## BANK OF MONTREAL



#### **Company Profile**

Bank of Montreal engages in the provision of banking and financial services to individuals and institutions. It operates through the following segments: Canadian Personal and Commercial Banking (Canadian P&C), United States Personal and Commercial Banking (U.S. P&C), BMO Wealth Management, BMO Capital Markets, and Corporate Services. The company was founded by Robert Armour, John C. Bush, Austin Cuvillier, George Garden, Horatio Gates, James Leslie, George Moffatt, John Richardson and Thomas A. Turner on June 23, 1817 and is headquartered in Toronto, Canada.

### Financial figures, Fiscal year: from 01.11. to 31.10.

	2023		2022		2021	
Financial figures		Liabilities and equity	Assets	Liabilities and equity		Liabilities and equity
Cash and cash equivalents	77,934,000,000		87,466,000,000		93,261,000,000	
Bonds	481,257,000,000		436,293,000,000		379,099,000,000	
Receivables	-		-		-	
Accrued liabilities		1,462,000,000		1,301,000,000		1,626,000,000
Liabilities		1,216,239,000,000		1,068,161,000,000		930,652,000,000
Liabilities to financial institutions		-		-		-
Common stock capital		22,941,000,000		17,744,000,000		13,599,000,000
Equity capital of a company		77,037,000,000		71,038,000,000		57,523,000,000
Total assets	1,293,276,000,000	1,293,276,000,000	1,139,199,000,000	1,139,199,000,000	988,175,000,000	988,175,000,000

### **Balance notes**

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	55,767	46,722	43,863
Equity ratio	5.96%	6.24%	5.82%
Debt-equity ratio	1,578.16%	1,503.65%	1,617.88%

Others			
	2023	2022	2021
Tax Expense Rate	26.17%	24.69%	25.01%

# **BANK OF MONTREAL**

ISIN:	CA0636711016	WKN:	063671101	Asset Class:	Stock

## Income statement

	2023	2022	2021
Net income	4,365,000,000	13,537,000,000	7,754,000,000
Net commission surplus	7,748,000,000	7,351,000,000	7,586,000,000
Net trading		-	-
Operating income before taxes	5,678,000,000	17,612,000,000	10,010,000,000
Risk provision		-	-
Administrative expenses		-	-
Income taxes	1,486,000,000	4,349,000,000	2,504,000,000
Result from investments in subsidaries, associates and other	185,000,000	274,000,000	248,000,000

### **Board of Directors**

Chairman of Supervisory Board	
Member of Supervisory Board	
	Member of Supervisory Board Member of Supervisory Board

## Members of Management Board

Darryl White	Chairman of Managing Board
Cameron Fowler	Member of Executive Committee
Dan Barclay	Member of Executive Committee
Dave Casper	Member of Executive Committee
Deland Kamanga	Member of Executive Committee
Erminia Johannson	Member of Executive Committee
Mona Malone	Member of Executive Committee
Patrick Cronin	Member of Executive Committee
Sharon Haward-Laird	Member of Executive Committee
Steve Tennyson	Member of Executive Committee
Tayfun Tuzun	Member of Executive Committee