

# This Is BMO

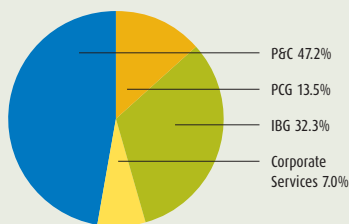
Established in 1817 as Bank of Montreal, BMO® Financial Group (TSX, NYSE: BMO) is a highly diversified North American financial services organization with total assets of \$320 billion at October 31, 2006 and almost 35,000 employees.

## Business Diversification

BMO Financial Group provides a broad and comprehensive range of retail banking, wealth management and investment banking products and solutions. Our financial services professionals provide access to services our customers require across our enterprise. We serve our clients through three operating groups: Personal and Commercial Banking, Private Client Group and Investment Banking Group.



## Net Income Diversification by Group



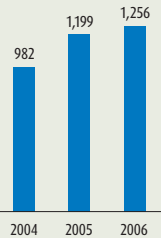
## Operating Groups

### Personal and Commercial Banking

Personal and Commercial Banking (P&C) provides fully integrated personal and business banking solutions, including deposit accounts, loans and credit cards, insurance products, and personal investment products, to more than eight and a half million customers across Canada and the United States. Our products and services are delivered by a highly skilled team of professionals through 1,182 BMO Bank of Montreal and Harris™ branches, through telephone banking and online banking at bmo.com and harrisbank.com, and through a network of 2,483 automated banking machines.

### Net Income: P&C

(Canadian \$ in millions)

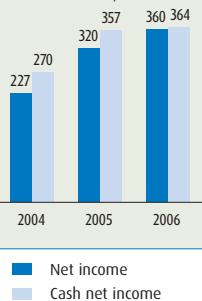


### Private Client Group

Private Client Group (PCG) offers a full range of wealth management products and solutions, including full-service and direct investing, private banking and investment products, to our customers across North America. Our highly trained professionals are dedicated to serving the needs and goals of our clients to accumulate, protect and grow their financial assets. PCG serves our clients through BMO Bank of Montreal and Harris branches, as well as stand-alone BMO Nesbitt Burns®\* and BMO Harris Private Banking offices, through BMO InvestorLine®, and through Harris Private Bank®† offices in key U.S. centres.

### Net Income and Cash Net Income: PCG

(Canadian \$ in millions)



### Investment Banking Group

Investment Banking Group (IBG), operating under the BMO Capital Markets™ brand, combines all of our businesses serving corporate, institutional and government clients. In Canada and the United States, our clients span a broad range of industry sectors. We also serve clients in the United Kingdom, Europe, Asia and Australia. BMO Capital Markets offers complete financial solutions, including equity and debt underwriting, corporate lending and project financing, mergers and acquisitions advisory services, merchant banking, securitization, treasury and market risk management, debt and equity research and institutional sales and trading.

### Net Income: IBG

(Canadian \$ in millions)

