

WHO WE ARE

BMO proudly supports strong communities and a thriving economy in Northern California. With strong investments in our local team and a recognizable brand, we are growing in the San Francisco Bay Area.

We're driven by our Purpose to **Boldly Grow the Good in business and life.** Across personal, wealth, and business banking, Team BMO offers a fully integrated suite of financial services and advice that help local businesses and households achieve long-term financial progress.



For stronger communities



For a sustainable future



For a thriving economy

OUR IMPACT IN SAN FRANCISCO BAY AREA

Clients are at the center of everything we do.

Supported by an integrated network of financial centers, digital platforms, contact centers, and ATMs, BMO helps clients make progress across their personal and business financial needs.

\$265M

small business lending

15,000

small business clients

\$110M

in community development loans & investments

TEAM BMO

For more than 160 years, **Team BMO has been a catalyst for progress** in California. We foster this culture by investing in employee well-being, financial health and learning, including skills-based employment programs like BMORE. Since 2020, 200 BMORE program graduates across the U.S. have joined Team BMO.

1,400

San Francisco Bay Area employees

90

financial centers¹

SUPPORTING STRONG COMMUNITIES

\$12M

total community giving²

\$1.5M

total employee giving²

180

nonprofits supported²

4,500

employee volunteer hours³

In 2025, **88% of local employees donated to 440 nonprofits** through BMO's Employee Giving campaign. Events including BMO Walks for Good and BMO Days of Impact support efforts to strengthen communities across the San Francisco Bay Area community.

AWARDS & RECOGNITION

Community Impact

Junior Achievement - U.S. President's Volunteer Award

Banking Excellence

Ethisphere - World's Most Ethical Companies

Forbes - America's Most Trusted Companies

GOBankingRates - Best Banks

World Finance Magazine - Best Commercial Bank

PARTNERSHIPS

BMO proudly partners with local organizations that reflect our commitment to community, culture and access.

- GLIDE Foundation
- GRID Alternatives
- San Francisco General Hospital Foundation
- United Way Bay Area

LOCAL LEADERS

BMO
180 Montgomery Street
San Francisco, CA 94104



Halé Behzadi
Vice Chair, California



Christian Aragon
Regional President,
Personal & Business Banking



Robert Luce
Head, Diversified Industries
Group, U.S. Commercial Bank



Clark Pingree
Regional President,
U.S. Wealth Management

All figures are as of December 31, 2025, unless otherwise noted.

¹ Financial Centers as of October 31, 2025. Excludes the impact of the announced opening of 150 financial centers in California.

² Reported for California as of December 31, 2025.

³ Local volunteer hours reported between January 1, 2020 - December 31, 2025.