

Our Vision

To be the bank that defines great customer experience

Who We Are

A Canadian-based North American bank, established in 1817, BMO Financial Group (TSX, NYSE: BMO) is highly diversified. Our 36,000 employees serve millions of personal, commercial, corporate and institutional customers around the world through our operating groups: Personal and Commercial Banking Canada; Personal and Commercial Banking U.S.; Private Client Group; and BMO Capital Markets.

Personal & Commercial Canada

- Over seven million customers
- 900 branches across Canada
- 2,030 ABMs
- Telephone banking
- Online banking at bmo.com
- Offering a full range of products

Personal & Commercial United States

- Community banking model in select markets in the U.S. Midwest
- 280 branches
- 636 ABMs
- Telephone banking
- Online banking at harrisbank.com
- Offering a full range of products

Private Client Group

- Offering a broad range of wealth management products and services including full-service and online brokerage, private banking, investment and insurance products

BMO Capital Markets

- Serving corporate, institutional and government clients in Canada and the United States
- Offering complete financial solutions to clients around the world

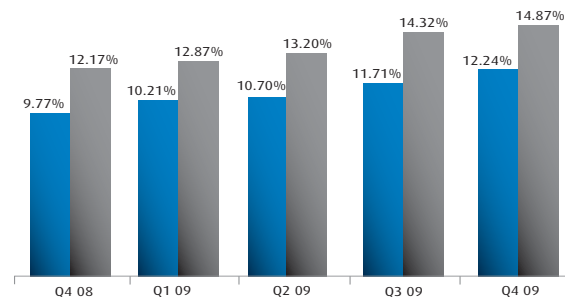
Highly-rated Canadian Financial Institution

	Bank of Montreal	BMO Covered Bonds
DBRS	AA/R-1(High)/Stable*	AAA
Fitch	AA-/F1+/Stable*	AAA
Moody's	Aa1/P-1/Rating under Review*	Aaa
Standard & Poor's	A+/A-1/Stable*	AAA

* Long-term rating / short-term rating / outlook

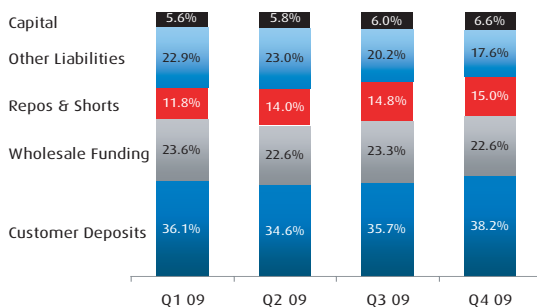
Strong Capital Base (Basel II)

BMO's capital position is strong and our ratios remains above our regulator's definition of a well capitalized financial institution.



Balance Sheet Funding

Strong Funding Position



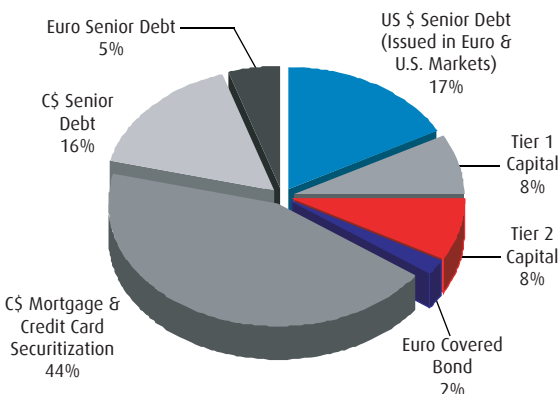
BMO's large base of customer deposits, along with our strong capital base, reduces reliance on wholesale funding.

Our wholesale funding principles seek to match the term of assets with the term of funding.

Diverse Long-Term Wholesale Funding Sources

As at October 31, 2009

Long-Term Wholesale Funding Composition (Total: \$64.3B)



BMO diversifies its funding sources by market, instrument, currency and term and accesses the market through various platforms, including:

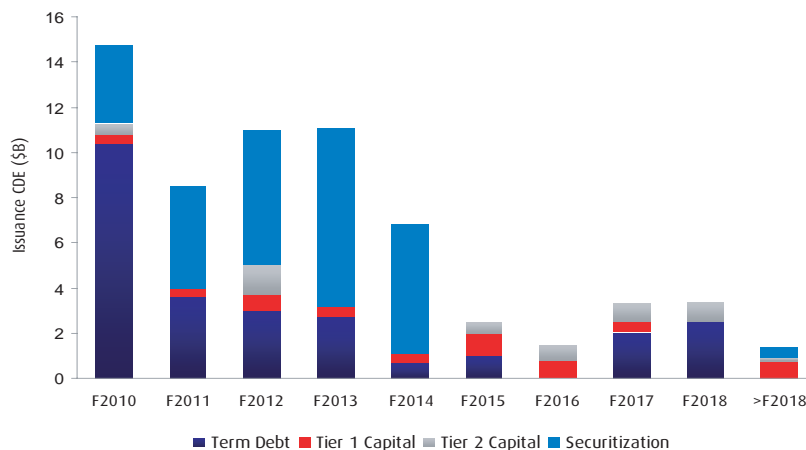
- Programs:
 - ▶ EMTN Program
 - ▶ Canadian MTN Program
 - ▶ Covered Bond Program
 - ▶ US Program
- Additional Sources:
 - ▶ Securitization: Mortgages (Canadian Mortgage Bond Participation and MBS) and Credit Card ABS
 - ▶ Canadian & US Senior (unsecured) deposits

*Tier 3 Capital = Book value of Subordinated Debt that is used to support Market Risk. BMO Financial Group does not have any Tier 3 capital outstanding.

BMO establishes maturity guidelines by market and term.

Our wholesale funding plan is integrated with the Bank's liquidity risk management framework.

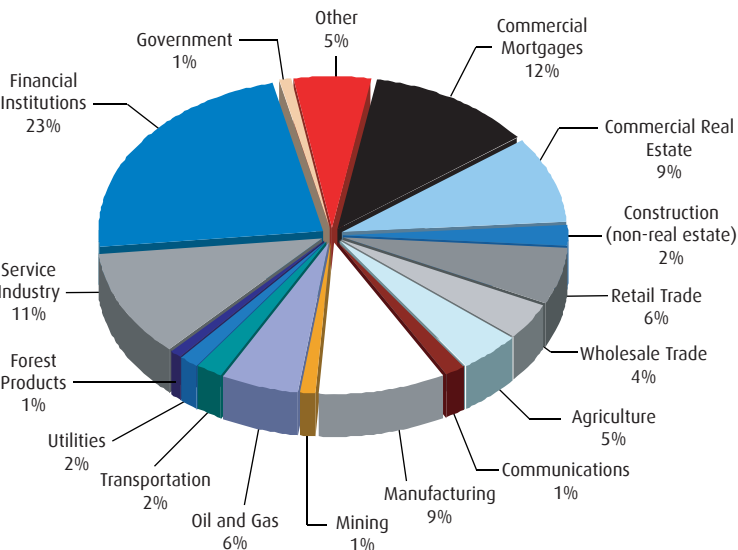
Fiscal 2010 wholesale term-funding requirements have been largely prefunded.



Loan Portfolio Distribution

As at October 31, 2009

Gross Commercial and Corporate Loans and Acceptances by Product and Industry (Excluding Securities Borrowed or Purchased under Resale Agreements)



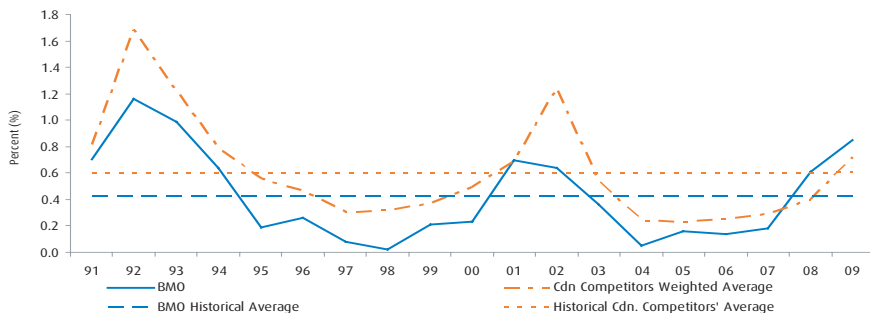
Total Gross Loans and Acceptances

(Excluding Securities Borrowed or Purchased under Resale Agreements)

(\$B)	Canada	U.S.	Other	Total	
Consumer					
Residential	37	6	-	43	25%
Consumer Loans	35	11	-	46	27%
Cards	3	-	-	3	2%
Total Consumer	75	17	-	92	54%
Commercial	35	9	-	44	26%
Corporate	11	13	10	34	20%
Total	121	39	10	170	100%

Credit Performance

Specific Provision for Credit Losses as a % of Average Net Loans and Acceptances (excluding reverse repos)



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