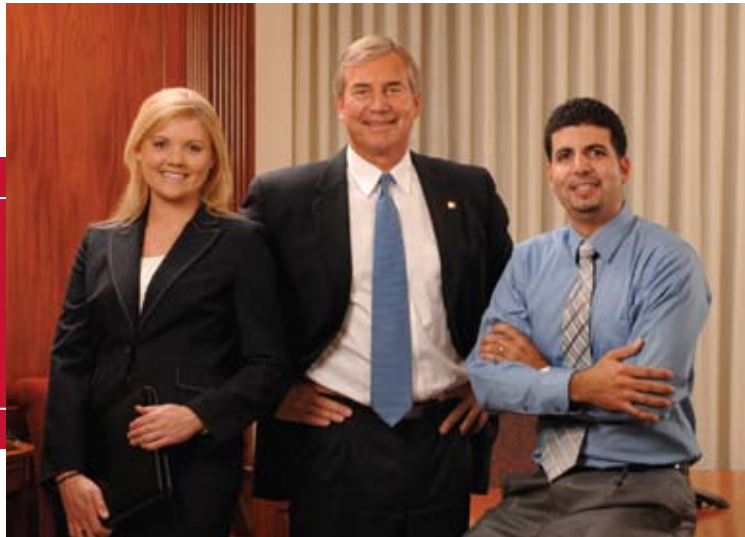


FROM WHERE I SIT

The Stories of Three
Harris Business Bankers





NO ORDINARY BANK

The story of any organization is best told through its people. That's particularly true at Harris. Our market leadership is the achievement of nearly 7,000 Harris people. It is their hard work that has built client trust and our success. We know that business banking is a relationship business.

Our focus on people and the culture we've built sets us apart among financial institutions. To fuel that culture and our continued success, we've created a program to train and develop business bankers. It is an intense, highly personal experience. After 12 months of classroom instruction, mentoring, peer learning and hands-on experience, graduates have the skills and a clear view of what it takes to succeed as a Relationship Manager.

As you make one of the most important decisions of your professional life, take a glimpse at how the Harris training program for business bankers has formed the careers of three of our best.

HARRIS AND BMO FINANCIAL GROUP

Harris has been in Chicago for more than 125 years and is one of the city's largest, most respected financial institutions. More than 6,000 employees serve customers from locations in Illinois, Indiana and Wisconsin.

Harris is a BMO Financial Group Company, a highly diversified financial services organization with more than 30 lines of business, \$150 billion in assets and more than 33,000 employees worldwide.



SEIZING OPPORTUNITIES A LIFE-LONG CAREER

“I’ve watched the people who have come after me in the development program. It’s great to see them take on positions of real leadership and responsibility.”

Peter McNitt
Vice Chairman, Harris Bankcorp, Inc.
Head of Business Banking
1976 Program Graduate

“Even though I went to school on the East Coast, I knew I wanted to be in the Midwest – there are such great business communities here. I decided on banking because it’s fundamental to business. I still remember the people I met when I contacted Harris. It just felt like a good fit.

Thirty-some years later I have to say one thing hasn’t changed: the people. Banking is a relationship business, so you have to place a very high value on the people. We don’t have an asset more important than those who walk in and out the door every day. They’re the ones who deliver on our customer focus and all the promises we make, like honesty and fair dealing.

What has changed is how well-equipped for success people are when they enter our Business Banking Development Program. They are more globally informed, real citizens of the world. For Harris and our collaborative wisdom approach, they’re just what we need.

They make me proud to have come from the same program.”



ESTABLISHING MY CAREER

ESTABLISHING MYSELF

“You have to expect bumps when you move from the training program to real work life. But I was so well prepared.”

Lauren Linke
*Credit Analyst, Commercial Middle Market
2008 Program Graduate*

“I think one of the things I value most – aside from the welcoming culture – is that we had almost immediate access to senior management at Harris. After an internship experience at an investment firm, I truly appreciated the time the bank’s leaders took with us.

On one hand, the credit training was more intense than I had anticipated. But we had mentors who helped us – not just in the skill training, but in getting a realistic view of the day-to-day life of an analyst. So when I was considering all the career paths that are available here – and there are a lot – I had the experience I needed to make a good choice for me.

When I go out and talk to people who are thinking about coming to Harris, I always start by telling them about the training and how you learn things you use every day. But I never have a conversation without pointing out – especially to women – that this is a place where you can succeed ... and have a balance between your career and the rest of your life.”



GAINING AN EDGE AT HARRIS

BECOMING MY OWN BEST ASSET

“The support I got when I started my role as a Relationship Manager was tremendous.”

Abdullah Tadros
Harris Relationship Manger
Orland Park, IL
2004 Program Graduate
2007 Harris Sales Award Winner

“I could tell from the beginning that Harris was different, starting with the interviewing process. The people were open, straightforward – no fluff. This wasn’t a “corporate culture” that I saw at other banks and companies. And that was important to me. I stick with things. I wanted a career, not just a job.

When I was interviewing I talked to a lot of companies, even one where a huge number of employees were about to retire. What an opportunity to move up! But I also knew I was looking for a place to build a good, solid foundation. For me, that was clearly Harris.

From the first day of training, we were learning the skills – but we were also learning how Harris does it. It was training to prepare us for a career. There were 11 in my class. It was sort of a microcosm of what it’s like to work here – a total team effort. No surprise – when I won the sales award, it was exactly the same. I felt like it was the team who won.”

YOUR FIRST YEAR AT HARRIS

Your training for business banking is a unique combination of experiences: classroom learning, e-learning, seminars, peer partnering, mentoring and team-building activities.

PHASE 1: BUILDING FOUNDATION SKILLS (4 MONTHS)

- In the classroom with a top-rated graduate school professor: accounting, credit underwriting, tax analysis, commercial documentation, risk management, foundations of banking, business and financial writing
- Small interactive meetings with leaders from Harris and our parent, Bank of Montreal
- Social and team-building events at some of Chicago's most exciting places

PHASE 2: CREDIT ANALYSIS ROTATIONS (4 MONTHS)

- Harris experts teach case analysis, modeling and credit underwriting
- Harris advisors, bankers and managers guide you in analysis of existing client relationships and new business opportunities

PHASE 3: ANALYZING, SELLING AND NEGOTIATING SKILLS (4 MONTHS)

- Take part in daily Analyst responsibilities including credit underwriting and loan structuring
- Seminars in negotiation and presentation
- Harris product training
- Call center customer interaction
- Shadow a Relationship Manager in preparation for Phase 4

PHASE 4: CREDIT ANALYST OR PORTFOLIO MANAGER ASSIGNMENT (TIMING DEPENDANT ON MARKET AND PERFORMANCE)

- Use hands-on experiences gained in the program
- Start learning Relationship Manager responsibilities through client calls, concurrence meetings and marketing strategy sessions

FINAL PLACEMENT: RELATIONSHIP MANAGER

At the end of your training in the program at Harris you'll have hands-on experience as a Credit Analyst. The next step may be your opportunity to advance to Relationship Manager.

WHAT WE'RE LOOKING FOR

Business banking at Harris is built on relationships. We're looking for people with a blend of skills and talents:

- **Good communicators** – both written and spoken – even better listeners
- **Excellent analytical skills** – in straightforward mathematics and the complexities of organizations
- **Practiced leaders** – some are born, some are made – we're looking for both
- **Strong work ethic** – in both individual project work and as a collegial and energetic team member

We're also looking for backgrounds that will support your career path toward Relationship Manager:

- At least two college-level courses in financial accounting
- A bachelor's degree in business, liberal arts or the sciences – or equivalent work experience