REPORT ON CORPORATE INCOME TAX INFORMATION

in compliance with chapter 10a of Directive 2013/34/EU ('country-by-country reporting')

Introduction

This EU Public Country-by-Country Report (the "Report") is prepared in accordance with Chapter 10a of Directive 2013/34/EU, as amended by Directive (EU) 2021/2101 (EU Public Country-by-Country Reporting). The Report is based on financial information maintained for Bank of Montreal's controlled entities and is used in preparing Bank of Montreal Financial Group's consolidated financial statements, which are prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board. The information presented in this Report has been prepared using the reporting instructions contained in Section III, Parts B and C, of Annex III to Directive 2011/16/EU (DAC4/OECD Country-by-Country Reporting).

Jurisdictional amounts are compiled by aggregating legal entity and branch-level data. As a result, the information presented may not be directly comparable to Bank of Montreal Financial Group's financial statements.

The Report is published by Bank of Montreal Europe Public Limited Company and covers Bank of Montreal and its controlled entities in accordance with the applicable Irish legislation and EU reporting requirements.

Section 1. General information

Name of ultimate parent of group / of standalone company	Bank of Montreal
Country of registered office of ultimate parent undertaking	Canada
Date of start of financial year	2024-11-01
Date of end of financial year	2025-10-31
Reporting currency	CAD
Application of option to report in accordance with taxation reporting instructions	true
Name and registered office of a single subsidiary undertaking which has published the report on income tax information of an undertaking that is not governed by the law of a Member State	Bank of Montreal Europe Public Limited Company, 2 Harbourmaster Place, 6th Floor, IFSC, Dublin, Ireland
Name and address of a single branch which has published the report on income tax information of an undertaking that is not governed by the law of a Member State	N/A
Language of report	en

Section 2. Overview of information on a country-by-country basis

Name of Member State or tax jurisdiction	Country code of Member State or tax jurisdiction	Revenues	Profit (loss) before tax	Income tax paid (on cash basis)	Income tax accrued – current year	Accumulated earnings	Number of employees
France	FR	20044465	1044985	1443030	273599	0	12
Germany	DE	1462357	69636	21866	21810	0	0
Ireland	IE	1174320062	1139787770	153020202	179026345	1005346617	75
Luxembourg	LU	217207	-130221	200808	85522	0	1
All other tax jurisdictions (aggregated basis)							
		40893485806	10187664637	2676405392	2599257944	38534596523	56273

Section 3. List of subsidiaries and activities

Name of Member State or tax jurisdiction	Country code of Member State or tax jurisdiction	Name of subsidiary undertakings consolidated in financial statements of ultimate parent undertaking	Brief description per country of nature of activities in Member State or tax jurisdiction
France	FR	Bank of Montreal Europe Public Limited Company, Paris Branch	Regulated Financial Services
Germany	DE	Bank of Montreal Europe Public Limited Company, German Branch	Administrative, Management or Support Services
Ireland	IE	Bank of Montreal Europe Public Limited Company BMO Ireland Finance Company Unlimited Company	Regulated Financial Services Internal Group Finance
Luxembourg	LU	BMO Finance Company I	Internal Group Finance

Section 4. Omitted information

Disclosure of type of information omitted		
Information omitted	**Information omitted, other tax jurisdictions**	**Explanation of reason for omission of information**
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Disclosure of information omitted for previous financial years		
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Section 5. Explanations for material discrepancies between income tax paid and accrued

Explanation of any material discrepancies between income tax paid and accrued
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