### **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.

|                                       | 20                | 2023                   |                   | 2022                   |                 | 2021                   |  |
|---------------------------------------|-------------------|------------------------|-------------------|------------------------|-----------------|------------------------|--|
| Financial figures                     | 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        |  |

| Bal | lance | 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           |
| 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    |

| <b>Board of Directors</b> |                               |
|---------------------------|-------------------------------|
| Board of Birectors        |                               |
| 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 |  |