

Presenter Biographies

Darryl White

Chief Executive Officer, BMO Financial Group

Darryl is Chief Executive Officer of BMO Financial Group, serving clients across Canada, the United States, and select global markets for more than 200 years. He chairs BMO's U.S. subsidiary, BMO Financial Corp., and serves as a Director of BMO Financial Group.

Darryl's career with BMO spans more than 30 years. He joined the bank in 1994 as an investment banking analyst and returned to his hometown of Montreal in 2006 to lead the bank's Quebec Investment & Corporate Banking team. In 2014, he was named CEO and Group Head, BMO Capital Markets, and was appointed BMO's Chief Operating Officer in 2016. Darryl became CEO of BMO Financial Group in 2017.

Darryl is committed to supporting BMO's Purpose, to **Boldly Grow the Good in business and life**, through his participation in the U.S.-based The Business Council, the Business Council of Toronto, the Mayor of Beijing's International Business Leaders Advisory Council, as a Director of the Bank Policy Institute, and as a Trustee of Toronto's University Health Network (UHN).

Darryl serves as a Director of the Business Council of Canada and Catalyst, a Campaign Cabinet Co-President for the Montréal Children's Hospital Foundation and as a Campaign Cabinet Co-Chair for the UHN Surgical Tower Campaign. A lifelong sports fan, Darryl is a Director of Alpine Canada and chairs the board of Groupe CH, the ownership group of the NHL's Montreal Canadiens.

Darryl holds an Honours Business Administration degree and an honorary Doctor of Laws degree from the Ivey Business School at Western University and is a graduate of Harvard Business School's Advanced Management Program. Darryl is a recipient of the King Charles III Coronation Medal, 2025 International Horatio Alger Award, *Canada's Top 40 under 40*[®] Award and was named 2023 CEO of the Year and Strategist of the Year by *The Globe and Mail*.



Aron Levine

Group Head and President, BMO U.S.

Aron Levine is President of BMO U.S. and a member of the company's Executive Committee as well as the U.S. Management Committee.

He is responsible for driving deep integration and execution across a team of over 12,000 colleagues supporting Personal & Business Banking, Commercial and Wealth clients, bringing the full value of BMO to customers throughout its U.S. footprint. With a focus on helping clients make real financial progress, the team is accelerating BMO U.S.'s growth momentum with industry-leading expertise and advice delivered through digital solutions and 1,000+ branch and office locations ready to serve each client's unique needs.

With over 30 years of financial service experience spanning the client and business continuum, including leadership roles in Commercial Real Estate Banking, Marketing, Corporate Strategy and Global Wealth Management, Aron has cultivated a deep understanding of client needs and experience.

Prior to joining BMO in 2025, Aron served as President, Preferred Banking at Bank of America and was responsible for providing personalized financial solutions, valuable rewards and advice and guidance aligned to the complex banking, borrowing and investing needs of mass-affluent consumers.

He proudly serves on the Global Board of Advisors for Operation HOPE and is also a Board Member for the Boys and Girls Clubs of Metro Atlanta.

Aron graduated from the University of Rochester with a degree in both Economics and History.



Alan Tannenbaum

Group Head & CEO, BMO Capital Markets

Alan Tannenbaum was appointed CEO & Group Head, BMO Capital Markets in November 2023. In this role he is responsible for BMO's interactions with corporate, government and institutional clients in global markets. He is a member of the bank's Executive Committee.

Prior to his appointment, Alan was Head of Global Investment & Corporate Banking (I&CB) where he oversaw relationships with corporate, government and financial sponsor clients worldwide, including equity and debt underwriting, leveraged finance, corporate lending and project financing, mergers and acquisitions advisory services and global trade and banking.

Alan has more than 25 years of experience on Wall Street. He joined BMO Capital Markets in 2010 and was Co-Head of Global Equity Products with responsibility for overseeing all of BMO's equity research, equity sales and trading, as well as the various equity finance businesses. In 2017, he moved to I&CB as Head of the Global Corporate Finance Solutions group with responsibility for all capital raising activities and associated risk across equity and fixed income. Prior to joining BMO, Alan spent 13 years at Lehman Brothers, including as Head of European Equity Capital Markets, based in London, and Head of U.S. Institutional Sales, based in New York.

Alan is a graduate of the University of Michigan with a Bachelor of Arts degree in English Literature, high honors. He lives in New York City with his wife and has four adult children.



Sharon Haward-Laird

Group Head, Canadian Commercial Banking & North American Integrated Solutions,
and Co-Head Canadian Personal & Commercial Banking BMO Financial Group

Sharon Haward-Laird is responsible for the strategic growth and leadership of BMO's Canadian Commercial bank, and North American Integrated Solutions teams including Treasury and Payment Solutions, Retail Payments, Virtual Connect, and the Sustainability Office, and co-leads BMO's Canadian Personal and Commercial Banking Group. These teams deliver products and services tailored to a wide variety of customer needs across BMO's footprint and are integral to the bank's One Client strategy.

She is a member of BMO's Executive Committee and serves as executive sponsor for sustainability, the BMO Indigenous Advisory Council, the BMO for Women program, and digital currency. She also chairs the BMO Climate Institute.

Since joining BMO in 2000, Sharon has held senior leadership roles across the bank's corporate functions and operating groups, including Deputy General Counsel, Capital Markets; Head of Corporate Communications, Government and Investor Relations; and Head, North American Treasury & Payment Solutions. Most recently, she served as General Counsel and led BMO's legal and regulatory compliance, sustainability, and procurement groups.

Sharon is committed to the community including serving on the Advisory Board of Catalyst Canada, which focuses on creating, maintaining and sustaining workplaces where all can thrive; the Board of Directors of the CAMH Foundation, which enables leading-edge research, care and education at the Centre for Addiction and Mental Health (CAMH), Canada's largest mental health teaching hospital and one of the world's leading research centres in its field; the Board of CivicAction Leadership Foundation, dedicated to building the collective leadership capacity across the Greater Toronto and Hamilton Area; and the United Way Greater Toronto 2025 Community Campaign Cabinet, which aims to address local poverty and improve community conditions.

Sharon obtained her Bachelor of Laws from the University of Toronto and practised commercial litigation at Torys LLP. She has been a member of the Board of Directors of Moneris Corporation and was vice-chair of Interac Corporation.



Mat Mehrotra

Group Head, Canadian Personal and Business Banking,
and Co-Head Canadian Personal & Commercial Banking

Mat Mehrotra is BMO's Group Head of Canadian Personal and Business Banking (P&BB), a member of the bank's Executive Committee, and co-head of the bank's Canadian Personal & Commercial Banking business. Mat leads a highly engaged team of more than 15,000 colleagues supporting over 7 million customers across Canada.

In his current role, Mat is focused on combining the best of human and digital experiences to drive real financial progress for our customers and deliver top-tier business outcomes for BMO and its shareholders. He oversees all frontline and support roles in Canadian P&BB, ensuring alignment to our Purpose – to **Boldly Grow the Good in business and life** – for our customers, colleagues and communities.

Since joining BMO in 2010, Mat has delivered market-leading performance and results across diverse business and functional areas, including most recently serving as Chief Digital Officer and Head of Canadian Products. His leadership builds on a track-record of powering digital and customer growth and value-focused innovation that has accelerated BMO's competitiveness. During his tenure, the team has earned prestigious recognitions, including being named one of the World's Most Innovative Companies by *Fast Company* in 2024.

Mat also serves on the Board of Interac Corp., one of Canada's leading providers of innovative and secure payment solutions trusted by millions of Canadians every day. He is also a member of the DMZ Advisory Council, supporting innovation, entrepreneurship and growth within the tech ecosystem. Mat recently joined the St. Joseph's Health Centre Foundation board in Toronto, which supports one of the city's leading community hospitals. He is also a past recipient of *Canada's Top 40 under 40*[®] Award. He holds an Honours Business Administration degree from the Richard Ivey School of Business in London, Ontario.



Deland Kamanga

Group Head, BMO Wealth Management

Deland Kamanga is the Group Head for BMO Wealth Management, leading the strategic direction for a broad range of businesses including Private Wealth Canada (BMO Nesbitt Burns and BMO Private Banking), BMO Global Asset Management, BMO InvestorLine and BMO Insurance.

Deland has more than 30 years of banking experience, most recently as Head, Global Markets within BMO Capital Markets, providing markets-based solutions to BMO's corporate, institutional and government clients. He's a member of BMO's Executive Committee and also serves on the board of InvestorLine, and BMO Capital Markets Corp. and is the President & CEO BMO Nesbitt Burns Inc.

Deland is a dynamic senior leader who strongly advocates for causes within BMO and in his community. He is a proud champion of diversity and participates in a variety of BMO's employee groups and initiatives, including BMO Black Professionals Network Canada, which he founded as an executive sponsor. Deland received the 2021 Catalyst Champion Award for his trailblazing work for a more inclusive workplace for women. He serves on the BMO Leadership Committee for Diversity, Equity and Inclusion.

Deland is a member of the SickKids Board of Trustees and SickKids Foundation in Toronto and serves on the Advisory Board of VersiFi (formerly Women in Capital Markets, "WCM"), the Jackie Robinson Foundation as Director and was Co-Chair for BMO's Employee Giving Campaign in 2022 and 2023. He is also a dedicated mentor to young professionals, inspiring them to bring their very best to the workplace and motivate them to achieve their career goals.

He holds a B.A. in Economics from the University of Western Ontario and is a Chartered Financial Analyst (CFA).



Piyush Agrawal

Chief Risk Officer, BMO Financial Group

Piyush Agrawal was appointed Chief Risk Officer of BMO Financial Group, effective November 1, 2022. He was brought on as Deputy Chief Risk Officer and has served as a member of the bank's Executive Committee since July 2022. Piyush came to BMO from Citigroup where he was Chief Risk Officer for Citibank, N.A., and the Global Head of Climate Risk. In this role, Piyush also oversaw all Country & Public Sector Risk, and Equity & Pension Risk.

In his two decades with Citigroup, Piyush served in several senior leader roles worldwide, including as Head of Strategy, Country Risk Officer for India, and as Chief Operating Officer of Citibank, N.A.

Prior to serving as COO of Citibank, N.A., Piyush was based in Hong Kong as the Chief Risk Officer for Asia-Pacific, where he was responsible for managing the Firm's risks across all lines of business. He also served on the Boards of Citi Korea and Citi China.

Piyush holds an MBA from Wake Forest University, and a Chartered Accountant qualification from the Institute of Chartered Accountants of India. He is also a gold medalist from Osmania University – Nizam College, where he received his Bachelor's in Commerce. Piyush is a member of the Board of Visitors of Wake Forest University School of Business and is an active volunteer in his community.



Rahul Nalgirkar

Chief Financial Officer, BMO Financial Group

Rahul Nalgirkar is Chief Financial Officer, BMO Financial Group, and is a member of the bank's Executive Committee. He leads BMO's enterprise and group-level finance teams, alongside treasury, corporate development, strategy, accounting, taxation, investor relations and financial performance management functions.

Since joining BMO in 2022, Rahul served as Chief Financial Officer of BMO U.S. and CFO of BMO's commercial banking businesses in Canada and the U.S. He was a central contributor to the development and execution overall U.S. strategy and is a champion of our leading employee culture. As a seasoned executive and leader, he has deep corporate finance experience as Line of Business Group CFO at Fifth Third Bank, and from GE Capital, Citigroup, and CIT.

A graduate of the University of Delhi and a member of the Institute of Chartered Accountants of India, Rahul was named a 2024 Daniel Burnham Fellow by Leadership Greater Chicago in recognition of his commitment to advancing the region's economic progress through innovative leadership. He is also a member of the board of directors of the American Red Cross of Greater Chicago.

