



**“Comment BMO
Entreprises peut vous
aider et aider vos clients”**

**“How BMO Commercial
Bank can help
You and Your Clients”**

BMO



13 mars 2024

BMO Groupe financier

3 Operating Groups

 <p>Personal and Commercial Banking</p>	 <p>BMO Wealth Management</p>	 <p>BMO Capital Markets</p>
 <p>8th largest bank in North America by assets¹</p>	 <p>13.8 million customers globally²</p>	 <p>46,000+ employees¹</p>
 <p>\$27.2 billion F'22 adjusted net revenue³</p>	 <p>\$9 billion F'22 adjusted net income³</p>	 <p>\$1.14 trillion total assets³</p>
 <p>\$85 billion market capitalization³</p>	 <p>Among the Top 10 safest banks in North America⁴</p>	 <p>Aa2 credit rating⁵</p>

Our Purpose

Boldly Grow the Good in business and life

- For a thriving economy
- For a sustainable future
- For an inclusive society

Our Strategic Priorities

- **World-class** client loyalty and growth
- **Winning culture** driven by alignment, empowerment and recognition
- **Digital first** for speed, efficiency and scale
- **Simplify** work and **eliminate complexity**
- **Superior management** of risk and **capital** performance

Our Values

- Integrity
- Empathy
- Diversity
- Responsibility

1. As at October 31, 2022
 2. As at February 1, 2023
 3. As at FY2022; all dollar figures in CAD\$
 4. Global Finance, November 2022
 5. Moody's Long-term deposits / Legacy senior debt, as at October 31, 2022

BMO Entreprises

BMO



Lignes d'affaires



Diversified Industries



Asset Based Lending



Auto Finance



Mid Market



Public Sector



Business Properties



Equipment Finance



TPS



Cannabis



BMO Capital Partners



Media



Cross Border



Specialty Finance



Sponsorship Finance



Technology



Agriculture

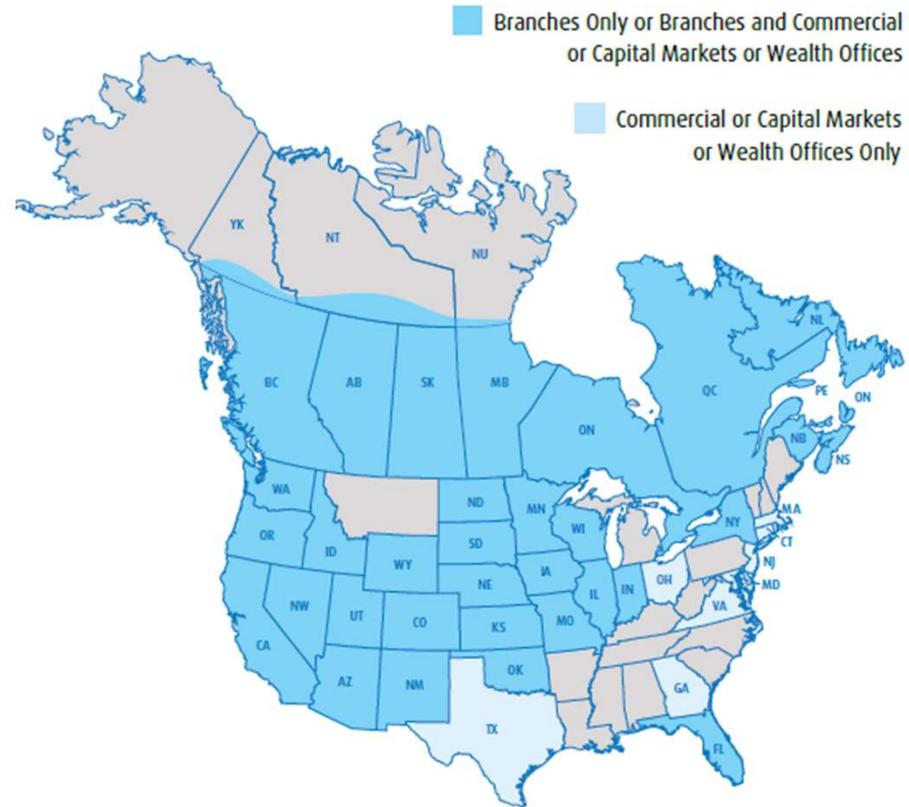


Real Estate Finance



Mergers & Acquisition

Présence de BMO Entreprises

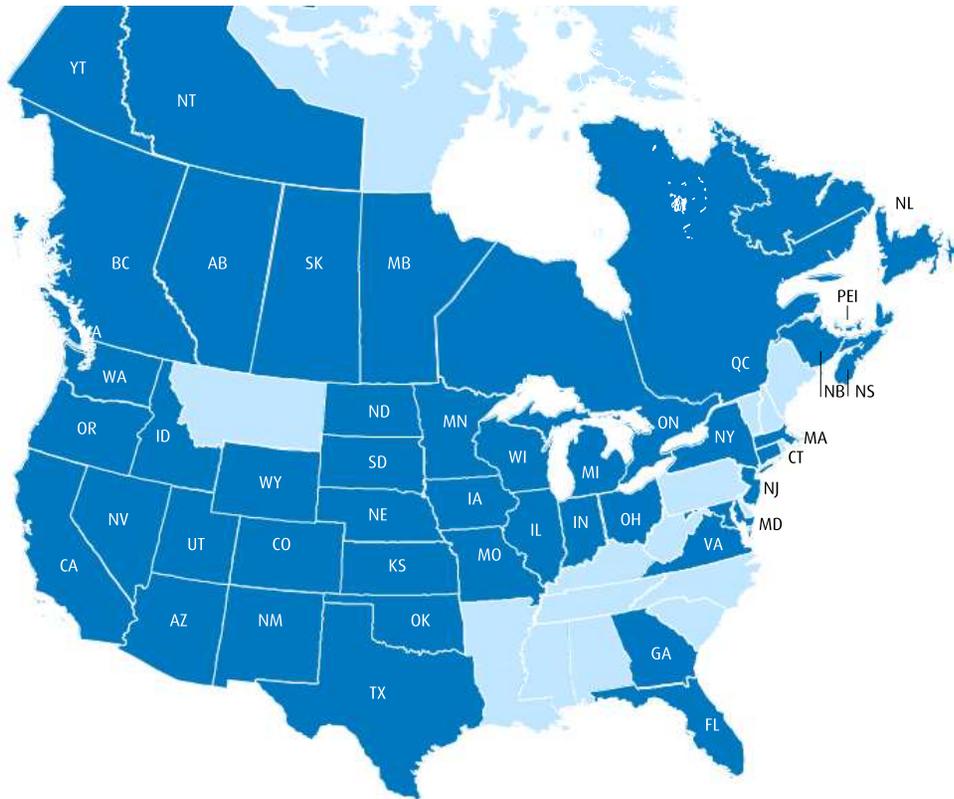


Cross-Border Banking at BMO



BMO – North America

BMO offers premier commercial banking across North America to manage your cash flow strategically.



Top 10
U.S. Commercial
Bank

Footprint in
32 States

Almost

900 Canadian branches

Plus de

1,000 succursales aux
États-Unis

- Only North American bank with **integrated North-South business model**, driving efficiencies
- **Integrated cross border team** to build the right solutions
- **Approche consultative** de solutions intégrées de fonds de roulement.
- BMO a été reconnu comme **la meilleure banque commerciale** et la meilleure banque privée au Canada et aux États-Unis par le magazine World Finance

Bonnes Pratiques

Il est essentiel de comprendre les grandes différences entre les environnements bancaires et les différences qui ont l'impact le plus important pour optimiser le fonds de roulement, rationaliser les processus et contrôler les coûts de paiement lorsqu'une organisation a des activités transfrontalières.

- **Examiner les processus et les procédures des deux côtés de la frontière lors de l'examen du risque de fraude.**
- **Éliminer les ambiguïtés susceptibles de semer la confusion parmi le personnel.**
- **Veiller à ce que l'entreprise soit protégée des deux côtés de la frontière.**
- **Ne pas se limiter aux mouvements d'argent, mais tenir compte des différences réglementaires, juridiques et culturelles.**
- **Prêtez attention aux nuances entre les structures bancaires canadiennes et américaines.**

BMO est le bon partenaire pour vous aider à relever ces défis transfrontaliers.

Cross-Border Banking

Expert Advice & Dedicated Relationship Model

Expert advice regarding North American finance structures, treasury operations, and regulatory matters, provided by a knowledgeable, and collaborative sales and service team, solely dedicated to serving only our North American clients.

Integrated NA Solution / Service Set

Comprehensive, integrated, North American treasury platform. Provides for efficient and cost effective management of North American treasury operations and working capital.



Top Notch Client On-boarding and Service

Intuitive client onboarding where expectations are consistently met by a dedicated North American client service team, which has expertise in understanding the unique operations of North American companies.

Unique ability to finance Canadian companies with U.S. resident subsidiary companies, all from Canada with one relationship management team which eliminates un-necessary, cross-country relationship layering, providing for a differentiated client experience.

Services Bancaires en Ligne pour Entreprises

The screenshot displays the BMO Business Online Banking dashboard. At the top, there is a navigation menu with links for Home, Account Information, Payments & Receivables, Foreign Exchange & Securities, Administration, and Help Centre. A support request notification is visible in the top right corner. The main content area is organized into several widgets:

- Deposit Accounts:** A table listing four accounts with their current balances.

Account Name	Current Balance
Canadian Treasury Team 110115-CAD	3,756,256.35
Disbursements Ac 987654321-CAD	99,255.25
Primary Investment Ac 111222333-CAD	1,256,486.25
Affiliate Investment Ac 444555666-USD	1,699.34
- Borrowing Accounts:** A table listing three accounts with their current balances.

Account Name	Current Balance
XYZ Corporation Lend6 0123456789123789-USD	519,290.00
Master Card 9922222222022222-CAD	6,471.00
Commercial Mortgage 0005123467-CAD	6,471.00
- Approval Inbox:** A list of pending actions including Digital Cheque Service Exceptions (5), EFT Templates (4), Wires (3), eSign (2), Zelle Payments (1), and EFT Files (1).
- Frequently Used:** Links for Create User, Manage Approvals, and Manage Users.
- Payment Links:** Buttons for Create Account Transfer, Create Wire Payment, Create eTransfer, and Create Zelle Payment.
- Reporting Links:** Links for Loan Statements, eStatement - Canadian Account Statements, Alert History Report, Cash Position Report, Detail Report, and FCCS/FBPS Detail Report.

Offre unique de solution transfrontalière



CAPACITÉS DE L'ÉQUIPE
SOLUTIONS DE
TRÉSORERIE ET DE
PAIEMENT AFIN DE
RÉPONDRE À TOUS VOS
BESOINS AU CANADA
ET AUX ÉTATS-UNIS



Services bancaires en ligne pour entreprises

- Gestion centralisée des services et des comptes de BMO et BMO États-Unis grâce à une seule plateforme bancaire intégrée nécessitant une seule ouverture de session



Solutions de paiement

- Traitement ou exécution des paiements électroniques via une plateforme sécurisée en ligne.



Solutions de comptes clients

- Saisie de dépôts à distance : service FlexiDépôt de BMO.
- Service exhaustif de case postale de gros en Amérique du Nord. Permet d'effectuer des dépôts sans avoir besoin d'un bureau physique dans les deux pays.



Atténuation des risques de fraude

- Tirer parti de nos solutions contre la fraude ACH pour les paiements en dollars américains



Gestion de la liquidité

- Financement transfrontalier harmonieux aussi simple qu'un virement entre comptes entre vos comptes en dollars canadiens et américains

Full Suite of Cross Border Solutions

We offer an integrated online treasury management platform with secure, convenient sign-on access to our full suite of solutions. Our product suite includes, but is not limited to:

Information Management

Capability			
Online Banking for Business			✓
Customizable Reporting			✓
Administration			✓
Alerts & Notifications			✓
Imaging Solutions			✓
Spend Dynamics			✓
Corporate Account Manager			✓

Deposit & Liquidity

Account Types			
Depository services ranging from operating accounts to investment/excess cash accounts	✓		
Depository services with interest bearing and earnings credit rate options			✓
Multicurrency Accounts			✓
Investment Sweep Accounts			✓
Foreign Exchange Services			✓

Payables

Capability			
Electronic Funds Transfer (EFT)	✓		
Automated Clearing House (ACH)		✓	
Electronic Data Interchange (EDI)			✓
Wire Payments			✓
Check Fraud Mitigation Solutions			✓
Imaging Solutions			✓
Payables Outsourcing			✓
Online Tax & Bill Payments			✓
Cross Border Transfers			✓
Corporate Card programs			✓
Online Tax & Bill Payments			✓
Account Transfers			✓
Interac Email Money Transfers	✓		

Receivables

Capability			
Electronic Funds Transfer (EFT)	✓		
Automated Clearing House (ACH)		✓	
Electronic Data Interchange (EDI)			✓
Wholesale Lockbox			✓
Online Bill Payment Consolidation			✓
Remote Deposit Capture (RDC)			✓
Wires- Detailed Reporting			✓
Imaging Solutions			✓
Comprehensive Receivables		✓	
Online Tax & Bill Payments			✓
Cross Border Transfers			✓
Merchant Services			✓

Payments with Zelle®

Paying individuals is as simple as sending an email or text message. Zelle is a fast, safe and easy way to send money. All you need to send money to individuals is an email address or U.S. mobile phone number.

The screenshot displays the BMO online banking interface. At the top, there is a navigation menu with options: Home, Account Information, Payments & Receivables (highlighted), Foreign Exchange & Securities, Administration, and Help Centre. A notification for 'Your Support Requests' with a red '1' is visible. Below the navigation, the main heading is 'Send Money with Zelle' with a dropdown arrow and a 'Print' button. A progress indicator shows three steps: 'Enter Details' (1), 'Review' (2), and 'Summary' (3). The 'Enter Details' step is active. The 'Zelle Payments' section contains three input fields: 'Recipient' (a dropdown menu with 'Select Recipient'), 'From Account' (a dropdown menu with 'Select'), and 'Amount' (a text input field with 'USD' as a unit). Below these fields is a link for 'Add New Recipient' and a 'Comments (Optional)' text area with a character count of '18 characters remaining'. An 'Add to List' button is located at the bottom right of the form.

Quickly move money in minutes¹.

Pay seasonal and temporary staff, issue refunds, rebates, adjustments and more all through Zelle.

- Send money to almost anyone with a bank account in the U.S.²
- Limit the storage of sensitive account information
- Leverage increased security and decrease check associated fraud
- Reduce the hassle and expense associated with managing and mailing paper checks
- Improve liquidity management

Receivables: DepositEdge

Convenience

- On-site deposit is more convenient than going to a branch
- Facilitates more frequent deposits
- Check images of collected items available for online viewing



Improved Cash Management

- Accelerated cash flow collection with intraday deposit extractions
- Faster notification of exception items and deposit data
- Easier reconciliation — complete deposit information including the check image and MICR detail

Multicurrency Accounts

Our Multicurrency Accounts offer the following currencies:

- Australian Dollar
- Canadian Dollar
- Chinese Yuan Renminbi¹
- Czech Koruna
- Danish Krone
- Euro
- Hong Kong Dollar
- Hungarian Forint
- Japanese Yen
- Mexican Peso
- New Zealand Dollar
- Norwegian Krone
- Polish Zloty
- Pound Sterling
- South African Rand
- Swedish Krona
- Swiss Franc
- Singapore Dollar
- Turkish Lira

International banking made easy

A Multicurrency Account allows you to have accounts that hold foreign currencies but are domiciled in the U.S. Multicurrency Accounts help you achieve timely and accurate payment and receipt of funds in the foreign currency. Additionally, these accounts are designed to support futures trading in Chicago as well as global trading activities and corporate payments.

Convenience

Multicurrency Accounts eliminate the need for you to manage across different time zones. Transactions into and out of the account are made primarily by electronic transfer, which can be initiated via SWIFT, Online Banking for Business or by phone. All customer service for your accounts is handled by our client service team, already familiar with your needs.



Reduced risk

Maintaining funds in our Multicurrency Accounts can reduce your foreign exchange risk since you have the ability to convert monies when exchange rates are optimal.

Resources

Contact Commercial Relationship Manager & Cash Management Team

Cross Border Service Team | 855-854-0283
| TPSCB.service@bmo.com

Cross-border Technical Help Desk | 855-854-0282
| TPSCB.helpdesk@bmo.com

Equipment Finance



Equipment Finance

Specialized financial solutions for companies requiring a range of equipment and leasing options.

Experienced North American Team

- Integrated approach to services and products available within BMO Financial Group, with cross border financing capabilities through BMO North America
- Ability to facilitate equipment acquisitions and vendor payments from most countries around the world

Full Product Capabilities

- Addressing cash flow, capital expansion, tax and accounting strategies Capital lease financing
- Capital/Operating lease financing
- Equipment Term Loans
- Sale lease-back financing

Dossiers de financement



Company A

Cross-Border Financing



Compagnie B

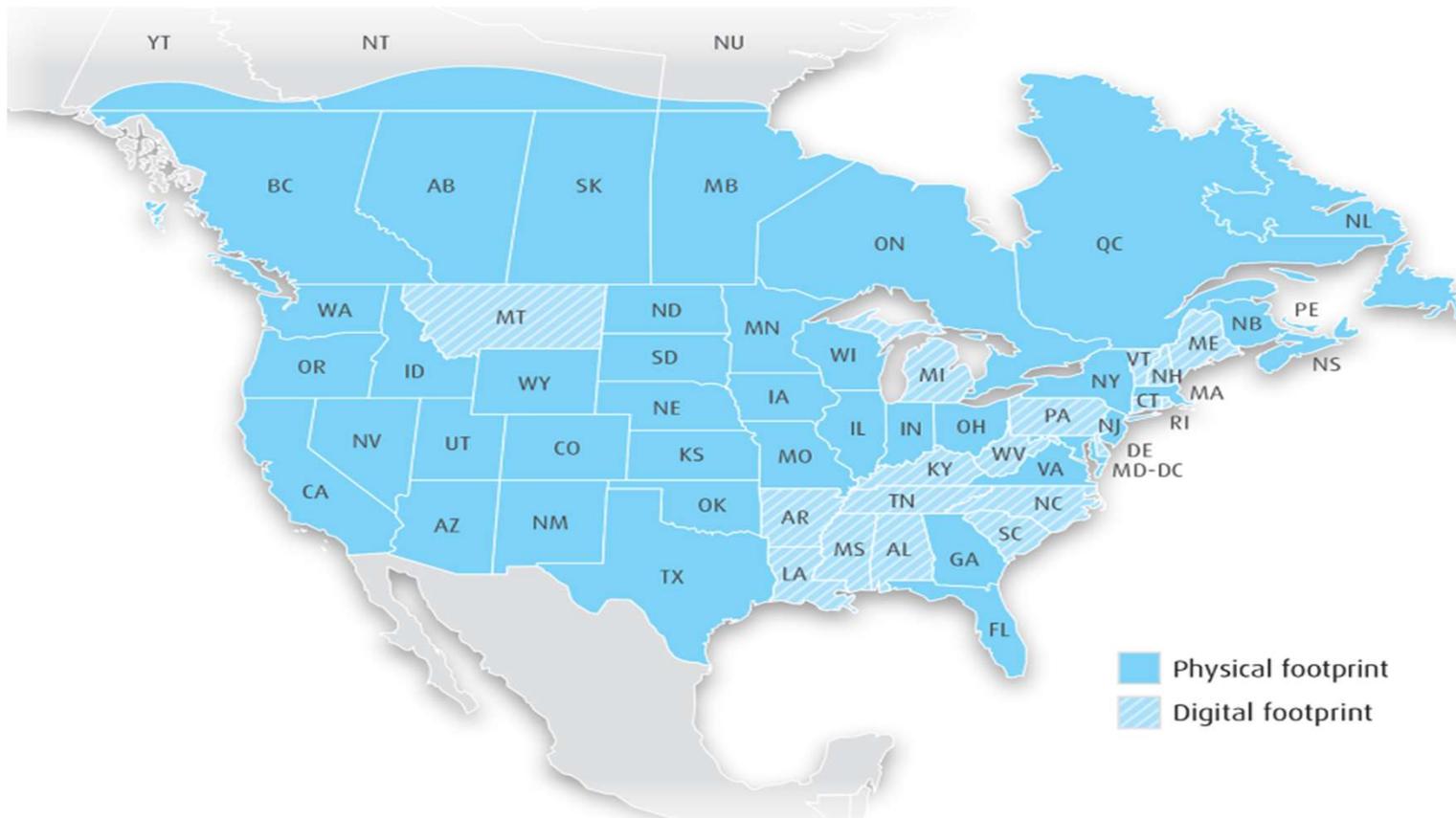
Secteur de la construction



Company C

Manufacturer of Industrial Steel Parts

BMO Commercial Bank, North America



Cross-Border Equipment Financing

Needs

Acquisition of Industrial Printer for new US location

Cost of equipment: 1,6 MM

Facts

New US entity in Miami

Signed contracts

No financial statements

Profitable Canadian entity for over 5 years



BMO Team in charge of the financing

File analysis

Local BMO Relationship Manager

We base our analysis on the Local Canadian Entity's capacity to support the debt

Credit adjudication

Local BMO Credit Manager

Cross-Border Equipment Financing

Once file approved

Local BMO Relationship Manager introduces client to **BMO Equipment Finance Director** in Miami

They discuss: Type of product, Terms & Amortization and Rates accordingly to their needs

Documentation: Prepared internally by BMO Equipment Finance, North America team

Loan Disbursement: Carried out by BMO Equipment Finance, North America team



Recap

Easy to do business with

Flexible products

North American Team

Besoins en réinjection dans le fond de roulement



Besoins

Compagnie de construction ayant effectué l'acquisition d'équipement lourd, de part leur fond de roulement

Faits

Équipement déjà acquis (12 mois)

Coût d'acquisition total : 2,5 MM

Financé en partie par leur marge de crédit

Impacts

Problèmes de liquidité et impact sur FDR

L'équipe de BMO en charge du financement

Analyse du dossier

Directeur de gestion relationnel local

Implémentation

Directeur, financement d'équipement

Besoins en réinjection dans le fond de roulement

Dossier approuvé, le Directeur, financement d'équipement prend le client en charge

Discussion des Besoins

Structure, termes et taux

Documentation

Préparé à l'interne par l'équipe de BMO
Financement d'équipement, Amérique du Nord.

Déboursé: effectué par l'équipe de BMO
Financement d'équipement, Amérique du Nord.



Résumé

Fluidité et compréhension des besoins

Flexibilité

Une équipe

Purchase of equipment over a period

Needs

Acquisition of a CNC fiber laser cutting machine

Cost of equipment: 900M

Terms of payments: In concordance with delivery

Facts

Down payment required

Completion of project: 120 days

Solution

Facility offering progressive fundings



BMO Team in charge of the financing

File analysis

Local BMO Relationship Manager

Implementation

Local BMO Director Equipment Finance

Purchase of equipment over a period



Once file approved

Local BMO **Equipment Finance Director** discusses Structure (multiple fundings), product, terms and rates accordingly to client's needs.

Documentation: Prepared internally by BMO Equipment Finance, North America team

Loan Disbursement: Carried out by BMO Equipment Finance, North America team

Recap

Easy to do business with

Flexible products catered to clients needs

One BMO Team

BMO Equipment Finance, North America



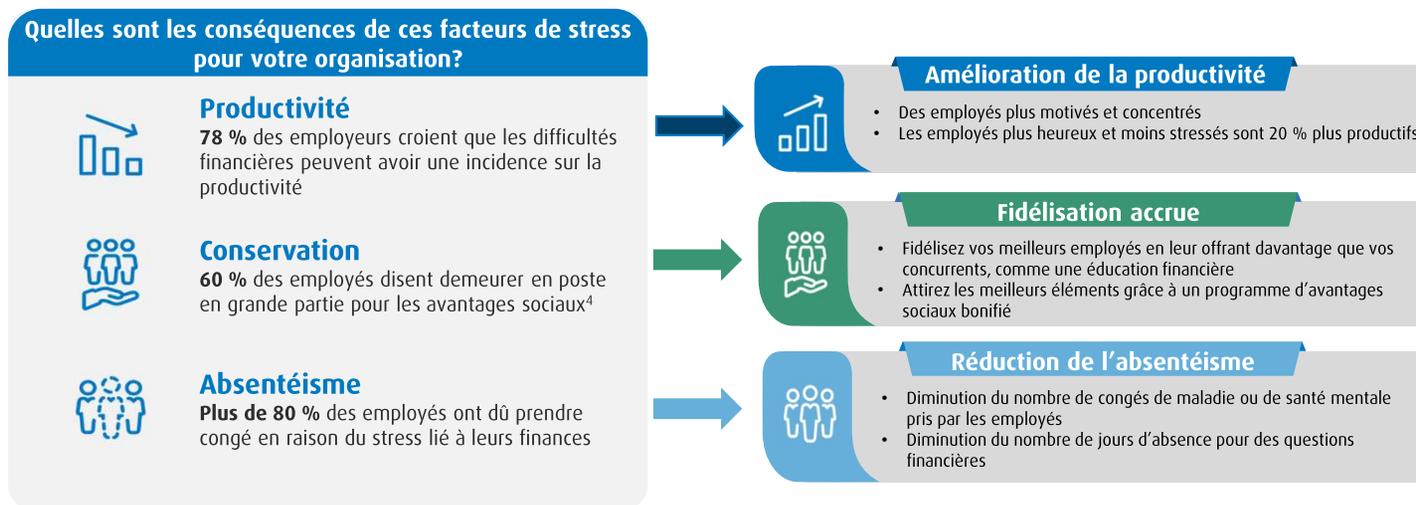
Programme BMO^{MD} au travail

Une nouvelle façon de faire des
transactions bancaires



Le stress lié aux finances personnelles peut avoir une incidence sur la productivité des employés et, en retour, sur le rendement de votre organisation

Une récente étude sur le bien-être des employés a révélé que l'augmentation du coût de la vie et des dettes écrasantes figurent parmi les plus importantes sources de stress. Vous pouvez être un **employeur responsable** et **aider vos employés**.



¹ <https://www.investmentexecutive.com/news/research-and-markets/money-on-the-mind-survey-finds-canadians-worry-about-finances-while-on-the-job/> [en anglais seulement]

² <https://www.pwc.com/us/en/industries/private-company-services/library/financial-well-being-retirement-survey.html> [en anglais seulement]

³ <https://www.hirepatents.com/workplace-health-and-wellness/35521-financial-stress-on-the-rise-survey/> [en anglais seulement]

⁴ Étude annuelle de MetLife sur les tendances en matière d'avantages sociaux.

Des conseils et de la formation sur le bien-être financier

Vos employés pourront profiter de nos séminaires pour acquérir des connaissances financières

BMO au travail propose un précieux programme d'éducation financière visant à mobiliser, à éduquer et à outiller vos employés.

- Avantages liés à l'établissement d'un budget
- Importance d'établir des objectifs financiers
- Méthodes d'établissement du budget
- Outils d'établissement de budget

- Préparation à l'accession à la propriété
- Exigences en matière de capacité financière
- Options de financement et éléments à considérer
- Recherche une maison et choses à savoir avant de conclure la vente
- Offres liées aux prêts hypothécaires



- Emprunt responsable
- Considérations relatives au crédit (options de crédit, droits, etc.)
- Moyens de faire face aux problèmes de dette et approches pour gérer de tels problèmes

- À quoi ressemble la retraite?
- Principales considérations financières (niveau de revenu, dépenses, etc.)
- Élaboration d'un plan de retraite
- Éléments à considérer pour une retraite à l'étranger

Et bien d'autres sujets (placements, planification financière, impôts, assurances, etc.). Nous pouvons prioriser les thèmes du séminaire en réalisant un sondage sur le bien-être financier auprès de vos employés.

Les meilleurs produits financiers

Les offres du Programme BMO au travail sont conçues exclusivement pour vous.

Économiser
jusqu'à
1,200\$++
la première année*

Compte de chèques



Compte de chèques du programme Performance

- **Sans frais de programme mensuels** si vous déposez un minimum de 1 500 \$ dans votre compte chaque mois (une valeur de 203,40 \$ par année)
- **Transactions illimitées**, transactions Virement *Interac* et Virement de fonds *global illimités*
- Un retrait au Canada par mois sans frais aux guichets automatiques d'autres institutions financières
- Service de surveillance contre le vol d'identité *EnGarde* sans frais supplémentaires (évalué à 150 \$ par année)
- Jusqu'à 40\$ de rabais sur les frais annuels des cartes de crédit BMO admissibles
- **Forfait famille** : Vous pouvez inviter les membres de votre famille à ouvrir chacun leur compte de chèques sans frais mensuels

Épargne



Compte d'épargne

- Compte d'épargne assorti de **taux promotionnels**
- Compte d'épargne en dollars US gratuit

Placements

- **Taux d'intérêt bonifié** sur les CPG de 1 an

Carte de crédit



Carte BMO Eclipse Visa Infinite*, Carte BMO Eclipse Rise Visa*, Carte Mastercard BMO World Elite Ascend

- Offres de bienvenue additionnelles pour les deux cartes de crédit

Prêts hypothécaires et prêts personnels



Prêt hypothécaire

- **Taux exclusifs** sur les prêts hypothécaires à taux fixe ou variable de BMO
- Garantie de taux de 130 jours

Prêt Personnel

- Tarifs préférentiels pour les produits de prêt personnel non garanti (PLOC, SLOC, PSLOC et PLP)

*Des conditions s'appliquent.

Produits de gestion de patrimoine



Négociation en ligne

- **Tarifcation spéciale** sur nos plateformes de négociation en ligne :
 - ✓ Placements autogérés de BMO Ligne d'action
 - ✓ ConseilDirect de BMO Ligne d'action
 - ✓ Portefeuille futé BMO

BMO Group RRSP Plan

Getting to know the right solution for your Business

Benefits for everyone

Take care of the people who matter

Benefits for employers

- 
- **Easy, online setup**
 - **Easy plan administration**
 - **Ongoing personalized support**
 - **Aids in employee satisfaction, retention and recruiting**

DPSP- How is it different from a Group RSP

Group RRSP

- Employer and Employee Contributions
- Cannot have Vesting Period but can have a withdrawal restriction
- Full suite of branch investment product including Series G
- Produces contribution receipt
- Employer contributions treated from a taxation point of view identical to salary (expense)

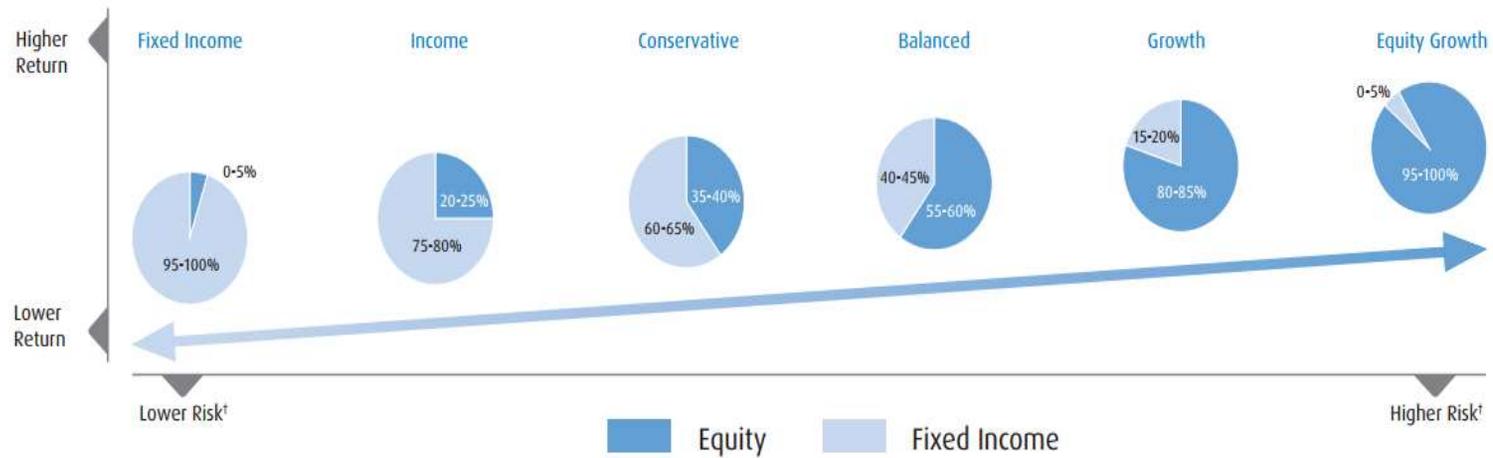
DPSP

- Only Employer Contributions
- Allowed up to 2-year vesting period
- Full suite of branch investment product including Series G
- Pension adjustment recorded on employees T4
- Employer contributions are a direct deduction (no payroll taxes)

Benefits for employees

- 
- A graphic featuring two dark blue silhouettes of people, one slightly behind the other, set against a lighter blue semi-circular background. The silhouettes are positioned behind a list of five bullet points.
- **Personalized support**
 - **An automated way to save for retirement**
 - **Wide range of low-cost investment options**
 - **Tax-advantaged savings**
 - **Complements existing retirement savings accounts**

Advice on investment options



Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.

New Category of Funds only for members - G

Fund Codes	Funds / Portfolio	Description	Series G MER [®]	Series A MER [®]
BMO ETF Portfolios				
BMO242	BMO Fixed Income ETF Portfolio Series G	BMO ETF Portfolios – 6 portfolios of ETFs targeting a specific risk profile suitable for investors looking for market and asset diversification with automatic rebalancing and professional portfolio management.	0.72%	0.99%
BMO243	BMO Income ETF Portfolio Series G		0.94%	1.66%
BMO244	BMO Conservative ETF Portfolio Series G		0.94%	1.66%
BMO245	BMO Balanced ETF Portfolio Series G		1.01%	1.72%
BMO247	BMO Growth ETF Portfolio Series G		1.00%	1.72%
BMO248	BMO Equity Growth ETF Portfolio Series G		1.05%	1.77%
Income Funds				
BMO252	BMO Core Bond Fund Series G	Fixed Income – Core income solutions	0.79%	1.16%
BMO253	BMO Core Plus Bond Fund Series G	providing monthly cash flow.	0.95%	1.39%
Balanced Funds				
BMO249	BMO Monthly Income Fund Series G	Canadian Balanced – Providing investors balanced	1.13%	1.57%
BMO250	BMO Asset Allocation Fund Series G	exposure to Canadian equities and fixed income.	1.14%	2.13%
ETF Based Solutions				
BMO254	BMO Tactical Dividend ETF Fund Series G	ETF Based Solutions – Combines the benefits of passive and active management using low cost ETFs within an actively managed mutual fund.	1.28%	1.86%
BMO286	BMO Tactical Balanced ETF Fund Series G		1.24%	1.78%
BMO287	BMO U.S. Equity ETF Fund Series G		0.83%	0.99%
BMO288	BMO International Equity ETF Fund Series G		0.90%	1.06%
BMO289	BMO Canadian Equity ETF Fund Series G		0.78%	0.94%
Equity Funds				
BMO255	BMO Dividend Fund Series G	Broad Equity Income – Providing investors with predictable cash flow and potential for capital growth.	1.26%	1.80%
BMO Retirement Portfolios				
BMO283	BMO Retirement Income Portfolio Series G	BMO Retirement Portfolios – Portfolios designed for investors who are near or in retirement.	1.02%	1.72%
BMO285	BMO Retirement Conservative Portfolio Series G		1.07%	1.78%
BMO284	BMO Retirement Balanced Portfolio Series G		1.12%	1.83%
BMO Sustainable Portfolios[†]				
BMO121	BMO Sustainable Income Portfolio Series G	BMO Sustainable Portfolios – Suite of 4 multi-asset portfolios that incorporate ESG principles.	1.07% [†]	1.98% [†]
BMO122	BMO Sustainable Conservative Portfolio Series G		1.07% [†]	1.98% [†]
BMO123	BMO Sustainable Balanced Portfolio Series G		1.07% [†]	1.98% [†]
BMO124	BMO Sustainable Growth Portfolio Series G		1.07% [†]	1.98% [†]

Our goal is to provide sound financial advice, at a low cost to each employee

Disclaimers

This communication is for informational purposes only. While the information contained in this document is believed to be reliable, no guarantee is given that it is accurate or complete. The information contained herein is not, and should not be construed as, investment advice to any party. Investments should be evaluated relative to the individual's investment objectives and professional advice should be obtained with respect to any circumstance.

Investment professional refers to Financial Services Managers, Financial Planners, Investment and Retirement Planning and Investment Specialists that are representatives of BMO Investments Inc.

BMO Mutual Funds refers to certain mutual funds and/or series of mutual funds offered by BMO investments Inc., a financial services firm and separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus of the mutual fund before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

® "BMO (M-bar roundel symbol)" is a registered trade-mark of Bank of Montreal, used under licence.