

## 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 \$555 billion and over 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.

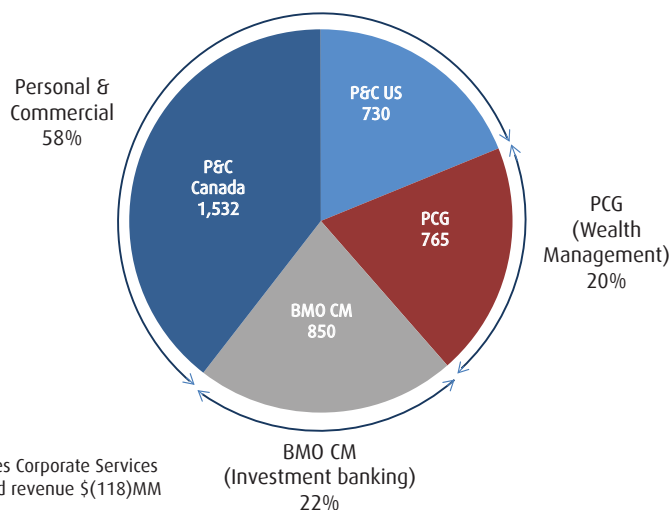
## Our Strategic Priorities

- ▶ 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.

### Diversified Business Mix with Retail Focus

78% of adjusted revenue from retail businesses <sup>1</sup>

#### Q2 F2013 Adjusted Revenue by Operating Group<sup>1</sup> (C\$) - \$3,877MM



## BMO at a Glance

2<sup>nd</sup> largest Canadian bank measured by retail branches in Canada and the U.S.

8<sup>th</sup> largest bank in North America as measured by Assets <sup>\*</sup>

Asset Size	\$555B
Deposits	\$358B
Loans	\$264B
Customers	over 12MM
Bank Branches	1,572
ATMs	4,049
Year Founded	1817
Dividends declared per share <sup>**</sup>	\$2.96

Dividend payout record: 184 years [longest of any company in Canada]

<sup>\*</sup> Per Bloomberg ranking on April 30, 2013

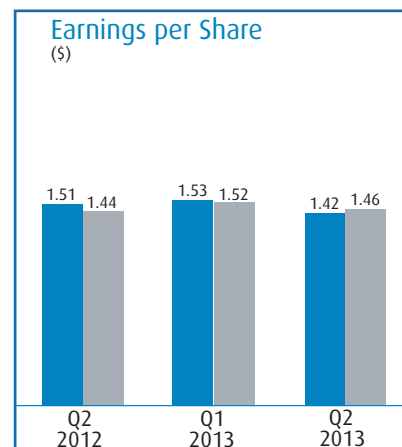
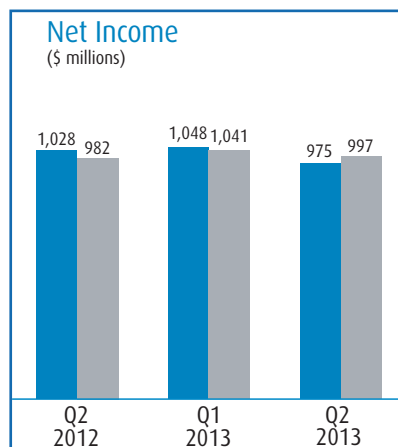
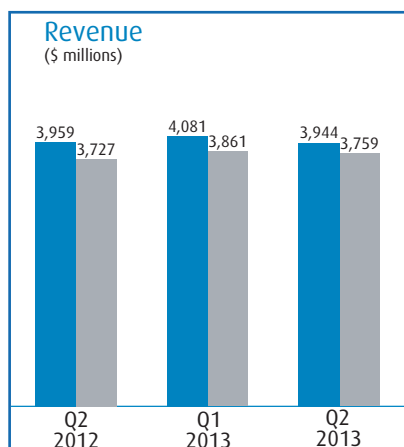
<sup>\*\*</sup> Annualized Dividend based on Q2 13 declared dividend of \$0.74 per share

## Share Information

Stock Symbol	BMO
Exchanges	TSX, NYSE
Market Capitalization	\$41.0B
Common Shares Outstanding	652.8MM

## Credit Ratings (Senior Debt / Outlook)

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



## Operating Group Overview

## Net Income

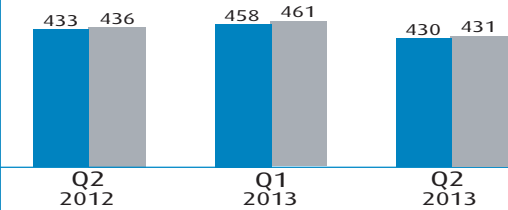
### Personal & Commercial Banking Canada

- More than seven million customers
- Ranked second in Canadian business banking loan market share for small and medium-sized loans
- 933 branches, 2,680 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.

#### Q2 Highlights:

- Loan growth remained robust with the total portfolio up \$15B or 10% Y/Y; fourth consecutive quarter of accelerating growth in commercial loans
- YTD adjusted net income up 2%

#### P&C Canada (C\$ millions)



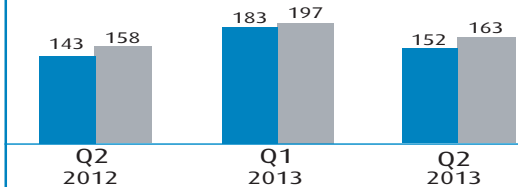
### Personal & Commercial Banking U.S.

- Over two million customers
- Strong deposit market share positions in our core U.S. Midwest markets
- 628 branches, 1,369 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

#### Q2 Highlights:

- Total loans up Y/Y and Q/Q; continued momentum in the core commercial & industrial loan portfolio, up \$3.3B or 17% Y/Y and \$0.8B or 4% Q/Q
- YTD adjusted net income up 9%

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



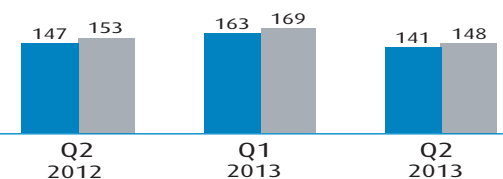
### Private Client Group

- Serves a full range of client segments, from mainstream to ultra-high net worth, as well as select institutional markets, 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 China and the United Kingdom

#### Q2 Highlights:

- Traditional wealth up 14% Y/Y largely driven by growth in client assets and focused cost management; good underlying growth in the Insurance business continues in both creditor as well as life products
- YTD adjusted net income up 21%

#### PCG (C\$ millions)



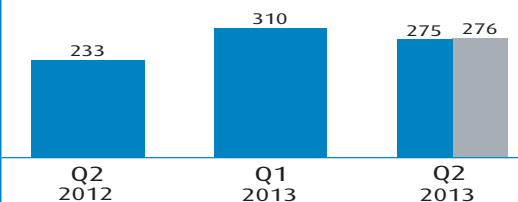
### BMO Capital Markets

- Provides a full range of products and services to help corporate, institutional and government clients
- BMO Capital Markets draws on expertise in areas including equity and debt underwriting, corporate lending and project financing, merges and acquisitions advisory services, merchant banking, securitization, treasury and market risk management, foreign exchange, derivatives, debt and equity research and institutional sales and trading
- In Canada, we are a bulge-bracket firm, and in the United States, we are focused on mid-cap clients
- BMO Capital Markets has 2,201 employees and operates in 29 locations around the world, including 16 offices in North America

#### Q2 Highlights:

- Good Y/Y revenue growth reflecting increased trading and corporate banking; ROE 19.4%
- YTD adjusted net income up 28%

#### BMO CM (C\$ millions)



Operating group net income excludes Corporate Services net income / (loss):  
(C\$ millions)

	Reported	Adjusted**
Q2 13	(\$26)	(\$26)
Q1 13	(\$65)	(\$94)
Q2 12	\$73	\$3

■ Reported  
■ Adjusted \*\*

\*\* Adjusted measures are non-GAAP measures. See pages 32, 98-99 of BMO's 2012 Annual Report and pages 34-35 of BMO's Q2 2013 Report to Shareholders

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