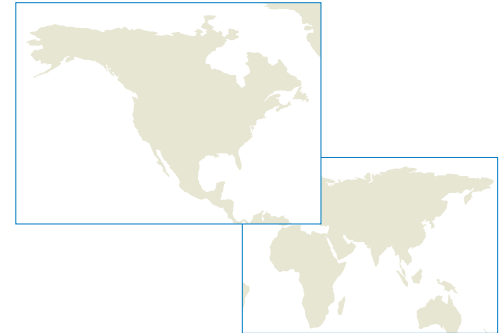


Who We Are

A Canadian-based North American bank, established in 1817, BMO® Financial Group is highly diversified. We work with millions of personal, commercial, corporate and institutional customers through our operating groups: Personal and Commercial Banking Canada, Personal and Commercial Banking U.S., Private Client Group and BMO Capital Markets. Our 37,000 employees are dedicated to making BMO the bank that defines great customer experience. Our approach is relationship-driven. In every business, our focus is on customers – and on always improving our overall performance. We are proud of what we do and where we work. And we believe in giving back. This is who we are.



Our Operating Groups

Personal and Commercial Banking Canada (P&C Canada) Serving more than seven million personal and commercial customers, we partner with other BMO businesses to deliver a full range of products and services. We do this through our integrated network of branches, automated banking machines and specialized sales forces, and through direct banking by phone and online.

 P 46

Personal and Commercial Banking U.S. (P&C U.S.) Serving more than 1.2 million customers, together with other Harris and BMO businesses, we deliver a full range of products and services. We do this through our integrated network of branches, automated banking machines, and direct banking by phone and online. Our distribution capabilities, combined with our local knowledge, allow us to effectively deliver the highest level of service to our customers.

 P 49

Private Client Group (PCG) Operating under the BMO brand in Canada and Harris in the United States, we deliver a broad range of wealth management products and solutions to client segments ranging from mainstream to ultra-high net worth individuals, as well as institutions.

 P 52

BMO Capital Markets® (BMO CM) From offices on five continents, we serve corporate, institutional and government clients in North America and internationally, drawing on our expertise in investment and corporate banking, debt and equity research, treasury and market risk management.

 P 55

