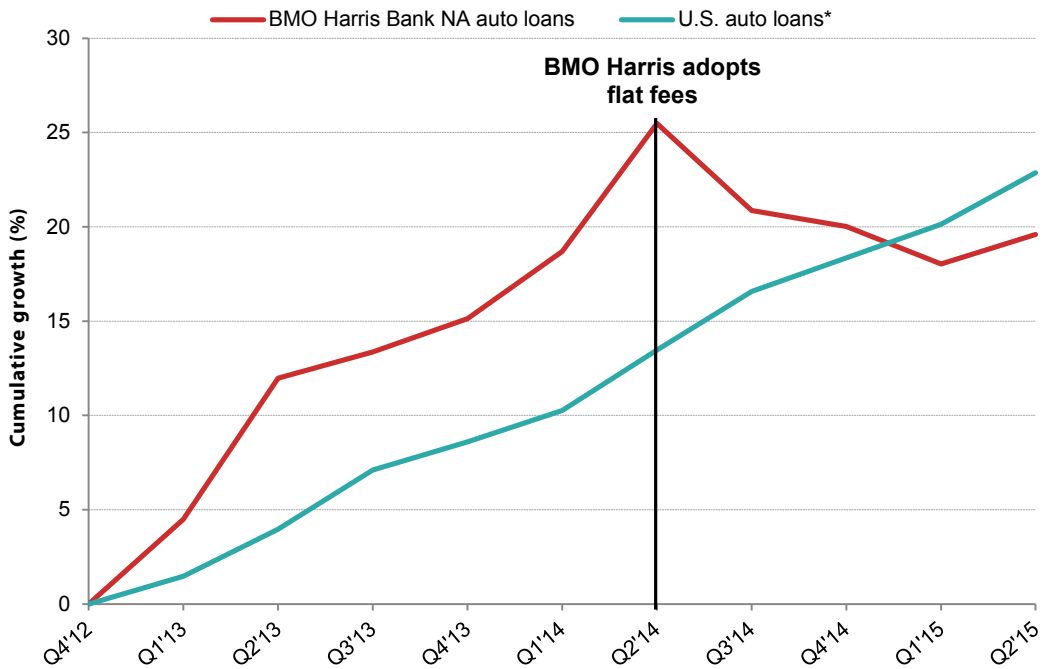


BMO Harris loses ground on auto loans after adopting flat fees



Data compiled Sept. 4, 2015.

Cumulative growth in aggregate loan balances for U.S. and BMO Harris Bank NA is measured from year-end 2012.

* Represents all motor vehicle loans based on the G19 report released by the Federal Reserve on Aug. 7, 2015, and is not seasonally adjusted. Includes loans owned and securitized by U.S. depository institutions, finance companies, credit unions and nonfinancial businesses. Includes loans for passenger cars and other vehicles such as minivans, vans, sport-utility vehicles, pickup trucks and similar light trucks for personal use. Excludes loans for boats, motorcycles and recreational vehicles.

Loan data for BMO Harris Bank NA is based on regulatory filings and includes all loans to consumers secured by automobiles, including pickup or panel trucks, vans and sports vehicles that are primarily for personal use.

Sources: SNL Financial, Federal Reserve

