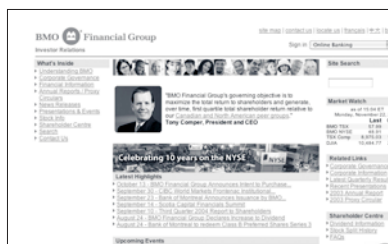


www.bmo.com/annualreport2004



Online Information

BMO Financial Group is committed to open and full financial disclosure and best practices in corporate governance. We invite you to visit our web site at www.bmo.com/investorrelations to find out more about our organization, our governance practices and our continuous disclosure materials, including our Quarterly Financial Releases, our Annual Information Form and our Notice of Annual Meeting of Shareholders and Proxy Circular. Filings are accessible on the Canadian Securities Administrators' web site at www.sedar.com, and on the EDGAR section of the SEC's web site at www.sec.gov.

Corporate Information

This BMO Financial Group 2004 Annual Report is available for viewing/printing on our web site at www.bmo.com. For a printed copy, please contact:

Corporate Communications Department
BMO Financial Group
302 Bay Street, 10th Floor
Toronto, Ontario M5X 1A1
(On peut obtenir sur demande un exemplaire en français.)

General Information

For general inquiries about company news and initiatives, please contact our Corporate Communications Department. BMO Financial Group's news releases are available on our web site at www.bmo.com.

Shareholder Inquiries

For dividend information, change in share registration or address, lost certificates, estate transfers, or to advise of duplicate mailings, please call Bank of Montreal's Transfer Agent and Registrar at 1-800-340-5021 (Canada and the United States) or (514) 982-7800 (international), or write to:

Computershare Trust Company of Canada
100 University Avenue, 9th Floor
Toronto, Ontario M5J 2Y1

Annual Meeting

The Annual Meeting of Shareholders will be held on Tuesday, February 22, 2005 at 9:30 a.m. (Eastern Standard Time) at The Carlu, 444 Yonge Street, 7th Floor, Toronto, Ontario, Canada.

- TM/® Trademark/registered trademark of Bank of Montreal
- ® "Nesbitt Burns" is a registered trademark of BMO Nesbitt Burns Corporation Limited
- TM1/®1 Trademark/registered trademark of Harris Trust and Savings Bank
- TM2 Trademark of Harris Nesbitt Gerard, Inc.
- ®2 Registered trademark of MasterCard International Incorporated
- ®3 Registered trademark of Air Miles International Trading B.V.

- ®4 Registered trademark of WestJet Airlines Ltd.
- ®5 Registered trademark of Kids Help Foundation
- ®6 Registered trademark of Skate Canada
- ®7 Registered trademark of Standard & Poor's Corporation
- ®8 Registered trademark of Moody's Investors Service, Inc.
- ®9 Registered trademark of Canadian Tire Corporation Limited