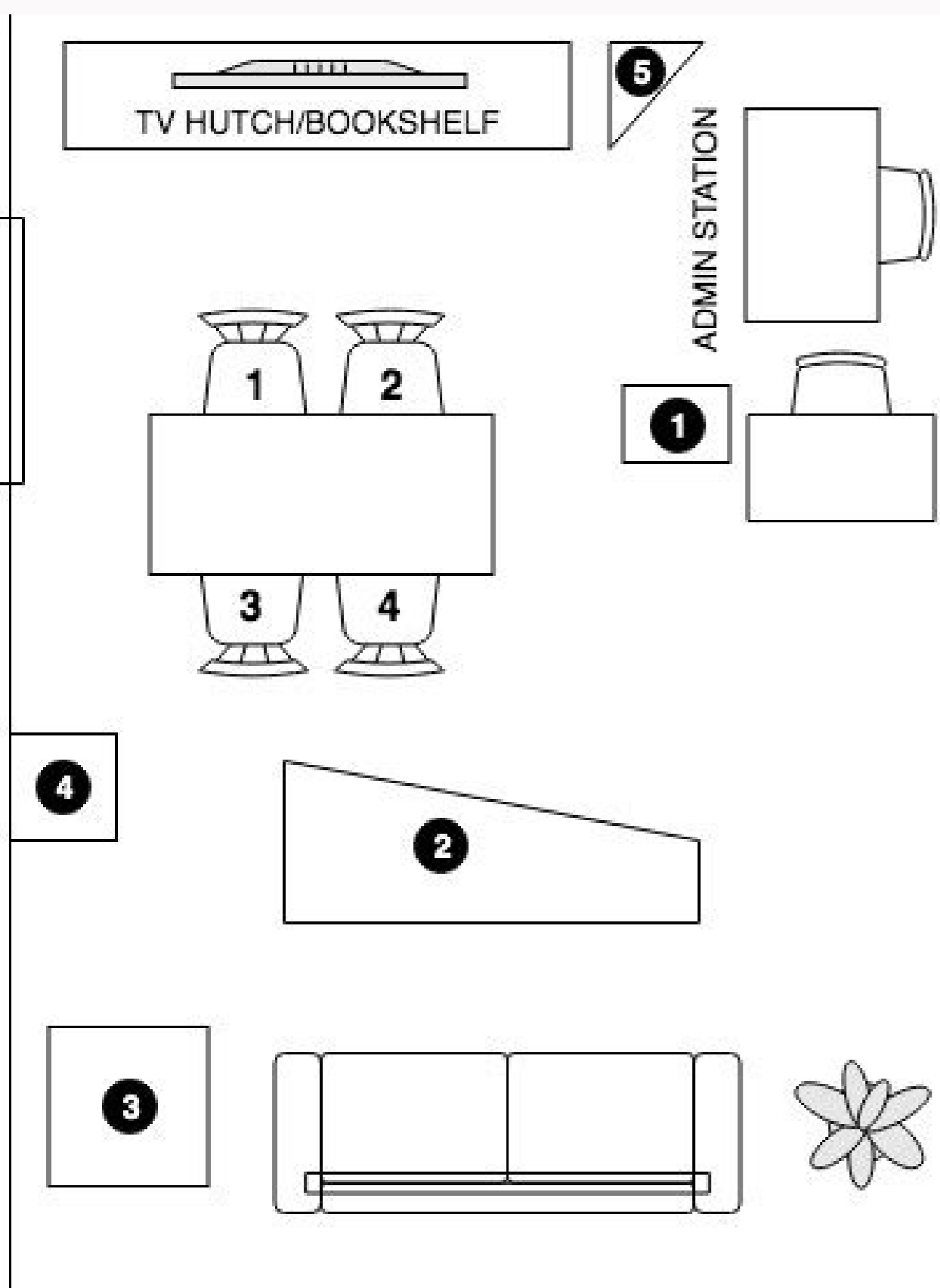
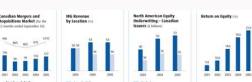


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Summary Data

(\$ millions, except per share data and as noted)

	Fiscal 2003	Increase/ (Decrease) vs. Fiscal 2002	Q4-2003	Increase/ (Decrease) vs. Q4-2002	Increase/ (Decrease) vs. Q3-2003
Revenue (teb)	9,271	412 5%	2,411	122 5%	77 3%
Provision for credit losses	455	(365) (45%)	95	(65) (41%)	5 6%
Non-interest expense	6,087	57 1%	1,545	(59) (4%)	60 4%
Income taxes (teb)	840	310 58%	242	132 +100%	3 2%
Net income	1,825	408 29%	513	115 29%	9 2%
Amortization of intangible assets (after tax)	79	4 4%	18	(4) (19%)	(1) (8%)
Cash net income	1,904	412 28%	531	111 26%	8 2%
Earnings per share - diluted (\$)	3.44	0.76 28%	0.97	0.22 29%	0.02 2%
Cash earnings per share - diluted (\$)	3.59	0.76 27%	1.00	0.21 27%	0.01 1%
Return on equity (ROE)	16.4%	3.0%	17.9%	3.3%	(0.1%)
Cash ROE	17.1%	2.9%	18.5%	3.1%	(0.3%)
Non-interest expense-to-revenue ratio	65.7%	(2.4%)	64.0%	(6.1%)	0.3%
Cash non-interest expense-to-revenue ratio	64.5%	(2.6%)	63.1%	(5.7%)	0.5%
Average net interest margin	1.91%	(0.08%)	1.91%	(0.01%)	0.07%
Operating Group net income:					
Personal and Commercial Client Group	946	128 16%	255	39 18%	8 3%
Private Client Group	136	65 93%	41	35 +100%	4 11%
Investment Banking Group	722	121 20%	187	35 22%	(1) (1%)
Corporate Support, including T&S	21	94 +100%	30	6 21%	(2) (3%)
BMO Financial Group net income	1,825	408 29%	513	115 29%	9 2%



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There is currently one EMIA option: North American Equity EMIA, linked to the performance of both the Low Volatility TSX (TXLV) and S&P500 (SP5LVI). With universal life insurance your clients will also have access to the BMO Insurance Health Advocate™ Plan, an industry leading comprehensive assistance service - at no additional cost.** For more information check out the BMO Insurance Health Advocate™ Plan - Advisor Guide (726E). Play video Help your client understand their universal life insurance investment options with BMO InvestmentPro. Using BMO InvestmentPro you can compare, search, save, analyze, and print up-to-date performance reports and data on hundreds of investment options. Help your clients select the right investment options with the Investor Profile Questionnaire (358E). Life Insurance Calculator Submit applications online or prepare quotes with SmartApp. SmartApp Download The Wave illustration system to prepare quotes and access resources. Download the wave All term life plans can be converted to a permanent plan at any time before age 70. Term 10 plans can be exchanged to a Term 15, 20, 25, or 30 plan and Term 15 plans can be exchanged to a Term 20, 25, or 30 plan*footnote *. Clients can also choose to have their coverage issued on Single Life or on a Joint Life basis. For more comprehensive coverage, rider options are available for all term insurance plans, including: Critical Illness Accidental Death Children's Term Insurance Benefit Waiver of Premium Business Guaranteed Insurability Option (BGIO) Life Insurance Calculator Submit applications online or prepare quotes with SmartApp. SmartApp Download The Wave illustration system to prepare quotes and access resources. Download the wave BMO Insurance Whole Life Options BMO Insurance Whole Life A non-participating whole life insurance plan with an increasing death benefit, guaranteed cash values and level premiums payable for 10 or 20 years or to age 100. Offering two plan options: Estate Protector and Wealth Accelerator to address distinct markets. BMO Insurance Whole Life offers an annual Performance Bonus which is automatically used to purchase additional "paid-up" coverage, increasing the death benefit and cash value of the policy at no additional cost.* Check out the most recent Performance Bonus Rate fact sheet for more details. 2022 Performance Bonus Rate (797E) Two plan options to address two distinct markets - the wealth accumulation market with Wealth Accelerator and the estate protection market with Estate Protector. Both options continue to have the following flexibility: Allows your clients to make additional payments on their policy above the premiums for their basic coverage. allow your client to borrow against the cash value of their policy, allows your clients to reduce their basic coverage to an amount that requires no further premiums. allows your client to change their premium payment period in order to manage the annual cost of their policy without affecting their basic coverage. Provides your clients the option to have premium amounts deducted from the policy Paid-Up Additions Cash Value and Additional Payment Balance, if any. Submit applications online or prepare quotes with SmartApp. SmartApp Download The Wave illustration system to prepare quotes and access resources. Download the wave Although no one thinks it could happen to them, a critical illness can strike anyone at any time and could affect your client's ability to: Support their family Meet their financial obligations Protect their assets and maintain their lifestyle Run their business Critical illnesses are more common than we would like to believe. In fact: Nearly 1 in 2 Canadians will develop cancer in their lifetime, and about 1 in 4 Canadians will likely die of cancer.1 1.6 million Canadians and their families are now living with the effects of heart disease and stroke.2 More than 62,000 strokes occur in Canada each year and over 30,200 of these happen to women.2 A woman in Canada has a stroke every 17 minutes.3 Critical Illness Calculator Submit applications online or prepare quotes with SmartApp. SmartApp Download The Wave illustration system to prepare quotes and access resources. Download The Wave 1 Canadian Cancer Statistics, Canadian Cancer Society (2018) 2 Heart and Stroke Foundation of Canada (2018) 3 2018 Stroke Report, Heart and Stroke Foundation of Canada (2018) * ROPS will return the sum of the eligible premiums** paid on the surrendered Critical Illness Benefit amount from the Policy Effective Date to the Option Election Date. ** Eligible premium includes the policy's annual premium, modal loading, policy fee, medical extras plus any ROPS/ROPS or ROPD rider premiums if elected. Refer to the policy contract for details BMO Guaranteed Investment Funds Introducing BMO GIF Introducing B M O G I F Protect Your Savings: GIF 100/100 BMO GIFs More For Your Loved Ones Retirement Planning with GIF 100/100 Guarantees and resets are the core benefits of BMO Insurance GIFs. They help protect your clients' deposits and lock-in market gains. Your client receives the greater of the Maturity Amount or the market value of the contract. Your client receives the greater of the death guarantee amount or the market value of the contract. If the market value of your client's policy is higher than the Maturity Guarantee Amount, it will be "reset" automatically every month (up to 10 years before the maturity date) to match the market value - locking in market gains. If the market value of your client's policy is higher than the death guarantee amount, the death guarantee will be "reset" to match the market value - locking in market gains. Death guarantee amount resets occur automatically every 3rd policy anniversary until (and including) the last policy anniversary before your client's 80th birthday. Now is an excellent time to load up on Canadian dividend stocks. Here are top picks that are all trading at discounts. The post 3 Incredibly Cheap Dividend Stocks to Buy for Dependable Passive Income appeared first on The Motley Fool Canada. Restaurant Brands International (TSX:QSR)(NYSE:QSR) stock looks way too cheap to ignore, even going into an economic downturn. The post 1 Dividend Juggernaut That Could Grow Fast in a Recession appeared first on The Motley Fool Canada. WASHINGTON (AP) — Sen. Kyrsten Sinema, the Arizona Democrat who single-handedly thwarted her party's longtime goal of raising taxes on wealthy investors, received nearly \$1 million over the past year from private equity professionals, hedge fund managers and venture capitalists whose taxes would have increased under the plan. For years, Democrats have promised to raise taxes on such investors, who pay a significantly lower rate on their earnings than ordinary workers. But just as they closed in at an industry event this year in Riyadh, the Saudi energy minister paused at about 9 p.m. in front of some 1,000 people and told them it was bedtime for Amin Nasser, the chief executive of state-owned oil producer Saudi Aramco. Over a career of four decades, Nasser has earned a reputation for a style of dedication that means he will be making sure he's prepared for the challenges of the day ahead, not mingling into the early hours. Aramco on Sunday reported a soaring 90 percent rise in second-quarter profit, beating analyst expectations, boosted by higher oil prices, volumes sold and refining margins. These high-yield Canadian stocks look good to buy right now for a TFSA focused on monthly passive income. The post TFSA Pension: 3 Canadian Dividend Stocks to Buy for Monthly Passive Income appeared first on The Motley Fool Canada. This TSX stock is the best value stock out there, expanding even during a downturn and setting itself up from insane future growth. The post The Most Valuable TSX Stock Out There Is up 10% This Month! appeared first on The Motley Fool Canada. Market volatility remains high in Q3 2022, but it's easy to identify the top-growing stocks on Earth. The post 3 of the Top-Growing Stocks on Earth appeared first on The Motley Fool Canada. The housing market crash is here, but you can still earn dividends with Brookfield Infrastructure Partners (TSX:BIP.UN)(NYSE:BIP). The post Housing Market Crash: How to Make a Profit appeared first on The Motley Fool Canada. One of the best-performing sectors during the pandemic, the technology sector is now facing a challenging time as a reversal in fortunes has companies tightening their belts. Shopify Inc. last month announced it would lay off 10 per cent of its global

workforce and would cut spending in higher priority areas and non-core activities. In June, Wealthsimple said it would be cutting its workforce by 13 per cent and would be "laser focused" on its core businesses, namely investing, banking and crypto.We get the first insight into how China's COVID-hit economy started Q3, with July readings of industrial output, retail sales, house prices and urban investment. Economists are generally looking for recovery, albeit gradual.



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