



Investor Day

Chicagoland Banking
Deposit Market Share
Regional Analysis

JUNE 9 • 05

BMO  Financial Group



FORWARD-LOOKING STATEMENTS

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

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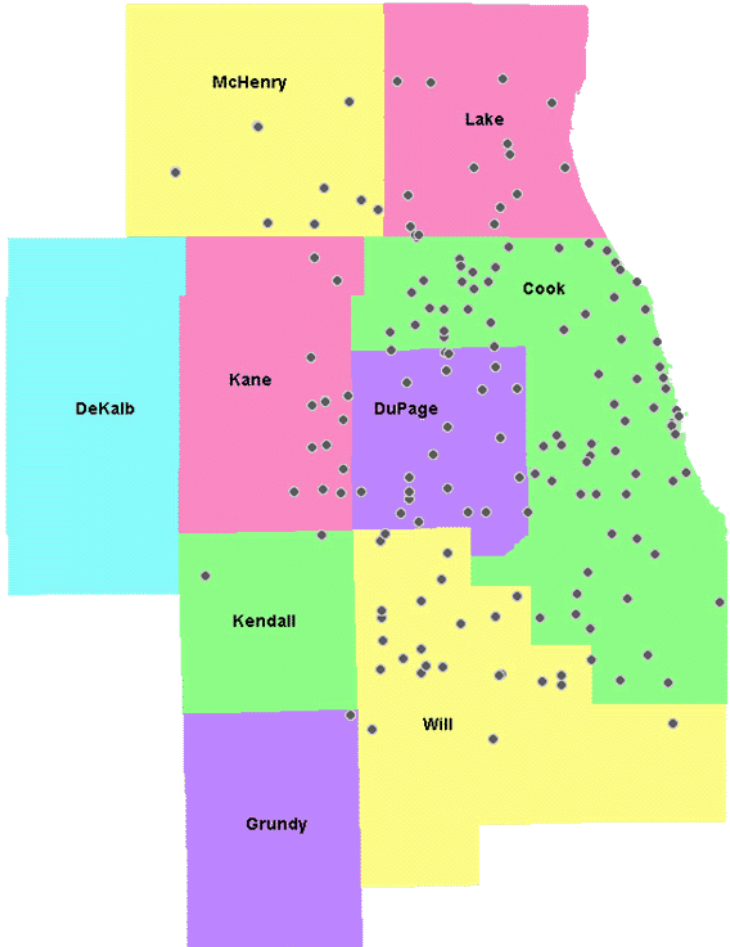
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CHICAGOLAND MARKET SHARE



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%

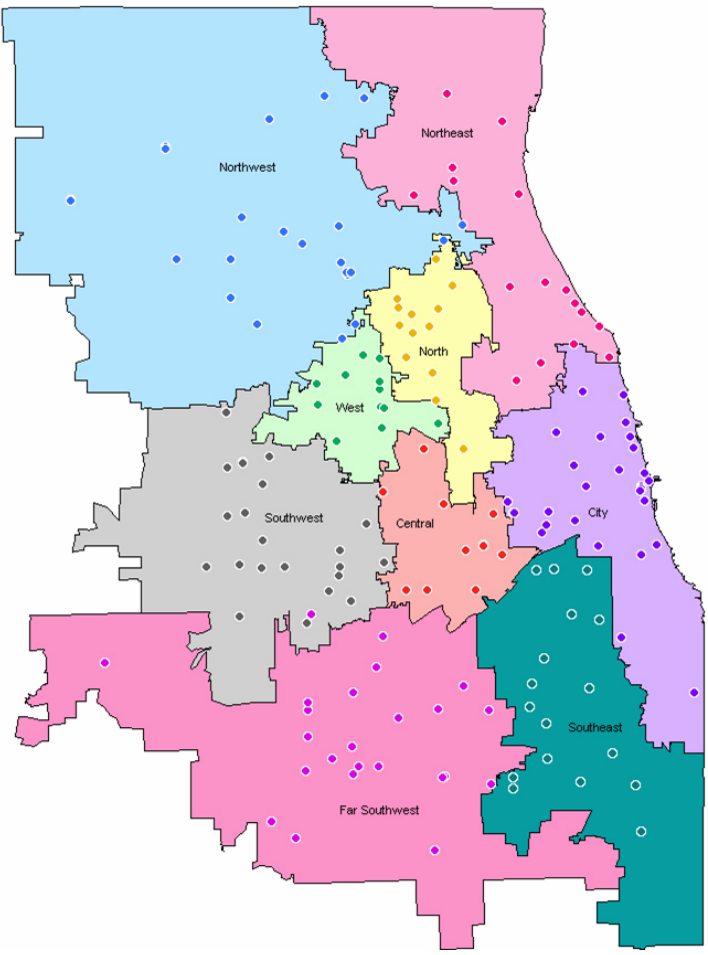
¹ Adjusting for an approximation of large corporate deposits, market share rank for consumer/small business deposits is estimated as follows: 1) Chase (BankOne) 2) Harris N.A. 3) LaSalle 4) Fifth Third 5) Charter One





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

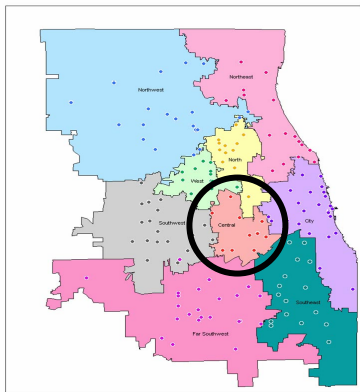
Region	Harris N.A. Regional Market Share Rank	# of Harris N.A. Branches	Harris N.A. Market Share
Central	1	10	8.7%
City	2	26	12.5%
North	2	12	10.0%
Northeast	5	17	7.2%
Northwest ¹	1	20	16.3%
Far Southwest ²	1	23	27.6%
Southeast	3	18	6.9%
Southwest	1	23	14.8%
West	1	14	27.4%



¹ Includes Lakeland
² Includes New Lenox



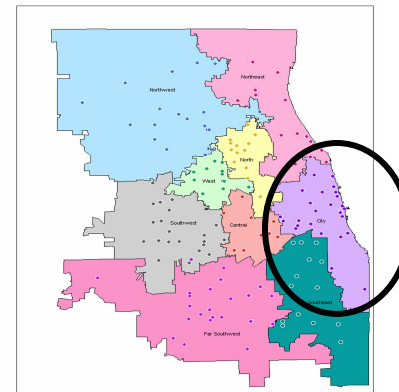
CENTRAL REGION



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

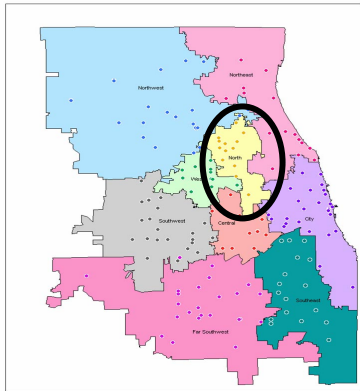
Rank	Institution	# of Branches	Market Share
1	LaSalle	45	27.4%
2	Harris N.A.	26	12.5%
3	Chase (BankOne)	69	6.3%
4	Bank of America	7	4.0%
5	Corus	12	3.5%



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



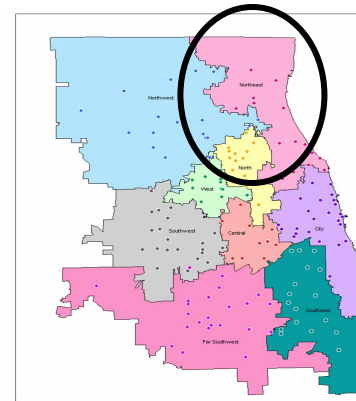
NORTH REGION



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



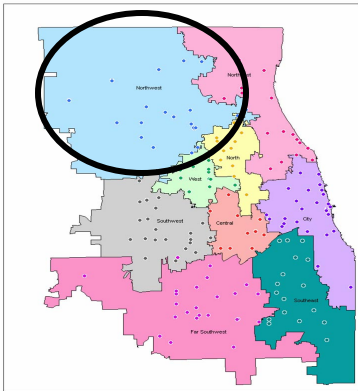
FDIC Market Share Data
30 - Jun - 04

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%





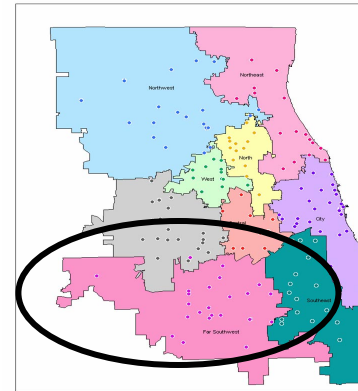
NORTHWEST REGION



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



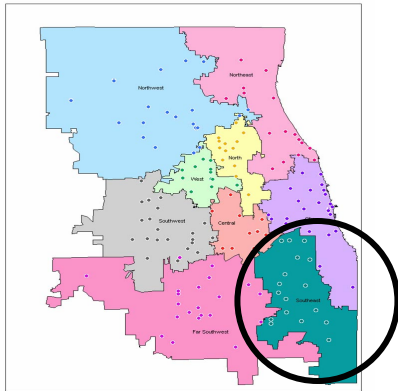
FDIC Market Share Data
30 - Jun - 04

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%





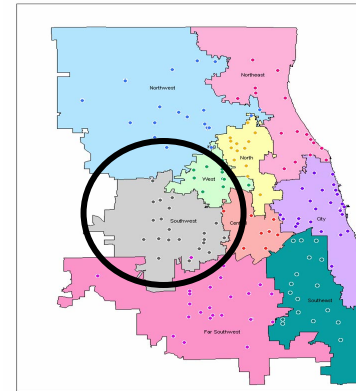
SOUTHEAST REGION



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



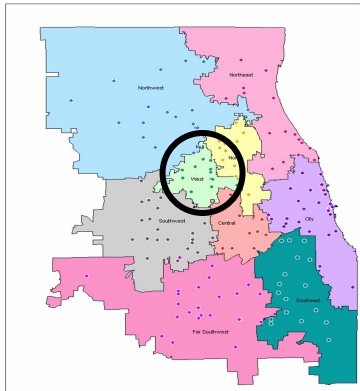
FDIC Market Share Data
30 - Jun - 04

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%





CONTACT INFORMATION

Susan Payne

Senior Vice President

(416) 867-6656

susan.payne@bmo.com

Steven Bonin

Director

(416) 867-5452

steven.bonin@bmo.com

Krista White

Senior Manager

(416) 867-7019

krista.white@bmo.com

FAX

(416) 867-3367



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