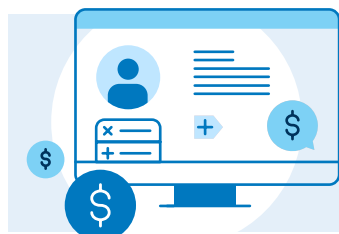




More Canadians Embrace Digital Banking in 2023



46% of Canadians

believe reliance on digital banking will increase within next year and plan to move more of their banking transactions online

CAN'T LIVE WITHOUT IT

Only 31 percent of Canadians say they could live without digital banking for less than a day, compared to 32 percent without a car.

IMPORTANT CAPABILITIES

Canadians want their digital banking app or online banking website to offer



BMO'S MOBILE BANKING TOOLS AND PRODUCTS

①

[BMO CreditView](#)

②

[BMO Insights](#)

③

[BMO Savings Amplifier Account](#)

EASY WAYS TO MANAGE YOUR ACCOUNTS

BMO continues to pave the way as a digitally enabled, future-ready bank, focused on delivering leading digital experiences that help customers make real financial progress.

To learn more on quick and easy ways to help you digitally manage your accounts through BMO Digital Banking and how to get started, visit <https://www.bmo.com/main/personal/ways-to-bank>

ABOUT BMO'S SURVEY

The online survey was conducted in collaboration with Pollara Strategic Insights. It included 3,174 adult North Americans (1,600 Canadians residents and 1,574 US residents) between February 7 and March 9, 2023. A probability sample of this size would have a margin of error of +/- 1.7%, 19 times out of 20. Results have been weighted to be representative of the population as a whole.