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July 1, 2022

Via E-Apps

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Via Email

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Re: Correction to Information in Application by Bank of Montreal and BMO Financial Corp. to Acquire Bank of the West

Dear Ms. Fried:

We are submitting this letter to correct information that was included in the applications seeking the prior approval of (i) the Board of Governors of the Federal Reserve System (the "Federal Reserve") for Bank of Montreal ("BMO") and BMO Financial Corp. ("BFC") to acquire all the shares of BancWest Holding Inc. ("BW Holding") and thereby acquire control of its subsidiary bank, Bank of the West ("BOTW") (the "Fed Application") and (ii) the Office of the Comptroller of the Currency to merge BOTW into BMO Harris Bank N.A. (the "OCC Application").

Colette A. Fried
Jason Almonte
July 1, 2022
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On page 60 of the Fed Application and page 59 of the OCC Application, on the second chart on that page, the first line item provides that BOTW's total dollars of CRA qualifying community development loans (excluding PPP loans) was \$1,663,513,000 for the year-to-date, as of November 30, 2021. That number was incorrect and should be \$969,561,000. The initial submission was based on preliminary data provided by BOTW. Since that time, BOTW conducted a robust review process of their preliminary data as part of their quality assurance process for financial reporting and the submission inaccuracy was identified.

* * *

If you have any questions about this correction, please do not hesitate to contact me.

Very truly yours,

Rose Spaziani
Rosemary Spaziani

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