

Creating meaningful change for economic inclusion



BMO Harris Bank, N.A. (BMO) is proud to build on its strong history of community support with a **more than \$40 billion Community Benefits Plan** supporting organizations in communities across the United States, with over \$16 billion of the plan commitment targeted for the State of California. This plan outlines commitments to local communities across BMO's expanded footprint in the United States after the approval and closing of its proposed acquisition of Bank of the West, announced on December 20, 2021.

This five-year plan was developed with input from over 85 community groups from across the country through listening sessions facilitated by the National Community Reinvestment Coalition (NCRC), as well as from the California

Reinvestment Coalition (CRC), the Alliance to Close the Racial Wealth Gap and through a public meeting and written comments submitted to the regulators. The plan reinforces BMO's focus on increasing home ownership and supporting the growth of small businesses in low-to-moderate income (LMI) neighborhoods and communities of color.

Under the banner of BMO EMpower 2.0, this plan will go beyond providing a financial commitment. It includes strategic partnerships and fosters deep community engagement in markets across our expanded footprint in the United States. Through this combination of financial and community-driven investment, we believe that together with our partners we can create meaningful change at the local level.

MORE THAN \$40 BILLION COMMITMENT

\$7.5B



for residential mortgage lending to LMI homebuyers and communities of color

A more than 25% increase in lending for LMI and minority homebuyers and more than \$15 million in support for local not for profits and other organizations working to increase access to affordable homeownership and housing.

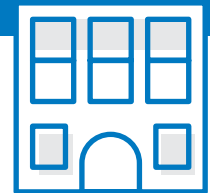
\$15.5B



for community development loans and investments

\$12 billion in lending and \$3 billion in investments for community development, providing needed support for affordable housing and economic development in underserved communities across our footprint.

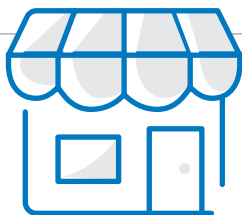
\$2B



for vital community assets and resources for women and minority-owned businesses

Support for government, non-profit and middle market lending that benefits LMI and minority communities, including expanded support for school districts, municipalities and other organizations that provide infrastructure and other resources for underserved communities.

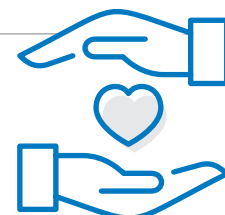
\$16.5B



for small business lending

With close to 60% of this lending targeting minority communities including more than \$200 million specifically targeting very small women and minority-owned businesses across our footprint.

\$135M



for philanthropy

A more than 50% increase in philanthropic giving over the course of the plan period with over \$100 million committed to support minority organizations and communities.