

## 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

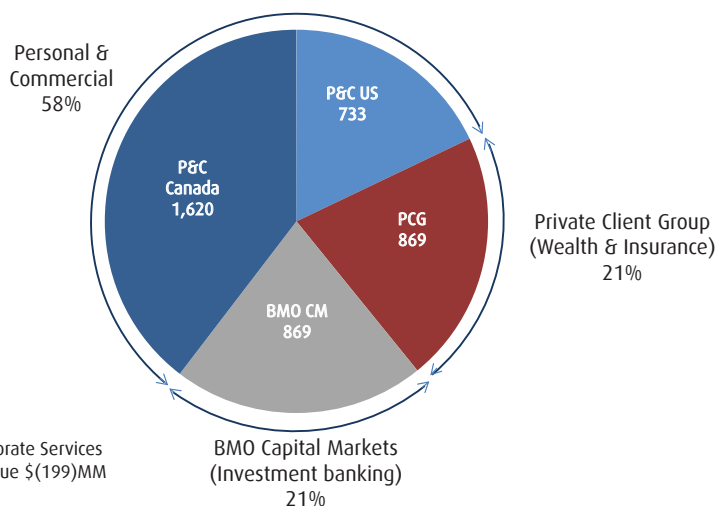
Established in 1817, BMO Financial Group is a highly diversified financial services provider based in North America. With total assets of approximately \$550 billion and over 46,000 employees, BMO provides a broad range of retail banking, wealth management and investment banking products and services to more than 12 million customers.

## Our Strategic Priorities

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

**Diversified Business Mix with Retail Focus**  
Over 75% of adjusted revenue from retail businesses <sup>1</sup>

## Q3 2013 Adjusted Revenue by Operating Group<sup>1</sup> (C\$) - \$4,091MM



## 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>

Total Assets	\$549B
Deposits	\$358B
Loans	\$272B
Customers	over 12MM
Bank Branches	1,575
Automated Banking Machines (ABMs)	4,060
Annual Dividends declared per share <sup>**</sup>	\$2.96

Dividend payout record: 184 years (longest of any company in Canada)

<sup>\*</sup> Source: Bloomberg as at July 31, 2013

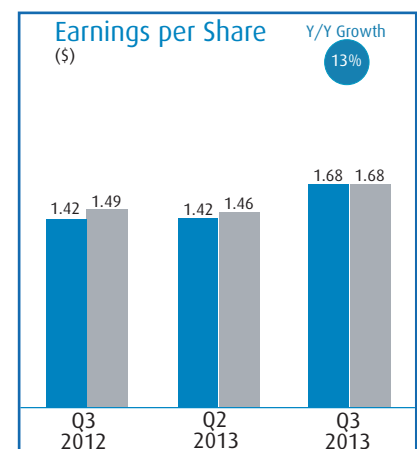
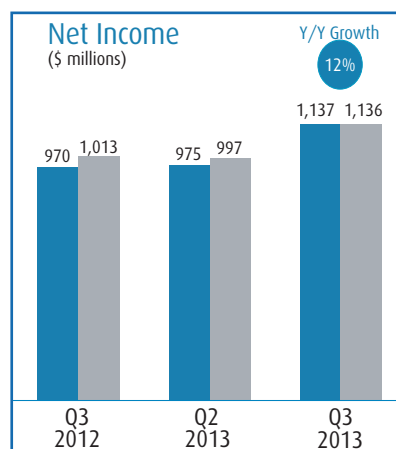
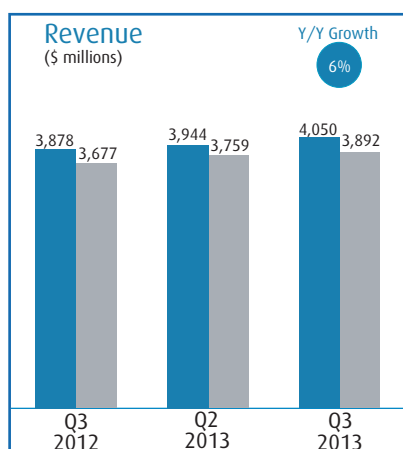
<sup>\*\*</sup> Annualized based on Q3 13 declared dividend of \$0.74 per share

## Share Information

Stock Symbol	BMO
Exchanges	TSX, NYSE
Market Capitalization	\$41.3B
Common Shares Outstanding	648.3MM

## Credit Ratings (Senior Debt / Outlook)

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



## Operating Group Overview

## Net Income

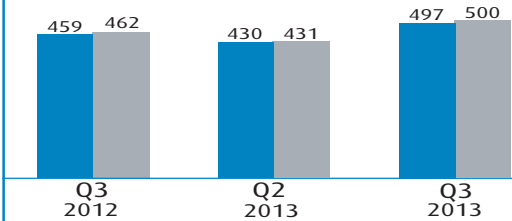
### Personal & Commercial Banking Canada

- More than seven million customers
- Ranked 2<sup>nd</sup> in market share for small and medium-sized business loans
- 937 branches, 2,701 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.

#### Q3 Highlights:

- Adjusted net income strong, up 8% with revenue growth of 4% Y/Y
- Loan growth remained robust with the total portfolio up \$16B or 10% Y/Y; fifth consecutive quarter of accelerating growth in commercial loans

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



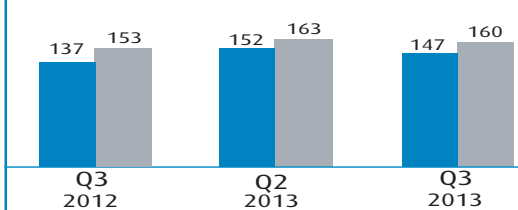
### Personal & Commercial Banking U.S.

- Over two million customers
- Strong deposit market share positions in our core U.S. Midwest markets
- 627 branches, 1,359 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

#### Q3 Highlights:

- Adjusted net income up 4% Y/Y due to lower expenses and PCLs
- Total loans up Y/Y and Q/Q, due to continued momentum in the core commercial & industrial loan portfolio

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



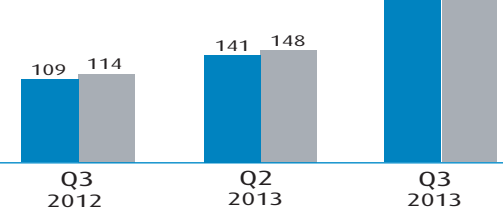
### Private Client Group

- Serve 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
- PCG operates in Canada and the United States, as well as in China and the United Kingdom through: BMO Nesbitt Burns, BMO InvestorLine, BMO Global Private Banking, BMO Global Asset Management and BMO Insurance;

#### Q3 Highlights:

- Record traditional wealth results up 37% Y/Y reflecting growth in client assets, increased transaction volumes and continued focus on productivity
- AUM up 11% Y/Y on growth in new client assets and market appreciation

#### PCG (C\$ millions)



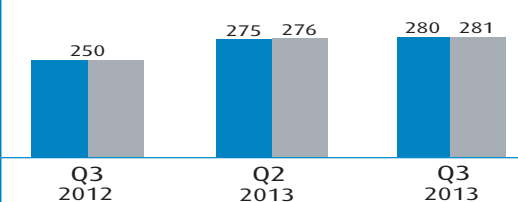
### BMO Capital Markets

- BMO Capital Markets provides corporate, institutional and government clients with a full range of products and services including 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.
- Bulge-bracket firm in Canada with mid-cap focus in the United States; operates in 29 locations around the world, including 16 offices in North America

#### Q3 Highlights:

- Adjusted net income up 13% Y/Y with ROE of 19.0%
- Revenue growth of 8% driven by good performance from diversified businesses

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



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

	Reported	Adjusted**
Q3 13	(\$11)	(\$35)
Q2 13	(\$26)	(\$26)
Q3 12	\$13	\$32

■ 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 Q3 2013 Report to Shareholders

## Contact Information

Sharon Haward-Laird, SVP and Head - Investor Relations  
Tel: 416-867-6656  
Fax: 416-867-3367  
Email: [sharon.hawardlaird@bmo.com](mailto:sharon.hawardlaird@bmo.com)  
<http://www.bmo.com/investorrelations>

BMO Financial Group  
100 King Street West  
1 First Canadian Place,  
18<sup>th</sup> Floor  
Toronto, ON M5X 1A1