# CRA Governance

## BMO Opened Branches From: 01/01/2023 To: 04/01/2026

## Total Branch Openings: 8

| Assessment Area | Open Dt | Br # | Address | City | St | Zip | MSA | FIPS | Tract | Tract Inc Lvl |
|---|---|---|---|---|---|---|---|---|---|---|
| Chicago-Naperville IL-IN-WI CSA | 8/11/2025 | 06232 | 5500 W. Madison St., Ste#111 | Chicago | IL | 60644 | 16984 | 17031 | 2519.00 | LOW |
| Chicago-Naperville IL-IN-WI CSA | 11/4/2024 | 04604 | 5230 S Lake Park Ave., Suite 5 | Chicago | IL | 60615 | 16984 | 17031 | 4108.00 | MID |
| Chicago-Naperville IL-IN-WI CSA | 11/13/2023 | 04209 | 4801 Golf Road | Skokie | IL | 60077 | 16984 | 17031 | 8069.00 | MID |
| Indianapolis-Carmel-Greenwood, IN MSA | 9/30/2024 | 09750 | 1701 E. 116th Street | Carmel | IN | 46032 | 26900 | 18057 | 1110.06 | MID |
| Los Angeles-Long Beach CSA | 10/6/2025 | 06242 | 8492 S. Vermont Ave. | Los Angeles | CA | 90044 | 31084 | 06037 | 2383.20 | LOW |
| Los Angeles-Long Beach CSA | 9/29/2025 | 06243 | 6200 W. Sunset Blvd, Suite 1110 | Los Angeles | CA | 90028 | 31084 | 06037 | 1908.01 | NA |
| Los Angeles-Long Beach CSA | 4/28/2025 | 03727 | 2612 N Sepulveda Blvd | Manhattan Beach | CA | 90266 | 31084 | 06037 | 6204.00 | UPP |
| Sacramento-Roseville-Folsom, CA MSA | 7/29/2024 | 06157 | 7500 E Elk Grove Blvd. Suite 100 | Elk Grove | CA | 95757 | 40900 | 06067 | 0096.51 | MID |

# CRA Governance

## BMO Closed Branches From: 01/01/2023 To: 04/01/2026

## Total Branch Closures: 34

| Assessment Area | Close Dt | Br # | Address | City | St | Zip | MSA | FIPS | Tract | Tract Inc Lvl |
|---|---|---|---|---|---|---|---|---|---|---|
| Chicago-Naperville IL-IN-WI CSA | 11/10/2023 | 04209A | 9731 Skokie Blvd | Skokie | IL | 60077 | 16984 | 17031 | 8068.01 | MOD |
| Chicago-Naperville IL-IN-WI CSA | 12/8/2023 | 03070 | 29 N. Wacker Dr. | Chicago | IL | 60606 | 16984 | 17031 | 8391.00 | UPP |
| Chicago-Naperville IL-IN-WI CSA | 12/8/2023 | 04603 | 985 E. Grand Avenue | Lake Villa | IL | 60046 | 29404 | 17097 | 8610.13 | MID |
| Chicago-Naperville IL-IN-WI CSA | 12/8/2023 | 04718 | 320 West Diehl Road | Naperville | IL | 60563 | 16984 | 17043 | 8464.05 | UPP |
| Chicago-Naperville IL-IN-WI CSA | 12/8/2023 | 05312 | 10020 Calumet Avenue | Munster | IN | 46321 | 29414 | 18089 | 0404.02 | UPP |
| Chicago-Naperville IL-IN-WI CSA | 12/8/2023 | 06185 | 123 West Grant Highway | Marengo | IL | 60152 | 16984 | 17111 | 8710.04 | MID |
| Chicago-Naperville IL-IN-WI CSA | 11/1/2024 | 04604A | 5493 South Cornell Street | Chicago | IL | 60615 | 16984 | 17031 | 4109.00 | UPP |
| Chicago-Naperville IL-IN-WI CSA | 2/13/2026 | 05316 | 3500 Calumet Avenue | Valparaiso | IN | 46383 | 29414 | 18127 | 0506.02 | UPP |
| Fresno-Hanford-Corcoran CSA | 10/24/2025 | 03402 | 2035 Fresno Street | Fresno | CA | 93721 | 23420 | 06019 | 0001.00 | LOW |
| Indianapolis-Carmel-Greenwood, IN MSA | 9/27/2024 | 09750A | 270 Merchants Square Drive | Carmel | IN | 46032 | 26900 | 18057 | 1110.07 | MID |
| Indianapolis-Carmel-Greenwood, IN MSA | 5/30/2025 | 05374 | 110 East Jefferson Street | Tipton | IN | 46072 | 26900 | 18159 | 0204.01 | MID |
| Indianapolis-Carmel-Greenwood, IN MSA | 12/5/2025 | 05352 | 9775 Fall Creek Road | Indianapolis | IN | 46256 | 26900 | 18097 | 3301.07 | UPP |
| Indianapolis-Carmel-Greenwood, IN MSA | 2/13/2026 | 09774 | 4200 South East St | Indianapolis | IN | 46227 | 26900 | 18097 | 3806.00 | MID |
| Indianapolis-Carmel-Greenwood, IN MSA | 2/13/2026 | 09758 | 714 Broad Ripple Avenue | Indianapolis | IN | 46220 | 26900 | 18097 | 3212.00 | UPP |
| Indianapolis-Carmel-Greenwood, IN MSA | 2/13/2026 | 09771 | 4200 South East St | Indianapolis | IN | 46227 | 26900 | 18097 | 3806.00 | MID |
| Indianapolis-Carmel-Greenwood, IN MSA | 2/26/2026 | 09754 | 14708 Greyhound Plaza | Carmel | IN | 46032 | 26900 | 18057 | 1104.04 | UPP |
| Los Angeles-Long Beach CSA | 1/26/2024 | 03669 | 6055 East Washington Boulevard | City Of Commerce | CA | 90040 | 31084 | 06037 | 5323.03 | MOD |
| Los Angeles-Long Beach CSA | 4/28/2025 | 03727A | 3500 Aviation Boulevard | Redondo Beach | CA | 90278 | 31084 | 06037 | 6205.01 | UPP |
| Madison-Janesville-Beloit CSA | 2/13/2026 | 09422 | 4522 Cottage Grove Road | Madison | WI | 53716 | 31540 | 55025 | 0030.01 | MID |
| Milwaukee-Racine- Waukesha CSA | 12/8/2023 | 06400 | N70 W5185 Columbia Rd | Cedarburg | WI | 53012 | 33340 | 55089 | 6501.03 | UPP |
| Milwaukee-Racine- Waukesha CSA | 12/8/2023 | 06393 | 623 West Grand Avenue | Port Washington | WI | 53074 | 33340 | 55089 | 6301.00 | MID |
| Milwaukee-Racine- Waukesha CSA | 12/8/2023 | 06390 | N69 W5269 Columbia Road | Cedarburg | WI | 53012 | 33340 | 55089 | 6501.03 | UPP |
| Minneapolis-St. Paul- Bloomington MN-WI MMSA | 2/13/2026 | 09648 | 17636 Kenwood Trail | Lakeville | MN | 55044 | 33460 | 27037 | 0608.15 | UPP |
| Minneapolis-St. Paul- Bloomington MN-WI MMSA | 2/13/2026 | 09655 | 1200 E. Wayzata Blvd | Wayzata | MN | 55391 | 33460 | 27053 | 0273.00 | UPP |
| Minneapolis-St. Paul- Bloomington MN-WI MMSA | 2/13/2026 | 09630 | 2417 Monetary Boulevard | Hudson | WI | 54016 | 33460 | 55109 | 1209.05 | MID |
| Minneapolis-St. Paul- Bloomington MN-WI MMSA | 2/13/2026 | 09631 | 50 S. 6th St, 2nd Fl | Minneapolis | MN | 55402 | 33460 | 27053 | 1261.02 | UPP |
| Minneapolis-St. Paul- Bloomington MN-WI MMSA | 3/13/2026 | 04225 | 10930 Club West Parkway | Blaine | MN | 55449 | 33460 | 27003 | 0508.21 | MID |
| Phoenix-Mesa-Chandler, AZ MSA | 2/13/2026 | 03904 | 2555 East Camelback Road | Phoenix | AZ | 85016 | 38060 | 04013 | 1084.00 | UPP |
| Sheboygan, WI MSA | 12/8/2023 | 06372 | 201 Allen Street | Random Lake | WI | 53075 | 43100 | 55117 | 0112.00 | MID |
| Wausau, WI MSA | 12/8/2023 | 09158 | 101 Main Street | Mosinee | WI | 54455 | 48140 | 55073 | 0012.02 | MID |
| Wisconsin Non-MSA | 12/8/2023 | 09406 | 237 West Maple Street | Lancaster | WI | 53813 | 99999 | 55043 | 9607.00 | MID |
| Wisconsin Non-MSA | 12/8/2023 | 09128 | 250 East Main Street | Lomira | WI | 53048 | 99999 | 55027 | 9601.00 | MID |
| Wisconsin Non-MSA | 2/13/2026 | 09177 | 203 South Main Street | Westfield | WI | 53964 | 99999 | 55077 | 9605.00 | MID |
| Wisconsin Non-MSA | 2/13/2026 | 09175 | 401 East State Street | Mauston | WI | 53948 | 99999 | 55057 | 1005.00 | MID |

# CRA Governance

## BMO Relocated Branches From: 01/01/2023 To: 04/01/2026

## Total Branch Relocations: 9

| | | | | | | | | | | | Relocated From | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area | Reloc Dt | Br # | Address | City | St | Zip | MSA | FIPS | Tract | Inc Lvl | Address | MSA | FIPS | Tract | Inc Lvl |
| Chicago-Naperville IL-IN-WI CSA | 12/8/2025 | 04661 | 2400 North Richmond Road | McHenry | IL | 60051 | 16984 | 17111 | 8706.04 | MID | 1712 North Richmond Road | 16984 | 17111 | 8706.04 | MID |
| Chicago-Naperville IL-IN-WI CSA | 4/22/2024 | 00762 | 131 West Monroe Street | Chicago | IL | 60603 | 16984 | 17031 | 8391.00 | UPP | 111 West Monroe Street | 16984 | 17031 | 8391.00 | UPP |
| Chicago-Naperville IL-IN-WI CSA | 6/5/2023 | 04677 | 630 West Northwest Hwy | Arlington Heights | IL | 60004 | 16984 | 17031 | 8033.00 | UPP | 1007 West Euclid Avenue | 16984 | 17031 | 8033.00 | UPP |
| Chicago-Naperville IL-IN-WI CSA | 4/21/2023 | 04211 | 450 E. Higgins Rd | Elk Grove Village | IL | 60007 | 16984 | 17031 | 7704.00 | MID | 1 Arlington Heights Road | 16984 | 17031 | 7704.00 | MID |
| Indianapolis-Carmel-Greenwood, IN MSA | 7/22/2024 | 09753 | 253 W. Tournament Trail | Westfield | IN | 46074 | 26900 | 18057 | 1104.01 | MID | 508 East State Rd 32 | 26900 | 18057 | 1104.01 | MID |
| Indianapolis-Carmel-Greenwood, IN MSA | 1/17/2023 | 09753 | 253 W. Tournament Trail | Westfield | IN | 46074 | 26900 | 18057 | 1104.01 | MID | 111 East Main Street | 26900 | 18057 | 1104.01 | MID |
| Los Angeles-Long Beach CSA | 4/4/2025 | 03714 | 1045 West Huntington Drive | Arcadia | CA | 91007 | 31084 | 06037 | 4307.01 | UPP | 1155 West Huntington Drive | 31084 | 06037 | 4307.01 | UPP |
| Los Angeles-Long Beach CSA | 4/24/2023 | 03606 | 9000 Balboa Boulevard | Northridge | CA | 91325 | 31084 | 06037 | 1173.02 | UPP | 16900 Nordhoff St Northridge, | 31084 | 06037 | 1173.02 | UPP |
| Phoenix-Mesa-Chandler, AZ MSA | 5/1/2023 | 09467 | 51 E. Camelback Rd | Phoenix | AZ | 85012 | 38060 | 04013 | 1088.02 | MOD | One East Camelback Road | 38060 | 04013 | 1088.02 | MOD |