

Commercial banking that moves Southern California businesses forward



Backed by more than 200 years of history and over 40 years serving clients in the United States, BMO's Southern California team combines local knowledge with the deep resources of a full service bank.

U.S.

Over 40% of BMO's assets are in the U.S.

Top 10
diversified U.S. bank¹

\$486B
in assets²

Top 10
commercial lender³

California

BMO is deeply invested in California.

224
bank branches

\$45.8B
in commitments

\$30.8B
in deposits

Our local teams will get to know your business and provide strategies built around your goals.

- Leading treasury management tools and payments capabilities.
- Customized Corporate Advisory solutions and a dedicated M&A team with buy side, sell side and equity raise capabilities.
- Cross-border capabilities for U.S.-Canada operations.
- Sophisticated investment banking and wealth management services.
- Preferred Lender of the U.S. Small Business Administration.

As the 8th largest bank by assets,⁴ BMO is one of North America's strongest financial institutions.

Assets	\$1.1T	Tier 1 Capital Ratio ⁵	14.8%	Employees	~53,000
Gross Loans and Acceptances	\$492B	Total Capital Ratio ⁵	16.9%	Branches	1,829
Deposits	\$698B	Liquidity Coverage Ratio ⁵	126%	ATMs	5,629
Ratings ⁶ : Aaa / AAA / AAA by Moody's, Fitch and DBRS, respectively					

BMO's Purpose to Boldly Grow the Good *in business and life* informs our strategy, drives our ambition, and reinforces our commitment to progress.



Thriving Economy

We provide access to capital and valuable financial advice



Sustainable Future

We are advancing our Climate Ambition to be our clients' lead partner in the transition to a net-zero world



Stronger Communities

We are acting as a catalyst for progress in the communities we serve

Here's just some of the work that has earned us accolades.



Best Commercial Bank in the U.S.

World Finance
2025
3rd consecutive year



America's Most Trusted Companies

Forbes
2026



World's Most Ethical Companies

Ethisphere
2026 • 9th consecutive year
One of only 3 banks worldwide



Let's connect. For more information, please visit commercial.bmo.com



¹ Ranking by assets as at December 31, 2025. Source: SNL Financial and internal analysis. Top 10 U.S. >\$1T: JP Morgan, Bank of America, Citibank, Wells Fargo. \$250B-\$750B: U.S. Bank, PNC Bank, Truist Bank, TD Bank, Capital One, BMO.

² Based on average balances for Q1'26.

³ National Information Center: FY-9C Reports December 31, 2025 and internal analysis.

⁴ Source: Bloomberg GICS screen of largest North American banks by total assets as at January 31, 2026.

⁵ Capital Measures and Liquidity Coverage Ratio are disclosed in accordance with OSFI's Liquidity Adequacy Requirements Guideline.

⁶ 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