

F2025 Fact Sheet



About BMO

BMO Financial Group is the seventh largest bank in North America by assets, with total assets of \$1.5 trillion.^{1,2} Serving clients for more than 200 years, BMO is a highly diversified financial institution, providing a broad range of personal and commercial banking, wealth management, global markets and investment banking products and services to approximately thirteen million clients in Canada, the United States and select markets globally. At BMO, we continue to build a digital-first, future-ready bank. Anchored by our Purpose, we are differentiated by our strategic priorities for growth, strengthened by our approach to sustainability and guided by our values.

Our Purpose

Boldly Grow the Good *in business and life*



For a thriving economy



For a sustainable future



For stronger communities

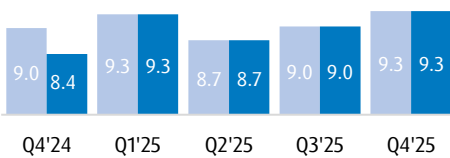
Our Strategic Priorities

- **World-class client experience**, grounded in One Client advice and guidance
- **High-performing, winning culture** driven by alignment, accountability and recognition
- **Digital-first, AI-powered** business for value and future readiness
- **Superior risk management**

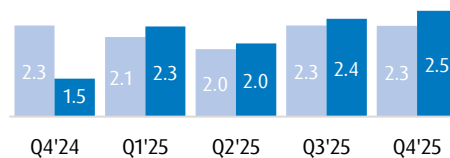
Key Metrics¹ – F2025

Assets (\$B)	1,477	CET1 Ratio ³ (%)	13.3	Employees	~53,000
Gross Loans and Acceptances (\$B)	683	Leverage Ratio ³ (%)	4.3	Branches	1,832
Deposits (\$B)	976	Liquidity Coverage Ratio ³ (%)	132	ABMs	5,710

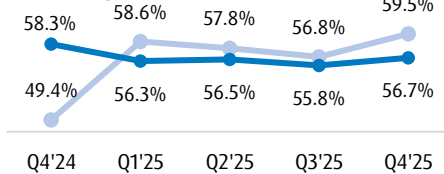
Revenue (\$B)



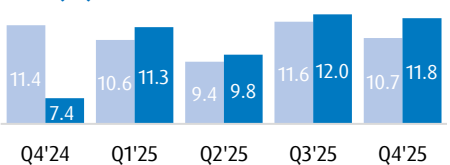
Net Income (\$B)



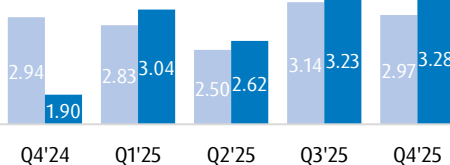
Efficiency



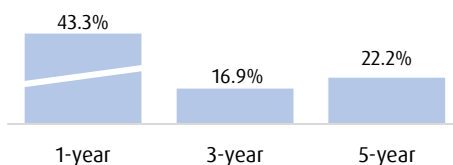
ROE (%)



Diluted EPS (\$)



Total Shareholder Return⁴ (%)



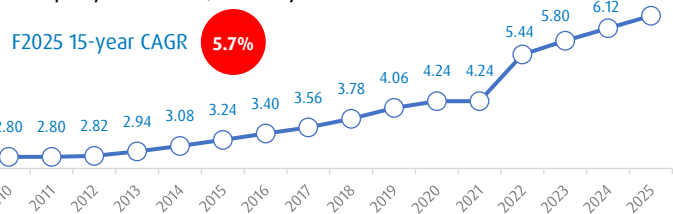
■ Reported ■ Adjusted⁵

Credit Ratings¹

	Moody's	S&P	DBRS	Fitch
Long term deposits/legacy senior debt ⁷	Aa2	A+	AA	AA
Senior Debt ⁸	A2	A-	AA (low)	AA-
Outlook	Stable	Stable	Stable	Stable

Dividends Declared (\$ per share)

BMO has the longest running dividend payout record of any company in Canada, at 197 years



¹ As at October 31, 2025. All amounts in Canadian dollars unless otherwise noted

² Source: Bloomberg GICS screen of North American banks by total assets at October 31, 2025

³ CET1 Ratio and Leverage Ratio are disclosed in accordance with OSFI's Capital Adequacy Requirements Guideline; Liquidity Coverage Ratio is disclosed in accordance with OSFI's Liquidity Adequacy Requirements Guideline

⁴ The 1-year TSR is the return for the one year from October 31, 2024 to October 31, 2025; The 3-year TSR is the annualized return for the three years from October 28, 2022 to October 31, 2025; The 5-year TSR is the annualized return for the five years from October 30, 2020 to October 31, 2025; TSR represents the average annual total return earned on an investment in BMO common shares made at the beginning of the respective period. The return includes the change in share price and assumes dividends received were reinvested in additional common shares

⁵ Adjusted measures are non-GAAP measures. Certain information contained in BMO's Management's Discussion and Analysis (MD&A) dated December 4, 2025 for the period ended October 31, 2025 ("2025 Annual MD&A") and BMO's MD&A dated December 4, 2024 for the period ended October 31, 2024 ("2024 Annual MD&A") is incorporated by reference into this document. Quantitative reconciliations of non-GAAP and other financial measures to the most directly comparable financial measures in BMO's financial statements for the periods ending October 31, 2025 and October 31, 2024, the composition of our non-GAAP and other financial measures, an explanation of how non-GAAP and other financial measures provide useful information to investors and any additional purposes for which management uses such measures, can be found in the Non-GAAP and Other Financial Measures sections of the 2025 Annual MD&A and 2024 Annual MD&A, which are available on www.sedarplus.ca

⁶ Based on dividends declared in 2025

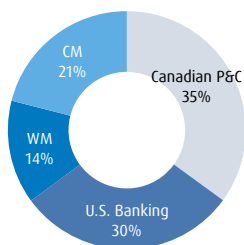
⁷ Long term deposits / legacy senior debt includes: (a) Senior debt issued prior to September 23, 2018; and (b) Senior debt issued on or after September 23, 2018 which is excluded from the Bank Recapitalization (Bail-In) Regime

⁸ Subject to conversion under the Bank Recapitalization (Bail-In) Regime

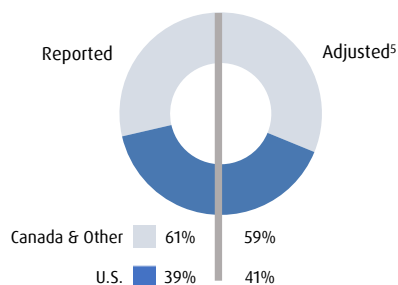
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Operating Segment Overview	Financial Performance F2025	
	Reported unless stated	
Canadian Personal & Commercial Banking <ul style="list-style-type: none"> Serves clients across Canada with a comprehensive range of financial products, services and advice through integrated branch, contact centre and digital channels Personal & Business Banking provides clients a wide range of banking solutions with a focus on delivering an exceptional experience and helping them make real financial progress Commercial Banking provides clients with a comprehensive range of commercial products, services and treasury and payment solutions, offering valuable expertise to help them manage and grow their businesses 	Revenue (\$MM)	12,262
	Net Income (\$MM)	3,295
	Adjusted ⁹ Net Income (\$MM)	3,353
	ROE (%)	19.4
	Adjusted ⁹ ROE (%)	19.8
	Gross Loans and Acceptances (\$B)	341
	Deposits (\$B)	312
U.S. Banking <ul style="list-style-type: none"> Serves clients across the U.S. with a comprehensive range of financial products, services and advice through an integrated network of branches, contact centres and digital banking platforms Personal & Business Banking provides clients with a wide range of products and services with an overall focus on delivering an exceptional experience and helping them make real financial progress Commercial Banking provides clients with a comprehensive range of commercial products, services and treasury and payment solutions, offering valuable expertise to help them manage and grow their businesses Private Wealth serves 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 	Revenue (US\$MM)	8,186
	Net Income (US\$MM)	2,007
	Adjusted ⁹ Net Income (US\$MM)	2,199
	Net Income (C\$MM)	2,810
	Adjusted ⁹ Net Income (C\$MM)	3,082
	ROE (%)	7.4
	Adjusted ⁹ ROE (%)	8.1
	Gross Loans and Acceptances (US\$B)	160
	Deposits (US\$B)	174
Wealth Management <ul style="list-style-type: none"> Serves a full range of clients across Canada, from individuals and families to business owners and institutions, offering a wide spectrum of wealth, asset management and insurance products and services aimed at helping clients make real financial progress through planning, growing, protecting and transitioning their wealth 	Revenue (\$MM)	5,302
	Net Income (\$MM)	1,381
	Adjusted ⁹ Net Income (\$MM)	1,385
	ROE (%)	45.4
	AUA/AUM (\$B)	282 / 390
Capital Markets <ul style="list-style-type: none"> Offers a comprehensive range of products and services to corporate, institutional and government clients globally Investment & Corporate Banking provides capital-raising, loan origination and syndication services and balance sheet and treasury management solutions, with a focus on delivering strategic advice to support clients' business activities Global Markets offers research and access to financial markets for institutional, corporate and retail clients through an integrated suite of sales and trading solutions 	Revenue (\$MM)	7,447
	Net Income (\$MM)	1,977
	Adjusted ⁹ Net Income (\$MM)	1,999
	ROE (%)	14.0
U.S. Operations <ul style="list-style-type: none"> Top 10 diversified U.S. bank¹⁰ leveraging broad capabilities and a One Client approach across U.S. Banking and Capital Markets 	Revenue (US\$MM)	10,825
	Net Income (US\$MM)	2,431
	Adjusted ⁹ Net Income (US\$MM)	2,725
	Average Assets (US\$B)	481

F2025 Reported Net Income by Operating Segment¹¹



F2025 Net Income by Geography



Shareholder Information

(Ticker: BMO; exchanges: TSX, NYSE)

- Current declared quarterly dividend: \$1.67; up 5% Y/Y
- Dividend Yield⁹: 3.83%
- Market Capitalization¹: \$123.5B
- Common Shares Outstanding¹: 708.9 million

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Transfer Agent: <http://www.computershare.com/ca/en>
Computershare Trust Company of Canada
Email: service@computershare.com



Refer to footnotes 1 and 5 on the previous page

⁹ Based on the Q1'26 declared dividend of \$1.67 annualized

¹⁰ Ranking by assets as at September 30, 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

¹¹ Percentages determined excluding results in Corporate Services