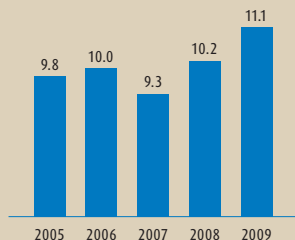


# Numbers That Matter

## Financial Performance

### Total Revenue (\$ billions)

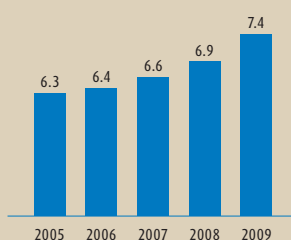
 P 40



2009 marked a second consecutive year of strong revenue growth at 8.4%.

### Non-Interest Expense (\$ billions)

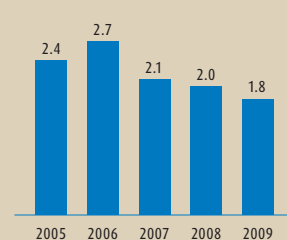
 P 44



Expense increase largely reflected the stronger U.S. dollar, acquisitions and severance costs.

### Net Income (\$ billions)

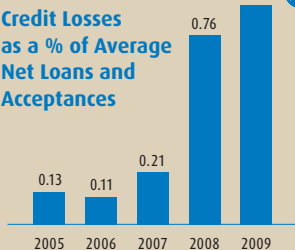
 P 36



Net income reflected strong performance in our major operating groups but was impacted by increased credit losses.

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

 P 43



Elevated provisions reflected difficult economic conditions, primarily in the United States, over the past two years.

### Return on Equity (ROE) (%)

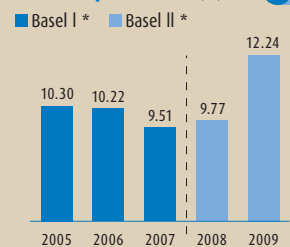
 P 37



ROE was good in the context of the economic environment, having been reduced primarily by our stronger capital position as well as lower earnings.

### Tier 1 Capital Ratio (%)

 P 62



Our Tier 1 Capital Ratio was strong.

\*Basel I and Basel II measures are not comparable.

## Shareholder Return

### Earnings per Share (EPS) (\$)

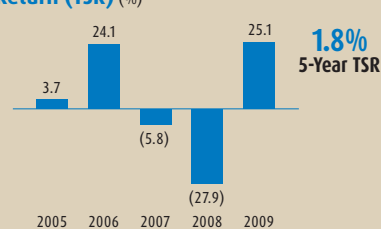
 P 36



Lower EPS was due to reduced net income and more shares outstanding. All earnings per share (EPS) measures in this report refer to diluted EPS, unless specified otherwise.

### One-Year Total Shareholder Return (TSR) (%)

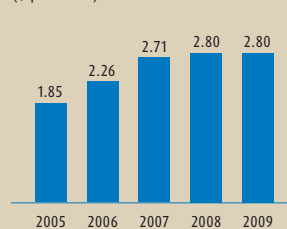
 P 35



The one-year TSR rebounded to 25%, top tier among our Canadian peers.

### Dividends Declared (\$ per share)

 P 64

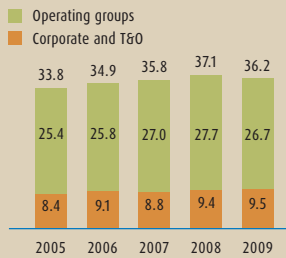


We maintained our common share dividend, extending our payment record to 181 years.

## Customer Service

### Full-Time Employees (thousands)

P 98

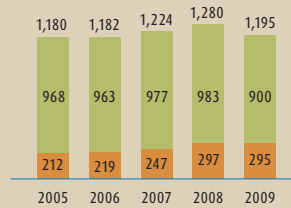


We lowered staffing levels as part of our cross-enterprise cost management efforts, while improving customer service and acquiring businesses.

### Branches

P 98

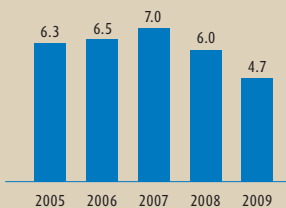
■ Canada  
■ United States and International



In Canada, we closed our Instore branches in response to customer preference for full-service branches offering accessible advice and relationship management capabilities.

## Employees

### Average Training Days per Employee

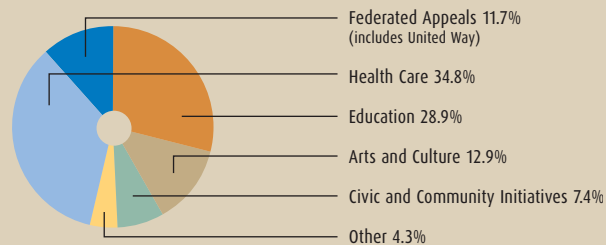


Training remains a priority with a more streamlined course offering emphasizing leadership development, risk and sales and service programs.

## Our Communities

### Donations: Where the Money Goes (2009)

P 20



In 2009, BMO contributed \$55 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.