

Our vision

To be the bank that defines great customer experience.

Our Guiding Principle

We aim to deliver top-tier total shareholder return and balance our commitments to financial performance, our customers, our employees, the environment and the communities where we live and work.

Who We Are

Established in 1817, BMO Financial Group is a highly diversified financial services provider based in North America. With total assets of \$542 billion and 46,500 employees, BMO provides a broad range of retail banking, wealth management and investment banking products and services to more than 12 million customers.

Our Strategic Priorities

- ▶ Achieve industry-leading customer loyalty by delivering on our brand promise.
- ▶ Enhance productivity to drive performance and shareholder value.
- ▶ Leverage our consolidated North American platform to deliver quality earnings growth
- ▶ Expand strategically in select global markets to create future growth.
- ▶ Ensure our strength in risk management underpins everything we do for customers.

BMO at a Glance

2nd largest Canadian bank measured by the number of retail branches in Canada and the U.S.

8th largest bank in North America as measured by Assets *

Asset Size	\$542B
Deposits	\$351B
Loans	\$259B
Customers	over 12MM
Bank Branches	1,575
ATMs	4,022
Year Founded	1817
Dividends declared per share **	\$2.96
Dividend payout record: 184 years [longest of any company in Canada]	

* Per Bloomberg ranking on October 31, 2012

** Annualized Dividend based on Q1 13 declared dividend of \$0.74 per share, up 3% from \$0.72 at Q4 12

Share Information

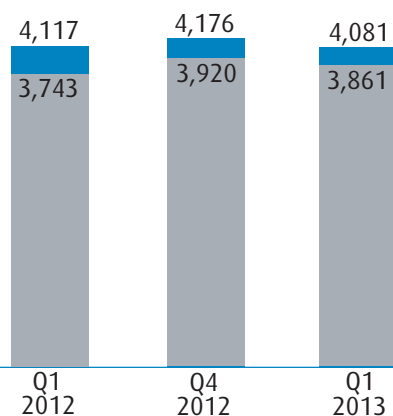
Stock Symbol	BMO
Exchanges	TSX, NYSE
Market Capitalization	\$41.1
Common Shares Outstanding	652.6MM

Credit Ratings (Senior Debt / Outlook)

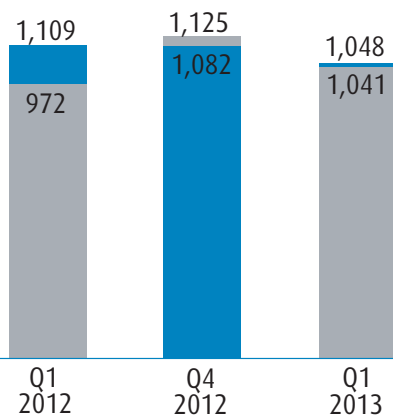
Moody's	Aa3 / Stable	Fitch	AA- / Stable
S&P	A+ / Stable	DBRS	AA / Stable



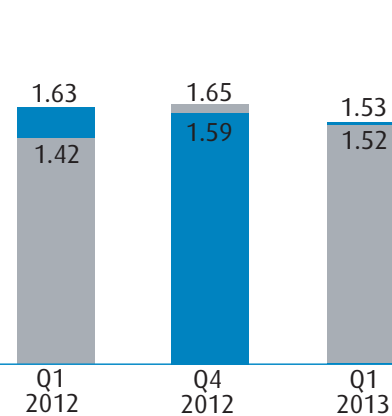
Revenue (\$ millions)



Net Income (\$ millions)



Earnings per Share (\$)



■ Reported
■ Adjusted **

** Adjusted measures are non-GAAP measures. See pages 32, 98-99 of BMO's 2012 Annual Report and pages 31-32 of BMO's Q1 2013 Report to Shareholders

Operating Groups Performance

Personal & Commercial Banking Canada

- More than seven million customers
- Ranked number two in market share for business loans of \$5 million and less
- 933 branches, 2,658 ABMs
- Offering a broad range of products and services in two customer segments – personal banking and commercial banking. These include solutions for everyday banking, financing, investing, credit cards and creditor insurance, as well as a variety of commercial products and financial advisory services.

Personal & Commercial Banking U.S.

- Over two million customers
- Strong deposit market share positions in our core U.S. Midwest markets
- 630 branches, 1,364 ABMs
- Helping make money make sense to our retail and small and mid-sized business banking customers, served through our branches, contact centre, online and mobile banking platforms across eight states.

Private Client Group

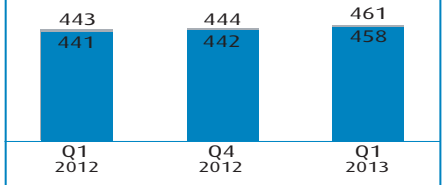
- BMO's group of wealth management businesses, serves a full range of client segments from mainstream to ultra-high net worth and institutional, with a broad offering of wealth management products and solutions including insurance products.
- Serving customers through our wealth management businesses: BMO Nesbitt Burns, BMO InvestorLine, BMO Global Private Banking, BMO Global Asset Management and BMO Insurance.
- PCG operates in Canada and the United States, as well as in Asia and Europe.

BMO Capital Markets

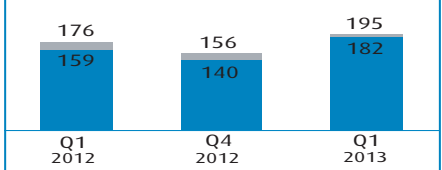
- A leading full-service North American financial services provider offering equity and debt underwriting, corporate lending and project financing, mergers and acquisitions advisory services, securitization, treasury management, market risk management, debt and equity research and institutional sales and trading.
- In the United States, we are focused on mid-cap clients and in Canada, we are a bulge-bracket firm.
- BMO Capital Markets has 2,205 employees and operates in 29 locations around the world, including 16 offices in North America.

Net Income

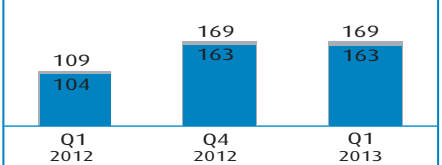
P&C Canada (Canadian \$ millions)



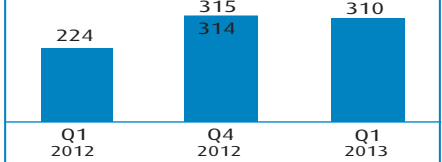
P&C U.S. (U.S. \$ millions)



PCG (Canadian \$ millions)

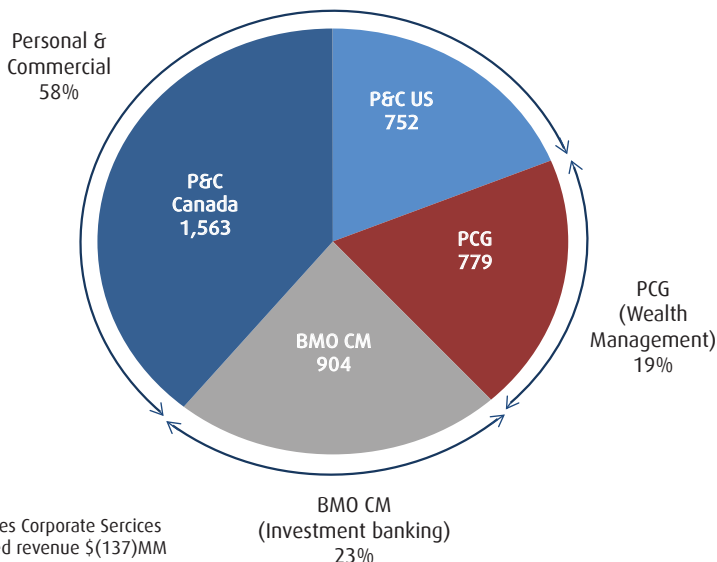


BMO CM (Canadian \$ millions)



Diversified Business Mix with Retail Focus 77% of adjusted revenue from retail businesses¹

Q1 F2013 Adjusted Revenue by Operating Group¹ (C\$) - \$3,998MM



¹Excludes Corporate Services adjusted revenue \$(137)MM

Operating group net income excludes Corporate Services net income / (losses):		
	Reported	Adjusted**
Q1 13	(\$65MM)	(\$94MM)
Q4 12	\$22MM	\$41MM
Q1 12	\$181MM	\$20MM

■ Reported
■ Adjusted**

**Adjusted measures are non-GAAP measures. See pages 32, 98-99 of BMO's 2012 Annual Report and pages 31-32 of BMO's Q1 2013 Report to Shareholders

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