

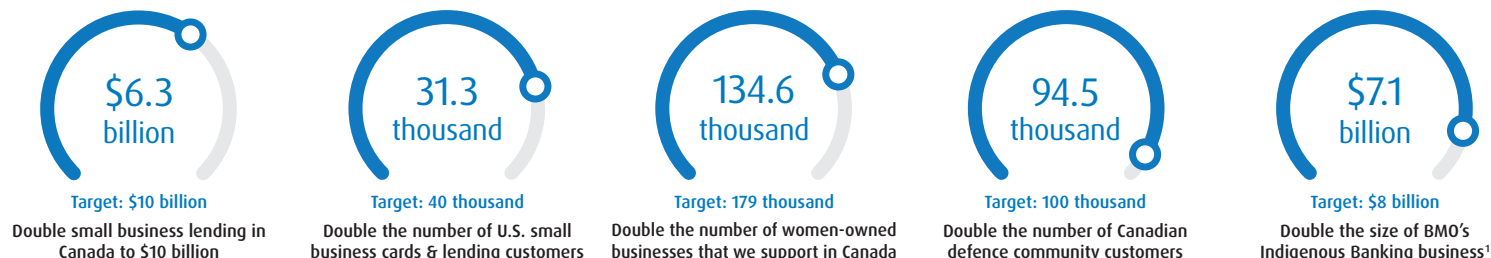
BMO's Bold Commitments for 2025

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



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 investing²



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



¹The 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.

²BMO 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.

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

⁴The 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).