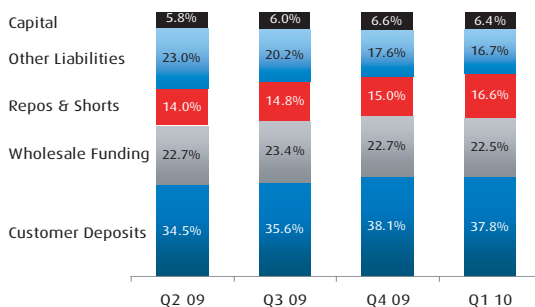
### Strong Capital Base (Basel II)

BMO's capital position is strong and our ratios remain above our regulator's definition of a well capitalized financial institution.



### Balance Sheet Funding

#### Strong Funding Position



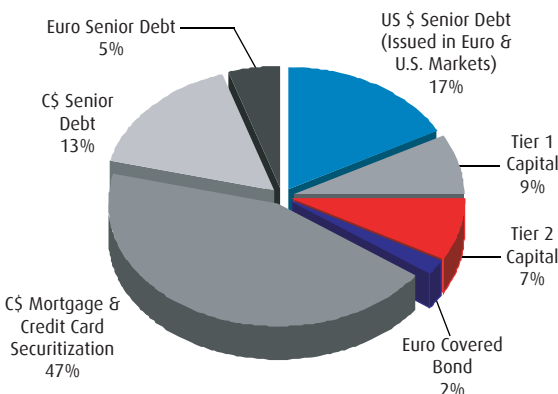
BMO's large base of customer deposits, along with our strong capital base, reduces reliance on wholesale funding.

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

### Diverse Long-Term Wholesale Funding Sources

As at January 31, 2010

#### Long-Term Wholesale Funding Composition (Total: \$59.5B)



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

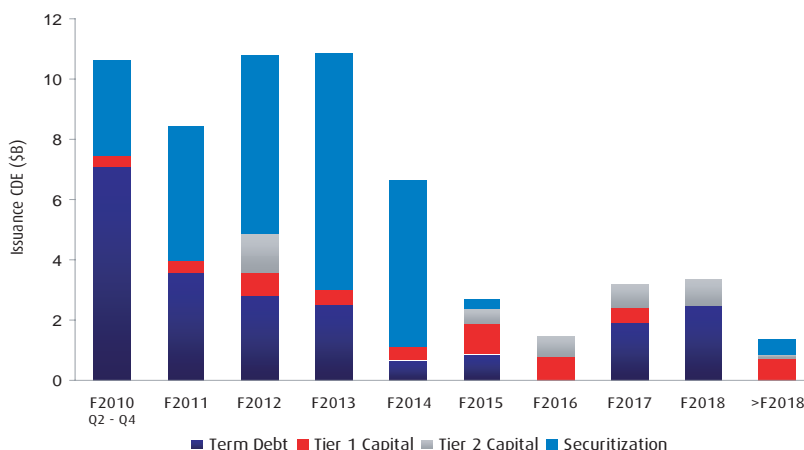
- Programs:
  - European Note Issuance Program
  - Canadian MTN Program
  - Covered Bond Program
  - US MTN Program
- Additional Sources:
  - Securitization: Mortgages (Canadian Mortgage Bond Participation and MBS) and Credit Card ABS
  - Canadian & US Senior (unsecured) deposits

\*Tier 3 Capital = Book value of Subordinated Debt that is used to support Market Risk. BMO Financial Group does not have any Tier 3 capital outstanding.

BMO establishes maturity guidelines by market and term.

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

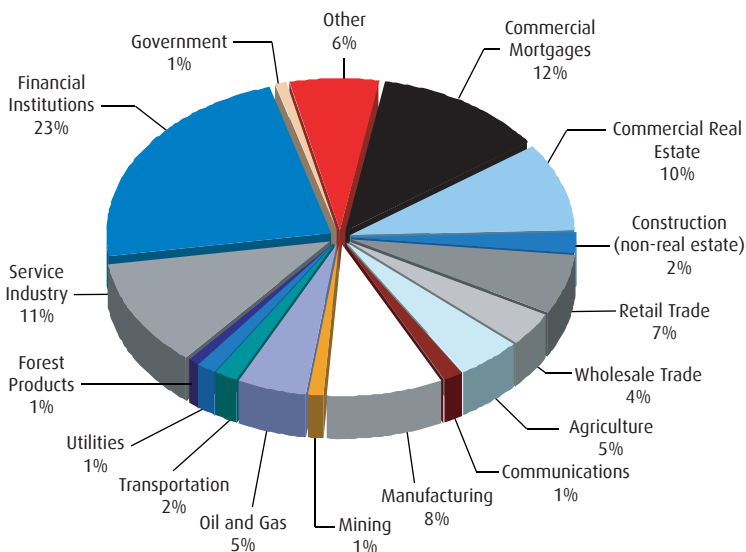
Fiscal 2010 wholesale term-funding requirements have been largely prefunded.



Loan Portfolio Distribution

As at January 31, 2010

Gross Commercial and Corporate Loans and Acceptances by Product and Industry (Excluding Securities Borrowed or Purchased under Resale Agreements)

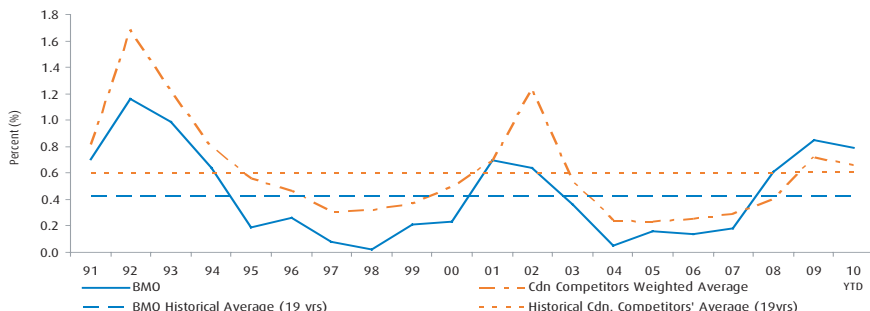


Total Gross Loans and Acceptances (Excluding Securities Borrowed or Purchased under Resale Agreements)

(\$B)	Canada	U.S.	Other	Total	
<b>Consumer</b>					
Residential	38	6	-	44	25%
Consumer Loans	37	11	-	48	28%
Cards	3	-	-	3	2%
<b>Total Consumer</b>	<b>78</b>	<b>17</b>	<b>-</b>	<b>95</b>	<b>55%</b>
<b>Commercial</b>	<b>37</b>	<b>8</b>	<b>-</b>	<b>45</b>	<b>26%</b>
<b>Corporate</b>	<b>9</b>	<b>13</b>	<b>10</b>	<b>32</b>	<b>19%</b>
<b>Total</b>	<b>124</b>	<b>38</b>	<b>10</b>	<b>172</b>	<b>100%</b>

Credit Performance

Specific Provision for Credit Losses as a % of Average Net Loans and Acceptances (excluding reverse repos)



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