



BMO Harris Bank Facts

Founded	1882 as N.W. Harris & Co. 1847 as Samuel Marshall & Co., Exchange Brokers			
Established Under Current Charter	2011 BMO Harris Bank National Association			
Parent Company	Bank of Montreal			
U.S. Holding Company	BMO Financial Corp.			
President and Chief Executive Officer BMO Harris Bank N.A.	David Casper			
Headquarters	111 W. Monroe St. Chicago, Illinois 60603			
Branches	Over 570 in Illinois, Indiana, Arizona, Missouri, Minnesota, Kansas, Florida, and Wisconsin			
ATMs	Access to over 43,000 ATMs			
Affiliated Businesses and Divisions	BMO Wealth Management BMO Capital Markets			
Additional Affiliated Locations	California	New York	Virginia	
	Colorado	Oregon	Washington	
	Georgia	Texas	Washington D.C.	
	Massachusetts	Utah		
Asset Information (U.S. Dollars)	Business	Quarterly Average (Q4)	Period Ending	
	BMO Harris Bank N.A.	\$104.0 billion±	\$106.2 billion±	
	BMO Financial Corp.	\$127.5 billion±	\$130.6 billion±	
	BMO Financial Group – U.S.	\$204.5 billion	N/A	
	BMO Financial Group	\$567.2 billion	\$550.3 billion	
Tier 1 Risk-Based Capital Ratio (as of 10/30/17)	BMO Harris Bank N.A.	13.03%±		
	BMO Financial Corp.	12.87%±		
	BMO Financial Group	13.00%		
Credit Ratings**	BMO HARRIS BANK N.A.	Moody's	S&P	DBRS
	Rating Outlook	Stable	Stable	Negative**
	Senior Debt	Baa1	A+	AA (low)
	BANK OF MONTREAL	Moody's	S&P	DBRS
	Rating Outlook	Negative**	Stable	Negative**
	Senior Debt	A1	A+	AA
	BMO FINANCIAL CORP.	Moody's	S&P	DBRS
	Rating Outlook	Stable	Stable	Negative
	Senior Debt	Baa1	A+	AA (low)
Regulators	Office of the Comptroller of Currency (for BMO Harris Bank N.A.) Federal Reserve Bank of Chicago (for BMO Financial Corp.) Consumer Financial Protection Bureau (for BMO Harris Bank N.A.)			
Total Number of Employees Across U.S. Businesses	Over 14,000			

As of 10.31.2017 - EXCEPTION: (±) as of 9.30.2017

**Not Applicable

** Fitch and Standard and Poor's (S&P) have a stable outlook on BMO's long-term credit ratings, while Mood's and DBRS have a negative outlook pending further details on the government's approach to implement a bail-in regime for Canada's domestic systemically important banks.



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BMO Harris Premier Services represents a combined service approach of BMO Harris Financial Advisors and BMO Harris Bank, each a part of BMO Financial Group.

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