



Investor Day

Chicagoland Banking
Deposit Market Share
Regional Analysis

JUNE 9 • 05

BMO  Financial Group



FORWARD-LOOKING STATEMENTS

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

Bank of Montreal's public communications often include written or oral forward-looking statements. Statements of this type are included in this presentation, and may be included in filings with Canadian securities regulators or the U.S. Securities and Exchange Commission, or in other communications. All such statements are made pursuant to the 'safe harbor' provisions of the United States Private Securities Litigation Reform Act of 1995. Forward-looking statements may involve, but are not limited to, comments with respect to our objectives for 2005 and beyond, our strategies or future actions, our targets, expectations for our financial condition or share price, and the results of or outlook for our operations for the Canadian and U.S. economies.

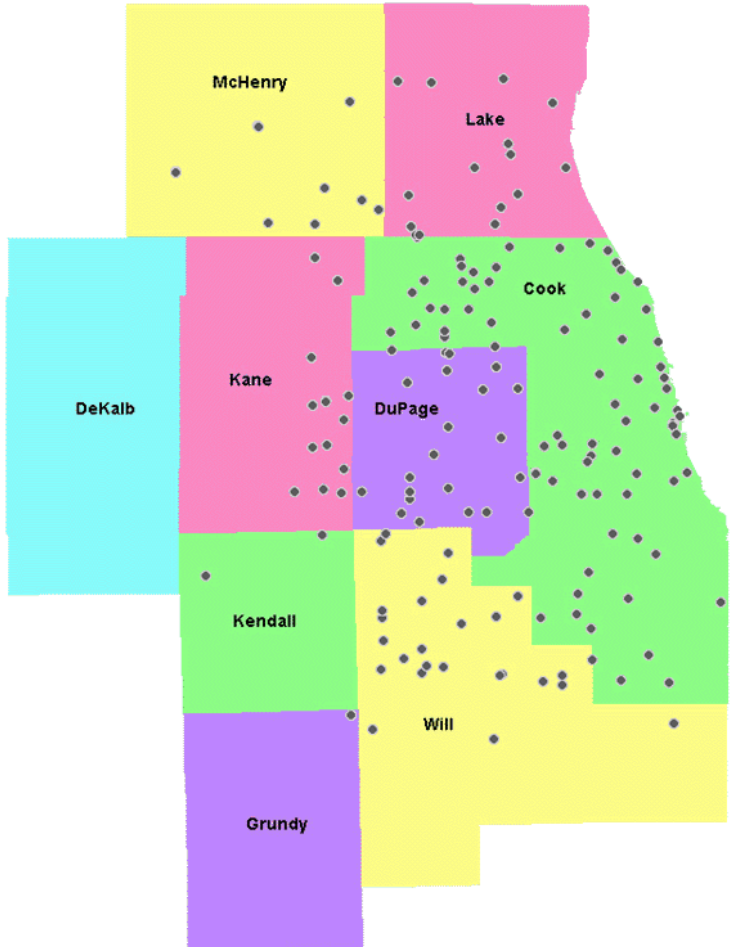
By their nature, forward-looking statements require us to make assumptions and are subject to inherent risks and uncertainties. There is significant risk that predictions and other forward-looking statements will not prove to be accurate. We caution readers of this document not to place undue reliance on our forward-looking statements as a number of factors could cause actual future results, conditions, actions or events to differ materially from the targets, expectations, estimates or intentions expressed in the forward-looking statements.

The future outcomes that relate to forward-looking statements may be influenced by many factors, including but not limited to: global capital market activities; interest rate and currency value fluctuations; the effects of war or terrorist activities; the effects of disease or illness that impact on local, national or international economies; the effects of disruptions to public infrastructure, such as transportation, communications, power or water supply disruptions; industry and worldwide economic and political conditions; regulatory and statutory developments; the effects of competition in the geographic and business areas in which we operate; management actions; and technological changes. We caution that the foregoing list of factors is not exhaustive and that when relying on forward-looking statements to make decisions with respect to Bank of Montreal, investors and others should carefully consider these factors, as well as other uncertainties and potential events, and the inherent uncertainty of forward-looking statements. Bank of Montreal does not undertake to update any forward-looking statement, whether written or oral, that may be made, from time to time, by the organization or on its behalf.





CHICAGOLAND MARKET SHARE



The Chicago Metropolitan Statistical Area (MSA) is comprised of 9 counties - Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry and Will.

Chicagoland MSA FDIC Market Share Data ¹
30 - Jun - 04

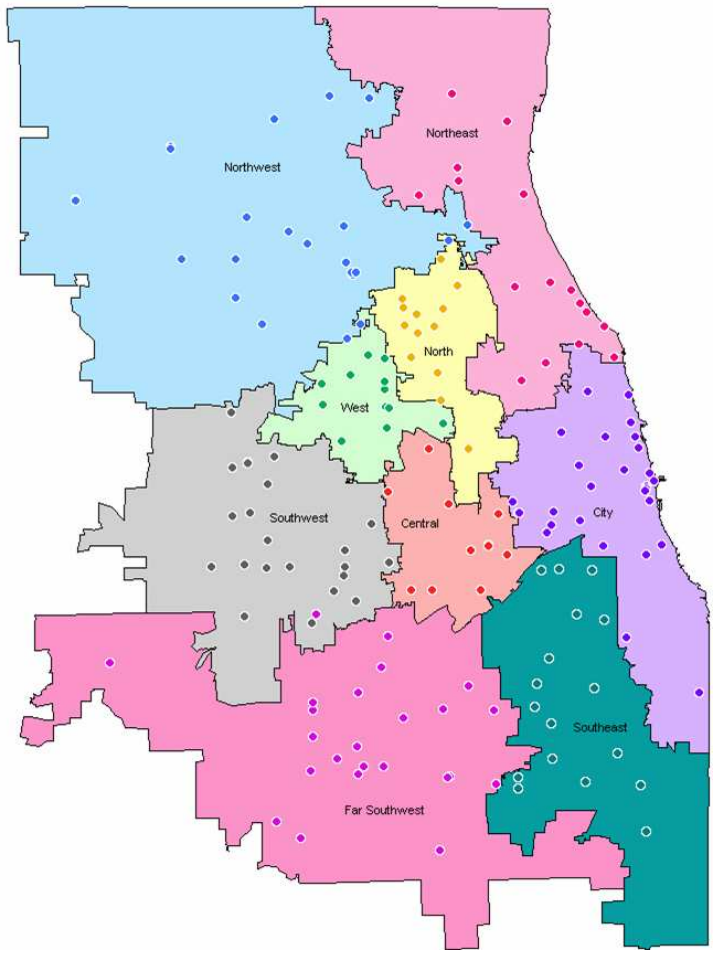
Ranking	Institution	# of Branches	Market Share
1	Chase (BankOne)	241	16.4%
2	LaSalle	130	13.6%
3	Harris N.A.	163	10.6%
4	Fifth Third	95	3.1%
4	Charter One	119	3.1%

¹ Adjusting for an approximation of large corporate deposits, market share rank for consumer/small business deposits is estimated as follows: 1) Chase (BankOne) 2) Harris N.A. 3) LaSalle 4) Fifth Third 5) Charter One





CHICAGOLAND COMMUNITY REGIONS



For the purposes of calculating regional market share, Harris N.A. has divided the area into 9 regions, segmented by zip code:

FDIC Market Share Data

30 - Jun - 04

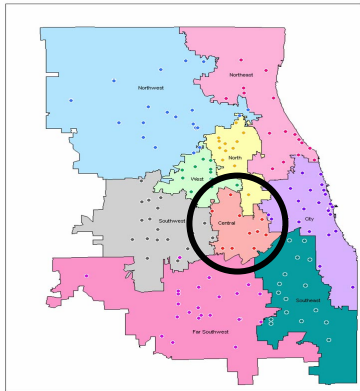
Region	Harris N.A. Regional Market Share Rank	# of Harris N.A. Branches	Harris N.A. Market Share
Central	1	10	8.7%
City	2	26	12.5%
North	2	12	10.0%
Northeast	5	17	7.2%
Northwest ¹	1	20	16.3%
Far Southwest ²	1	23	27.6%
Southeast	3	18	6.9%
Southwest	1	23	14.8%
West	1	14	27.4%



¹ Includes Lakeland
² Includes New Lenox



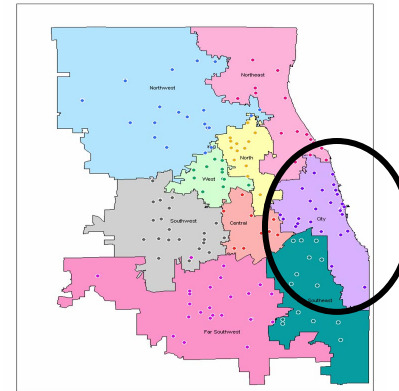
CENTRAL REGION



FDIC Market Share Data
30 - Jun - 04

Rank	Institution	# of Branches	Market Share
1	Harris N.A.	10	8.7%
2	Oak Brook	7	8.6%
3	Mid America	6	7.1%
4	Chase (BankOne)	16	7.0%
5	Charter One	13	6.9%

CITY REGION



FDIC Market Share Data ¹
30 - Jun - 04

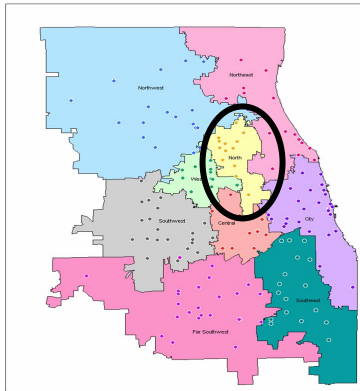
Rank	Institution	# of Branches	Market Share
1	LaSalle	45	27.4%
2	Harris N.A.	26	12.5%
3	Chase (BankOne)	69	6.3%
4	Bank of America	7	4.0%
5	Corus	12	3.5%



¹ Adjusting for an approximation of large, corporate deposits, market share rank for consumer/small business deposits is estimated as follows: 1) LaSalle 2) Chase (BankOne) 3) Bank of America 4) Citigroup 5) Charter One



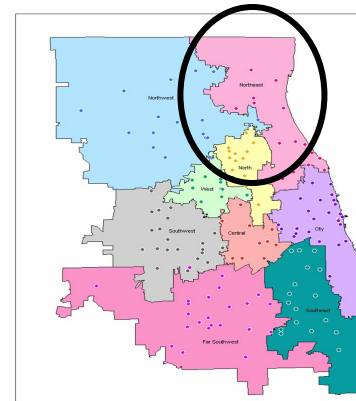
NORTH REGION



FDIC Market Share Data
30 - Jun - 04

Rank	Institution	# of Branches	Market Share
1	Chase (BankOne)	26	20.1%
2	Harris N.A.	12	10.0%
3	Fifth Third	6	9.2%
4	LaSalle	13	9.0%
5	Citigroup	6	7.2%

NORTHEAST REGION



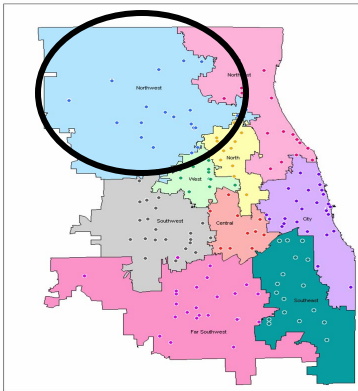
FDIC Market Share Data
30 - Jun - 04

Rank	Institution	# of Branches	Market Share
1	Chase (BankOne)	33	13.9%
2	National City	11	13.1%
3	Wintrust	17	8.5%
4	LaSalle	18	7.4%
5	Harris N.A.	17	7.2%





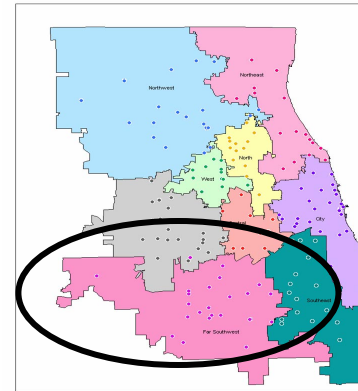
NORTHWEST REGION



FDIC Market Share Data
30 - Jun - 04

Rank	Institution	# of Branches	Market Share
1	Harris N.A.	20	16.3%
2	Wintrust	8	7.7%
3	Chase (BankOne)	26	6.7%
4	Elgin Financial	8	5.4%
5	Home State	7	3.9%

FAR SOUTHWEST REGION



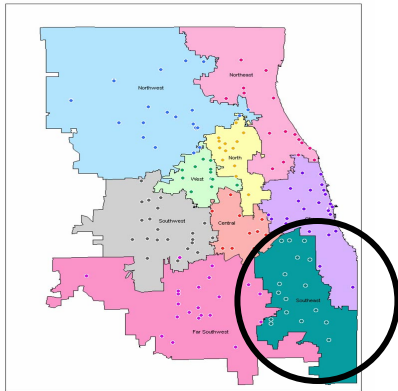
FDIC Market Share Data
30 - Jun - 04

Rank	Institution	# of Branches	Market Share
1	Harris N.A.	23	27.6%
2	First Midwest	16	20.0%
3	Chase (BankOne)	15	9.2%
4	Old Second	4	3.6%
5	Lauritzen Corp	3	3.5%





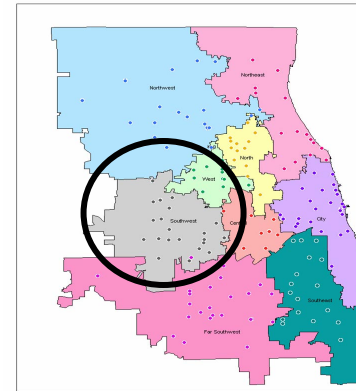
SOUTHEAST REGION



FDIC Market Share Data
30 - Jun - 04

Rank	Institution	# of Branches	Market Share
1	LaSalle	17	13.3%
2	Fifth Third	9	7.7%
3	Harris N.A.	18	6.9%
4	First Midwest	12	5.7%
4	Charter One	19	5.7%

SOUTHWEST REGION



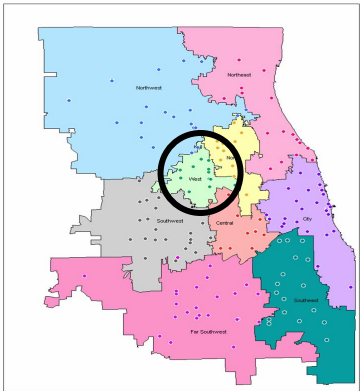
FDIC Market Share Data
30 - Jun - 04

Rank	Institution	# of Branches	Market Share
1	Harris N.A.	23	14.8%
2	Chase (BankOne)	25	13.8%
3	Old Second	13	10.7%
4	Fifth Third	23	7.5%
5	Mid America	8	7.3%





WEST REGION



FDIC Market Share Data
30 - Jun - 04

Rank	Institution	# of Branches	Market Share
1	Harris N.A.	14	27.4%
2	Chase (BankOne)	13	13.7%
3	LaSalle	4	6.9%
4	Charter One	8	6.8%
5	Itasca	1	6.0%





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