

“I see BMO as my business partner.”

Donald Leung

Chairman and CEO

Donald's Fine Foods, Richmond, British Columbia

Since arriving in Canada from Hong Kong in 1975, Donald Leung has relied on BMO to meet his personal banking needs including mortgage and wealth management services. In 2003, when he was ready for a major expansion of his meat processing company, Leung gave BMO an opportunity to meet his business needs as well. “BMO Corporate Finance had the expertise in the agriculture industry that could help my business grow,” says Leung. “Its people also understood my culture and the way I prefer to do business.” With his enterprise now achieving annual revenues of \$100 million, Leung, who has two grown children, is working with BMO to develop a succession plan. “I see BMO not simply as my financier but as my business partner,” he says.



Customer Profiles



BMO has the **second-largest** market share in **business lending** in Canada for business loans \$5 million and below.



BMO's new everyday banking Performance Plan allows customers to conduct **unlimited transactions** from a number of personal accounts for **one low monthly fee**.



BMO is committed to serving **diverse communities** across Canada. For example, some of our branches in the Western provinces serve customers in **26 different languages**.



According to Doris Chang, BMO established the New Canadian Commercial and Wealth Management Centre in Vancouver to provide great service to customers like Donald Leung. The office has 25 multi-lingual relationship managers with expertise in private and commercial banking. “Clients like Donald have complex financial needs,” says Chang. “They require services ranging from commercial lending to wealth management. And they want to do business with a banking specialist who can understand them.”

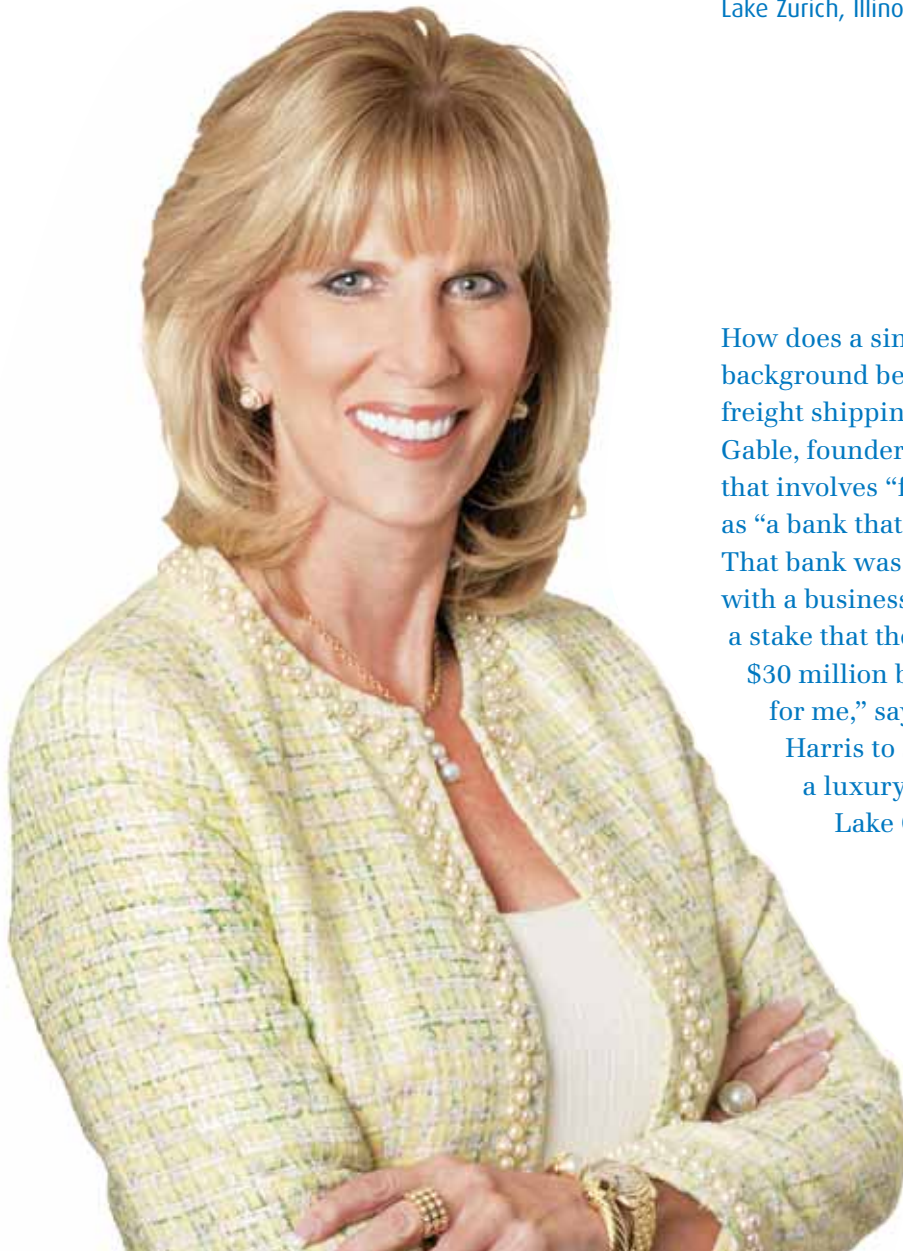
Doris Chang
Vice-President, National Business Development Group
& New Canadian Markets

“Harris has **always**
been **there** for me.”

Carolyn Gable

Owner, President and CEO

New Age Transportation, Distribution and Warehousing Inc.
Lake Zurich, Illinois



How does a single parent with no formal business background become the CEO of a multi-million dollar freight shipping company? According to Carolyn Gable, founder of New Age Transportation, it's a story that involves “faith, energy and courage” as well as “a bank that was willing to take a chance on me.” That bank was Harris, which in 1992 provided Gable with a business line of credit for her start-up company, a stake that the mother of seven has used to build a \$30 million business. “Harris has always been there for me,” says Gable, who recently worked with Harris to secure financing for a new venture – a luxury retreat for women on Wisconsin’s Lake Geneva. “We have a great relationship.”

During her long partnership with Harris, Carolyn Gable has worked closely with Deborah Cleverdon and Andrea Ward. Today, Gable's partnership with Harris has grown to include commercial deposit and cash management accounts, a revolving line of credit, and personal and commercial mortgages. Additionally, Harris provides banking services to *Expect a Miracle*, a charitable organization Gable founded to provide support, ranging from braces to a week at camp, for children of single parents.



Harris retains **91%** of its **business banking customers**, compared to the industry average of 83%.



Harris will have **234 branches** with the intended acquisition of First National Bank & Trust, moving us closer to our goal of becoming the **leading personal and commercial bank** in the U.S. Midwest.



Harris Connect technology platform was completed, enabling our branch sales and service staff to better meet our **customers' needs**.



Andrea Ward
Regional President, Community Banking
Harris NA

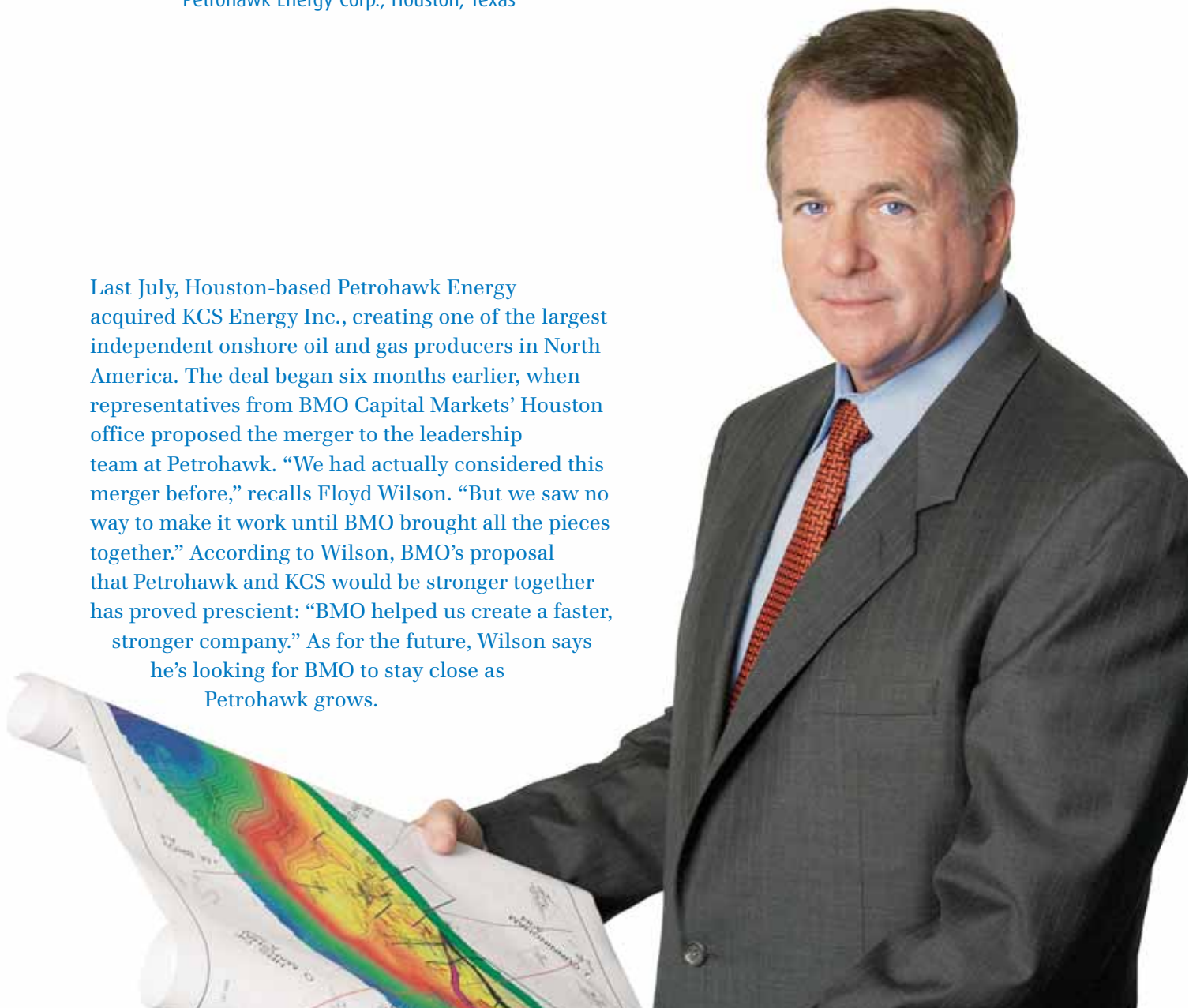
Deborah Cleverdon
Senior Vice-President
Harris NA

“BMO helped us create a faster, stronger company.”

Floyd Wilson

Chairman of the Board, President and CEO
Petrohawk Energy Corp., Houston, Texas

Last July, Houston-based Petrohawk Energy acquired KCS Energy Inc., creating one of the largest independent onshore oil and gas producers in North America. The deal began six months earlier, when representatives from BMO Capital Markets’ Houston office proposed the merger to the leadership team at Petrohawk. “We had actually considered this merger before,” recalls Floyd Wilson. “But we saw no way to make it work until BMO brought all the pieces together.” According to Wilson, BMO’s proposal that Petrohawk and KCS would be stronger together has proved prescient: “BMO helped us create a faster, stronger company.” As for the future, Wilson says he’s looking for BMO to stay close as Petrohawk grows.





BMO Capital Markets ranked the **top Equity Research Group** in Canada for the 26th consecutive year in the Brendan Wood International Survey of Institutional Investors.



BMO Capital Markets advised on 59 completed **mergers and acquisitions** transactions in North America totalling **\$26 billion**.



BMO Capital Markets operates in **26 locations worldwide** with 2,200 employees, including our newest office in Beijing, China.

Charlie Prioleau, from BMO Capital Markets' Houston office, was part of the team representing Petrohawk in the US\$1.9 billion deal, the largest U.S. merger and acquisition transaction in BMO's history. "We were in the enviable position of having strong relationships with management at both companies involved in the merger," says Prioleau. "That enabled our deal team to not only identify strong synergies between the two companies, but also structure a transaction proposal that we knew both companies would embrace." Knowledge and experience were not the only assets BMO brought to the table. Adds Prioleau, "As well as the support of professionals from across BMO Capital Markets, we put the strength of our balance sheet behind the deal on several occasions."



Charlie Prioleau
Executive Managing Director
US Energy & Power Group
BMO Capital Markets

Tom Gerlacher
Managing Director
US Mergers & Acquisitions Group
BMO Capital Markets

David Cecil
Managing Director
US Energy & Power Group
BMO Capital Markets

Stewart Frankel
Vice-President
US Energy & Power Group
BMO Capital Markets