



WHO WE ARE

BMO first opened its doors in the U.S. over 200 years ago. Today, we are a top 10 U.S. bank by assets¹ and the largest bank headquartered in Chicago. We proudly serve more than 4 million clients in the U.S., offering a fully integrated suite of personal and commercial banking, wealth management, global markets and investment banking products and services. We are a part of BMO Financial Group (BMO), a leading and highly diversified financial services provider serving 13 million customers across North America and in select markets globally. In 2025, BMO U.S. contributed approximately 40% of BMO's net income².

BMO is driven by our purpose: to **Boldly Grow the Good in business and life**. We leverage our position as a leading financial services provider to drive progress for our clients and communities.



For a thriving economy



For a sustainable future



For stronger communities

OUR FOOTPRINT

Sound guidance and a seamless client experience are at the center of everything we do. BMO has over 850 financial centers³ concentrated in the Midwest and West. Through our bankers, digital and payments platforms, BMO serves clients nationally.

4M
clients

\$193.4B
total deposits⁴

Top 10
bank by assets¹

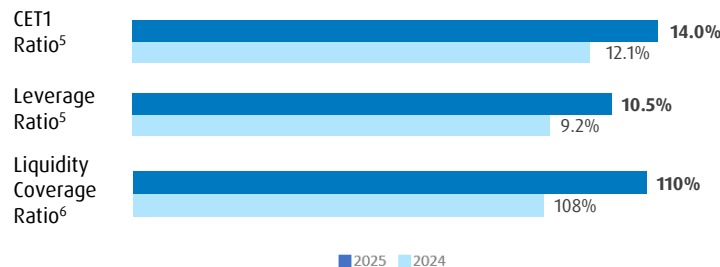
850
financial centers³

BALANCE SHEET⁴ (AS AT)

With a strong balance sheet, liquidity position and a focus on achieving sustainable return on equity, BMO's unified One Client approach is bringing the full value of the bank to every client to deliver exceptional client experiences.

\$288.6B
assets

\$140.3B
gross loans & acceptances



HELPING CLIENTS MAKE REAL FINANCIAL PROGRESS

Clients are at the center of everything we do – and it shows. We create a seamless client experience across our offerings to help clients make progress – no matter the size of their business or personal needs. BMO serves clients across the U.S with a comprehensive range of financial products, services and advice through an integrated network of financial centers, contact centers, digital banking platforms and ATMs.

Commercial Banking

Provides clients with a comprehensive suite of commercial products and services, including a variety of financing options, treasury and payment solutions, and risk management products. Our commercial bankers partner with clients to anticipate their financial needs and offer expertise and industry knowledge to help them manage and grow their businesses.

Personal & Business Banking

Provides clients with a wide range of products and services, including deposits, home lending, consumer credit, small business lending, credit cards and cash management, with an overall focus on delivering an exceptional experience and helping clients make real financial progress.

Wealth Management

Supports a diverse client base and provides a comprehensive suite of financial services and wealth management solutions to mass affluent, high net worth and ultra-high net worth individuals, families and business owners.

BMO Capital Markets

Offers a comprehensive range of products and services to corporate, institutional and government clients. BMO Capital Markets has thousands of professionals around the world, enabling the growth aspirations of our clients across the bank.

All figures are in US\$ and as of December 31, 2025, unless otherwise noted.

¹ Ranking by assets as at December 31, 2025 and internal analysis. Source: SNL Financial. JP Morgan, Bank of America, Citibank, Wells Fargo, U.S. Bank, PNC Bank, Truist Bank, TD Bank, Capital One, BMO.

² BMO U.S. Operations as of December 31, 2025. U.S. Operations consist of U.S. Banking and the U.S. operations of Capital Markets and Corporate Services.

³ Financial Centers as of October 31, 2025. Excludes the impact of the announced sale of 138 branches.

⁴ Balance Sheet data reflects BMO Financial Corp. as of December 31, 2025. Source: National Information Centre: FRY-9C Reports.

⁵ BFC CET1 and Leverage Ratio are calculated in accordance with the U.S. Regulatory requirements.

⁶ The Liquidity Coverage Ratio (LCR) is calculated in accordance with U.S. Regulatory requirements.

STRONG COMMUNITIES

We take pride in investing in our clients and communities. From supporting small businesses to investing in neighborhoods, BMO U.S. is a partner in their success.

\$4.3B

in community development loans and investments

\$2.8B

in small business loans

\$137M

in commitments to community development financial institutions since 2011

Outstanding

Community Reinvestment Act rating

\$40B + COMMITMENT

to help more individuals, families, businesses, and communities make real financial progress. Launched in 2023, BMO's Community Benefits Plan drives economic growth through financial solutions and community programs that expand access to capital, make homeownership more affordable, support small business growth, and strengthen financial literacy.

GIVING BACK – OUR IMPACT IN 2025

Giving to communities and the organizations that sustain them, as well as supporting our employees' own giving and volunteerism, is at the heart of BMO's Purpose.

\$34.4M

total BMO community giving

16,000

people benefited from BMO's financial literacy programs

582

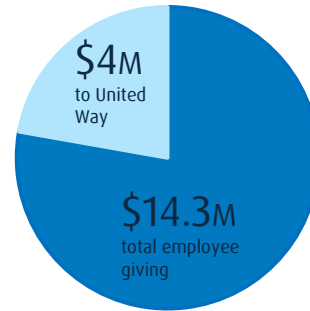
unique nonprofits supported

52,500

employee volunteer hours

90%

employee participation in BMO's industry leading employee giving campaign



AWARDS AND RECOGNITION

Ethisphere

World's Most Ethical Companies

Forbes

America's Most Trusted Companies

GOBankingRates

Best Banks

Money.com

Best New Credit Cards

The Digital Banker

Best Digital Initiative, Outstanding Client Onboarding and Account Open

World Finance Magazine

Best Commercial Bank

WMNFINTech

In collaboration with 1871, BMO created the WMNfintech Program, North America's largest nonprofit fintech accelerator. WMNfintech is a catalyst for change, helping founders drive innovation and make a tangible impact in financial services. Since 2020, the program has helped raise \$50 million in capital, creating over 200 jobs, across North America.

WALL OF PROGRESS

BMO is helping our clients make real financial progress and is building a digital-first, AI-powered future. We're enabling faster, more personalized experiences to drive meaningful value for our clients.



Growing the Good

- **234K** moments of increased flexibility helping clients avoid overdraft fees through Next Day Grace
- **\$10.8M** in Down Payment Assistance making homeownership a reality



Digital Solutions

- **438K** total clients monitoring and understanding their credit better with BMO CreditView
- **2.3M** times Total Outlook was accessed to help clients manage their financial lives



Our Results

- **23%** of Savings Builder clients improved saving habits
- **4,000** Money Guide Pro financial planning conversations helped clients achieve retirement and investment goals
- **17,290** Bank at Work financial wellness events



All figures are in US\$ and as of December 31, 2025, unless otherwise noted.