BMO’s Bold Commitments for 2025

Our Bold Commitments are measurable business-led goals to grow the good. They evolve as community needs, BMO priorities, and market realities change. Our Bold Commitments will continue to align with our commitment to progress for a thriving economy, a sustainable future and a more inclusive society with zero barriers.

This dashboard shows our Bold Commitments for 2025 and our progress to date. We are proud of the progress we have made since the commitments were first introduced in 2019. Our commitments continue to evolve to meet the needs of our clients and stakeholders, ensuring we are constantly evaluating key drivers of our commitment to Boldly Grow the Good in business and life.

**For a Thriving Economy**

Providing access to capital and valuable financial advice – investing in businesses, supporting home ownership and strengthening the communities we serve, while driving innovation that makes banking easier.

- **$6.3 billion**
  - Target: $10 billion
  - Double small business lending in Canada to $10 billion

- **31.3 thousand**
  - Target: 40 thousand
  - Double the number of U.S. small business cards & lending customers

- **134.6 thousand**
  - Target: 179 thousand
  - Double the number of women-owned businesses that we support in Canada

- **94.5 thousand**
  - Target: 100 thousand
  - Double the number of Canadian defence community customers

- **$7.1 billion**
  - Target: $8 billion
  - Double the size of BMO’s Indigenous Banking business

**For a Sustainable Future**

Being our clients’ lead partner in the transition to a net-zero world, delivering on our commitments to sustainable financing and responsible investing.

- **$267 billion**
  - Target: $300 billion
  - Mobilize $300 billion in capital to clients pursuing sustainable outcomes (through green, social and sustainable lending, underwriting, advisory services, and investment).

- **$136 million**
  - Target: $350 million
  - Deploy our Impact Investment Fund, seeded with $350 million in capital

- **Net-zero by 2050**

  - Be our clients’ lead partner – targeting net-zero financed emissions in our lending by 2050

**For an Inclusive Society**

Committing to zero barriers to inclusion through investments, products, services and partnerships that remove systemic barriers for under-represented customers, employees and communities – and drive inclusion and equitable growth for everyone.

- **93.3%**
  - Target: 100%
  - Foster an inclusive workplace by enabling all employees to learn from difference

- **19.4 thousand employees**
  - Target: 20 thousand employees
  - Equip employees for the future by accelerating the development of critical skills

- **Zero barriers**

  - Zero barriers to inclusion for our colleagues, customers and communities, for a more equitable future for all

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1. The total outstanding amount of all loans, deposits and term investments originated or administered by BMO for Canadian Indigenous communities and businesses through Canadian Commercial Banking, Canadian Business Banking and the On-Reserve Housing Loan Program.

2. BMO Global Asset Management’s (BMO GAM) responsible engagement overlay (reo®) service was included in the sale of BMO’s Europe, Middle East and Africa asset management business, completed in fiscal year 2022. In light of this sale, BMO no longer reports on our responsible investing target to provide $700 billion in assets under advice/management through BMO GAM aligned with sustainable objectives. BMO GAM remains focused on responsible investing through its suite of responsible investment branded funds which seek to generate long-term value for investors.

3. The metric was broadened in 2022 to include the development of diversity and inclusion-focused learning (see Glossary).

4. The metric was broadened in 2022 to include the engagement in “BMO Forward” plus a range of new learning programs that were launched to target future-focused skills (see Glossary).