

Strength and stability to support your business growth

For more than two centuries, BMO has helped businesses grow and adapt, combining national reach, deep industry knowledge, and local insight.

The BMO advantage



Relationship-driven local bankers

Experienced commercial relationship managers who understand your business, industry, and market, proactively guiding decisions with the perspective of a true partner.



The full strength of BMO

The combined resources and global capabilities of BMO, working together to support your growth strategy today and as your business evolves.



Confidence in what comes next

Financial stability and a long-standing commitment to the success of your business and the communities we serve.

8th largest
bank in North America
by assets¹

Top 5
North American
commercial lender²

26+
Industry
specialties

Financial profile at a glance

Assets	\$1.1T	Tier 1 Capital Ratio ³	14.8%	Employees	~53,000
Gross Loans and Acceptances	\$492B	Total Capital Ratio ³	16.9%	Financial Centers	1,829
Deposits	\$698B	Liquidity Coverage Ratio ³	126%	ATMs	5,629
Ratings ⁴ : Aaa / AAA / AAA by Moody's, Fitch and DBRS, respectively					



¹ Source: Bloomberg GICS screen of largest North American banks by total assets as at January 31, 2026.

² Share of commercial loans based upon publicly available U.S. regulatory filings (FR Y-9Cs and FFIEC 002s) and internal analysis.

³ Capital Measures and Liquidity Coverage Ratio are disclosed in accordance with OSFI's Liquidity Adequacy Requirements Guideline.

⁴ Credit ratings are not recommendations to purchase, hold or sell a financial obligation and do not address the market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization. As at Jan 31, 2026.

All figures are as at January 31, 2026, unless otherwise noted.

BMO Commercial Bank is a trade name used in Canada by Bank of Montreal and BMO Bank N.A. in the United States.

Banking products are subject to approval and are provided in Canada by Bank of Montreal, a CDIC member and in the United States by BMO Bank N.A. Member FDIC