

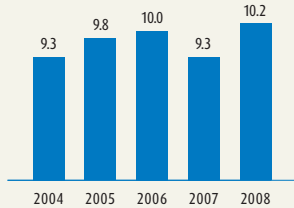
Numbers That Matter

Financial Performance

Total Revenue (\$ billions)

i P 38

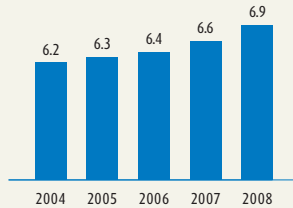
2.6%
5-year compound annual growth rate (CAGR)



Non-Interest Expense (\$ billions)

i P 42

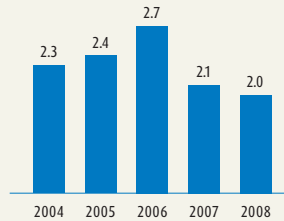
2.5%
5-year CAGR



Net Income (\$ billions)

i P 34

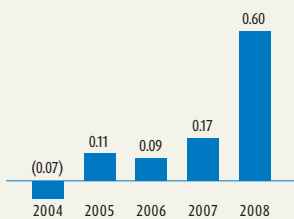
2.1%
5-year CAGR



Provision for Credit Losses as a % of Average Net Loans and Acceptances

i P 41

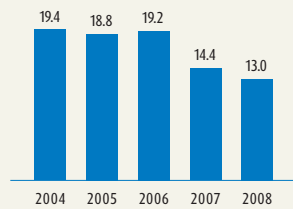
Provision for credit losses includes changes in the general allowance.



Return on Equity (%)

i P 35

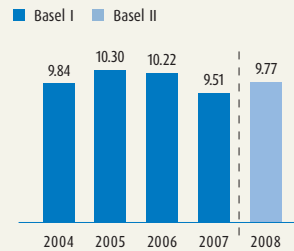
BMO has generated a return on common shareholders' equity of 13% or more in each of the past 19 years, the only major North American bank in our peer group to do so.



Tier 1 Capital Ratio (%)

i P 60

Basel I and Basel II measures are not comparable. The Tier 1 capital ratio under Basel I would be 9.41% for 2008.

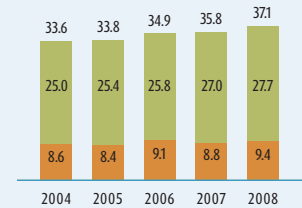


Customer Service

Full-Time Employees (thousands)

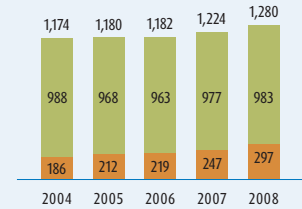
i P 20

Operating groups
Corporate and T&O



Branches

Canada
United States and International



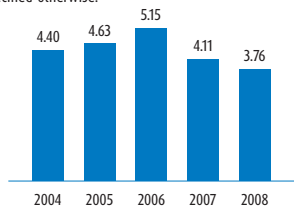
Shareholder Return

Earnings per Share (\$)

i P 34

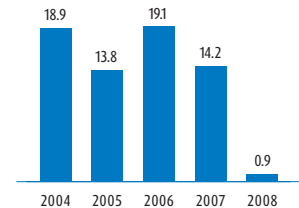
All earnings per share (EPS) measures in this report refer to diluted EPS, unless specified otherwise.

1.8%
5-year CAGR



Five-Year Average Annual Total Shareholder Return (%)

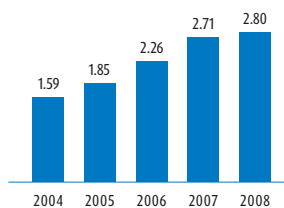
i P 33



Dividends Declared (\$ per share)

i P 62

15.9%
5-year CAGR

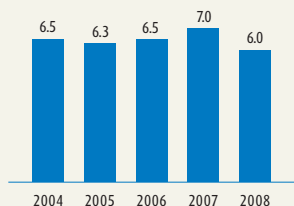


Employees

Average Training Days per Employee

i P 20

(2004-2005 averages based on employee headcount, 2006-2008 averages based on full-time employee equivalent)

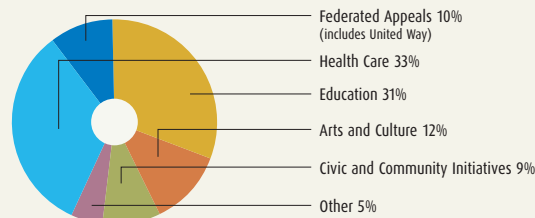


Our Communities

In 2008, BMO contributed \$55.9 million in corporate donations, sponsorships and events to support our communities and thousands of charities and not-for-profit organizations in Canada and the United States.

i P 22

Donations: Where the Money Goes (2008)



Product/Service Excellence

- BMO Bank of Montreal received a gold medal from the Canadian Public Relations Society (Toronto) for the best use of communications tools for the *Business Coach* podcast series.
- For the second year in a row, BMO Mutual Funds® was awarded the Dalbar Mutual Fund Service Award for best overall customer service.
- BMO InvestorLine® was recognized as Canada's fastest online brokerage web site by Gómez Canada, and rated number one bank-owned online brokerage in *The Globe and Mail's* 10th annual online brokerage ranking.
- BMO Capital Markets was named Best Investment Bank in Canada by *Global Finance* magazine.
- BMO Capital Markets ranked as the top Equity Research Group in Canada for the 28th consecutive year in the Brendan Wood International Survey of Institutional Investors.
- Four funds managed by Private Client Group received a 2008 Lipper Award for excellence in fund performance: BMO Resource Fund, BMO Dividend Fund, BMO Guardian Global Technology Fund and Phoenix Insight Value Equity Fund.