

# Combination of BMO Harris and Marshall & Ilsley

## Strategically Compelling

- Increases scale and capabilities for U.S. retail and commercial banking and wealth management
- Enables new industry expertise for better solutions and advisory approach
- Additional lending, cash management and capital market capabilities
- Significant North American presence creates better opportunities to serve our clients nationally

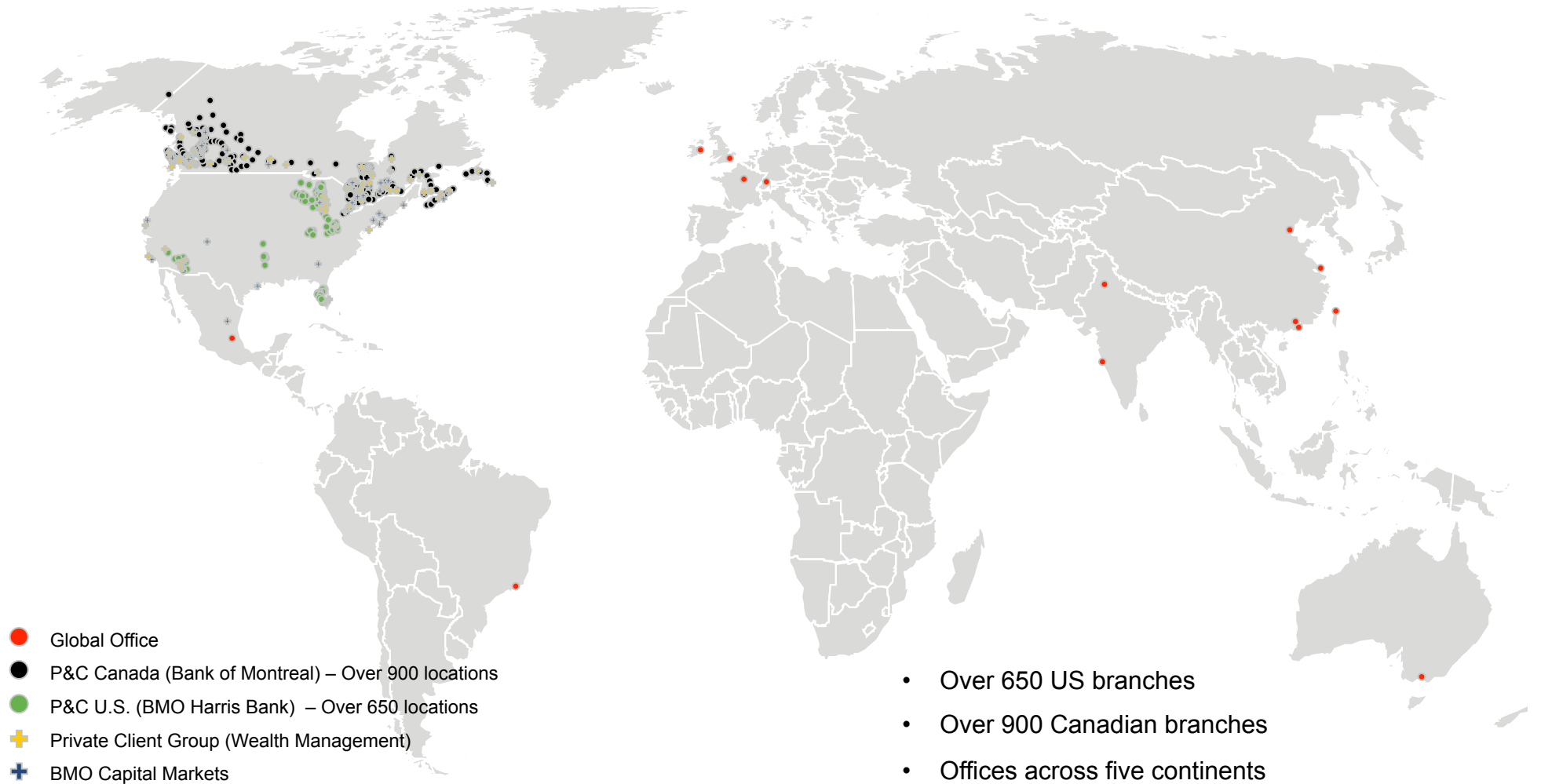
## Financially Attractive

- BMO's strong capital position provides a stable growth base
- Disciplined risk management processes ensure stability
- Grows U.S. on-balance sheet assets by ~41% (based on average assets)
- Grows assets under management and administration to US\$300 billion
- Facilitates strategy to be leading U.S. Personal & Commercial and Private Client Group businesses to generate \$1 billion in earnings annually

## Excellent Cultural Fit

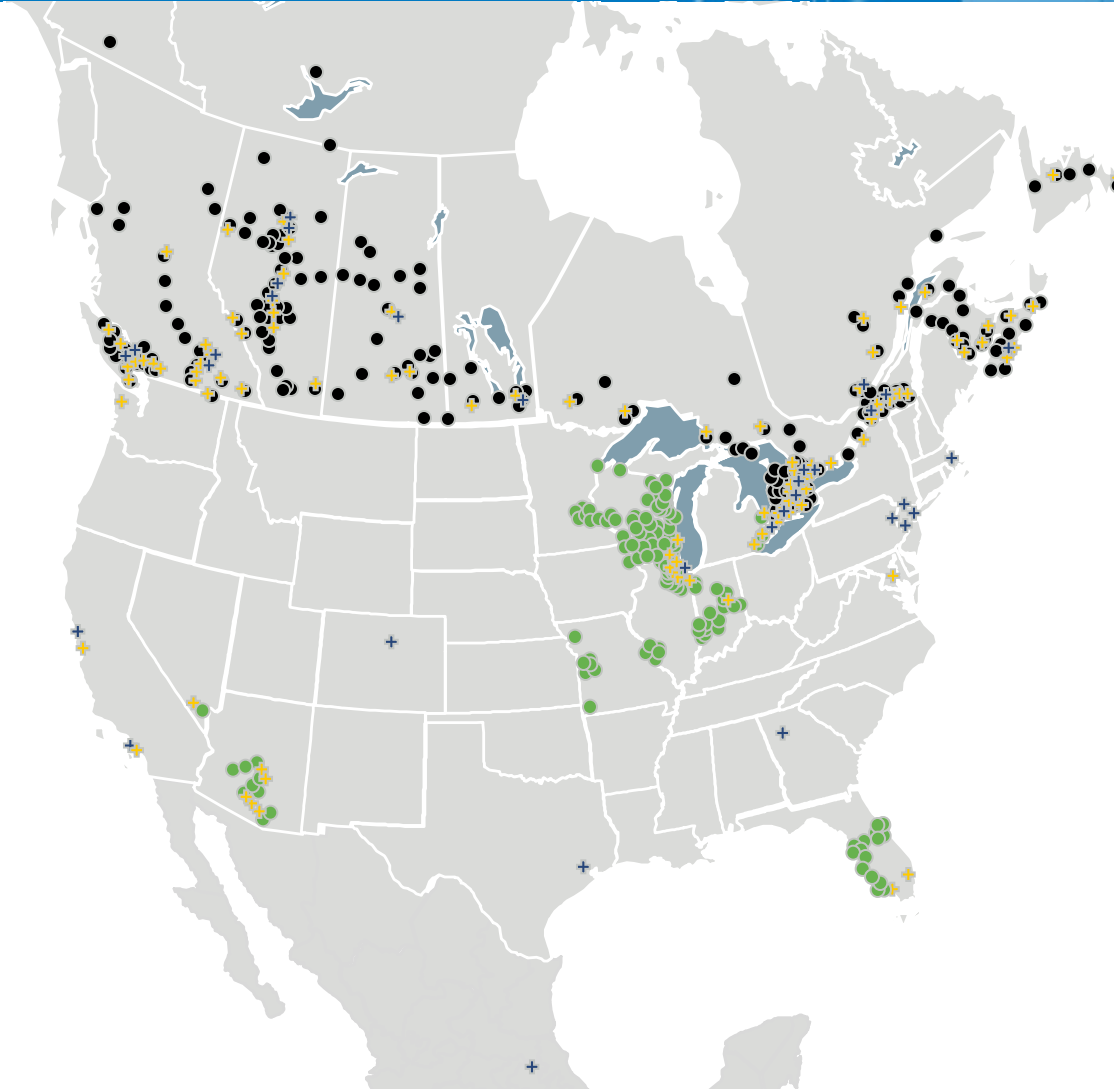
- Customer focused, relationship banking
- Committed to continued community support
- Deep commitment to corporate citizenship responsibilities, donating \$54MM in the last year
- Consistent values, vision and culture that you have previously experienced
- Clear focus on client value and advisory approach

# BMO Financial Group's Global Presence



Premier North American financial institution with local, national & global reach.

# BMO's North American Presence



- Over 650 US branches
- Over 900 Canadian branches

- P&C Canada (Bank of Montreal) – Over 900 locations
- P&C U.S. (BMO Harris Bank) – Over 650 locations
- + Private Client Group (Wealth Management)
- + BMO Capital Markets

Premier North American financial institution with local, national & global reach.

# BMO Harris Commercial Bank – Industry Expertise

