

Beverage Finance



Whether you're an owner, manufacturer, distributor, or retailer, every company throughout the beverage and food industry needs a financial partner that understands the factors that impact their business.

From emerging consumer trends and industry consolidation, to commodity fluctuations and economic cyclicality, BMO Harris' Food, Consumer, and Agribusiness Group understands the issues affecting your company. We use that knowledge to develop tailored solutions that address your needs.

Within this Group our **Beverage Finance Practice** is focused on providing comprehensive capital solutions and financial services to companies across the entire beverage supply chain. Sectors of particular note include wine, beer and spirits, as well as carbonated soft drinks in both the supplier and distributor tiers.

With a national presence, our relationship-based approach focuses on superior execution and senior level attention. Our experienced professionals average more than 20 years in the industry, including expertise in beverage manufacturing, supply and distribution.

Most importantly, we have an established track record of bringing proven solutions to companies across a range of capital structures and economic cycles. Our sector focus goes back over 30 years. With this experience we are able to take a longer-term view and provide solutions to companies at most stages of economic and corporate growth.

Let's connect: Food, Consumer and Agribusiness Group

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At-a-glance¹

BMO Financial Group

Approx. US\$709 billion in total assets
More than 44,000 employees
A- S&P Senior Debt Rating

BMO Harris Bank

Almost 600 branches and access to over 43,000 ATMs
More than 2 million customers

BMO Harris Commercial Banking

Over 8,000 clients, \$72 billion in loans and 18 industry specialties

BMO Capital Markets

Fully integrated
North American investment bank
2,700 professionals in 33 locations worldwide

BMO Wealth Management

Highly personalized, comprehensive wealth management
Top 40 Largest Wealth Management Firms in the U.S. (*Barron's*, 2018)



We're here to help.™

Learn how we can help. Contact an experienced industry specialist or visit bmoharris.com/beverage.

¹ As of 4/30/20

Banking products are subject to approval and are provided by BMO Harris Bank N.A. Member FDIC.

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Securities, Insurance, and Investment products are: **NOT FDIC INSURED—NOT BANK GUARANTEED—NOT A DEPOSIT—MAY LOSE VALUE.**

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