

# BANK OF MONTREAL

ISIN: CA0636711016 WKN: 063671101 Asset Class: Stock



## 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.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	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%

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## Income statement

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

## Board of Directors

George Cope	Chairman of Supervisory Board
Martin Eichenbaum	Member of Supervisory Board
Christine Edwards	Member of Supervisory Board
Craig Broderick	Member of Supervisory Board
David Harquail	Member of Supervisory Board
Eric la Flèche	Member of Supervisory Board
Hazel Claxton	Member of Supervisory Board
Janice Babiak	Member of Supervisory Board
Linda Huber	Member of Supervisory Board
Lorraine Mitchelmore	Member of Supervisory Board
Madhu Ranganathan	Member of Supervisory Board
Steve Dent	Member of Supervisory Board

## Members of Management Board

Darryl White	Chairman of Managing Board
Alan Tannenbaum	Member of Executive Committee
Darrel Hackett	Member of Executive Committee
Deland Kamanga	Member of Executive Committee
Erminia Johannson	Member of Executive Committee
Mona Malone	Member of Executive Committee
Nadim Hirji	Member of Executive Committee
Piyush Agrawal	Member of Executive Committee
Sharon Haward-Laird	Member of Executive Committee
Steve Tennyson	Member of Executive Committee
Tayfun Tuzun	Member of Executive Committee