



ANNUAL MEETING OF SHAREHOLDERS April 11, 2025 9:30am Eastern Time

To all shareholders of Bank of Montreal:

We look forward to welcoming you or your duly appointed proxyholder to the Annual Meeting of Shareholders of Bank of Montreal (the "Bank"). We appreciate your interest and participation. We have summarized below information on participating in our meeting, and on certain aspects of the conduct of the meeting.

Registered shareholders and duly appointed proxyholders are reminded that they can participate in this year's meeting virtually by logging onto the webcast or by attending in person at BMO Place.

Accessing the Meeting

Information about how to join the meeting virtually and how to attend in person can be found on pages 5-8 of our Management Proxy Circular and our Virtual Meeting User Guide at: bmo.com/annualmeeting.

If you hold your shares through a broker, you are not a registered shareholder and you must carefully follow the instructions in our Management Proxy Circular to appoint yourself as a proxyholder and to be admitted to the meeting. Beneficial shareholders who have not appointed themselves as proxyholders will not be admitted to the meeting.

Anyone experiencing issues joining the meeting online should click the "Support" tab for assistance. We encourage you to join at least 15 minutes before the meeting starts.

Meeting Procedures

Our priority is the safety and well-being of our employees and our shareholders. To ensure the best possible experience for everyone, by attending the meeting you agree to abide by the following Meeting Procedures:

- **Sign-in:** All registered shareholders and duly appointed proxyholders will be required to sign-in with our Transfer Agent, Computershare, upon arrival at BMO Place. Our Transfer Agent may ask you to provide identification.
- **Admission into BMO Place:** Once signed-in, you will be given a lanyard confirming your registration. Only those with a lanyard will be admitted to the meeting.
- **Seating:** The Forum at BMO Place has limited seating capacity. If The Forum is full, you may be asked to sit in an overflow area. This area will have a TV monitor so that you can see the proceedings. If you wish to ask a question, you will be accompanied into The Forum to ask a question at the appropriate time. Please let a BMO staff member know if you would like to ask a question.
- **Guests:** Non-Shareholder guests cannot attend the meeting in person; however, guests are welcome to view and listen online or by phone. Guests will not be able to ask questions or otherwise participate in the meeting.
- **Coat and Bag Storage:** Once you have received your lanyard, you will be directed to the coat and bag storage before being guided to The Forum. Bags, backpacks and luggage will not be permitted in The Forum. Purses are permitted but may be subject to inspection. If you do not want your purse inspected, it can be securely checked.
- **No Food and Beverages:** Food will not be provided at the meeting and outside food and beverages will not be permitted on site.
- **Recording:** A recording of the webcast will be made available online after the meeting on our website at bmo.com/annualmeeting. The use of cameras, mobile phones, smartwatches or any recording devices during the meeting is strictly prohibited.
- **Participation:** Speakers will be recognized on a rotational basis and each speaker shall be limited to **two** minutes on the particular matter before the meeting. Questions and comments not related to the matter then under consideration will be deferred until the appropriate time or ruled out of order.
- **Personal Conduct:** Objectionable conduct, whether before or during the meeting, will not be permitted, including but not limited to verbal harassment, physical aggression or attempts to disrupt the meeting. Any attendee engaging in objectionable conduct may be asked to leave or may be removed from the premises. Banners, signage or other materials considered disruptive to the business of the meeting will not be permitted.



Conduct of the Meeting

The Chair of the meeting has broad authority to conduct the meeting in an orderly manner. The Chair has the discretion to control the amount of time spent on each question, to reject questions deemed inappropriate, including any questions that are not related to the Bank's business, concern about an issue before the court, are defamatory, relate to personal grievances or repeat in substance a question or discussion that has already been addressed during the meetings. The Chair also has the discretion to end the question period.

Written questions on the same topic or theme may be grouped, summarized and addressed at the same time. If your question relates to a personal matter, please leave your name and contact information with a BMO staff member and a Bank representative will contact you after the meeting. Questions that cannot be answered during the meeting will be responded to in writing after the meeting.

Participating by Phone

Shareholders and guests wishing to listen to the meeting by phone can use the following dial-in details. As a reminder, those listening by phone cannot vote, ask questions or otherwise participate in the meeting. We encourage you to join at least 15 minutes before the meeting starts. Please note that if we reach capacity on our phone lines, we encourage you to join the virtual meeting as a guest.

English

Toll-free dial-in number (Canada/US):	1-800-806-5484
Local dial-in number:	416-340-2217
International dial-in numbers:	See Schedule A
Participant passcode:	4773701#

Questions

Should you wish to submit questions before the meeting or have questions regarding the conduct of the meeting please direct them to corp.secretary@bmo.com.

We look forward to seeing you on April 11.

SCHEDULE A - Bell Audio conferencing toll free and local access from the following countries:

Country	Toll Free Number
Antigua	18003003635
Argentina	08004447010
Bahamas	18003890707
Bahrain	80004986
Bermuda	18002048238
Brazil	08007618649
Bulgaria	008002100035
Cayman Islands	18002048250
Chile	12300201280
China – North	108007141934
China – South	108001401966
Colombia	018005184009
Croatia	0800222979
Cyprus	80096078
Czech Republic	800090162
Dominica	18003003655
Dominican Republic	18002039568
Egypt	08000009045
Estonia	8000100550
Grenada	18003003660
Greece	0080016122040003
Hungary	0680109703
India	0008001005709
Indonesia (PT Indosat)	0018030180002
Indonesia (PT Telkom)	0078030180002
Italy & San Marino	800878946
Lithuania	880033003

Country	Toll Free Number
Luxembourg	80026331
Mexico	8002530045
Monaco	80093055
Montserrat	18003003665
Panama	008002240009
Peru	080077050
Philippines	180011101838
Portugal	800813091
Puerto Rico	18444054852
Romania	0800896323
Russia	88007073855
Saint Kitts and Nevis	18003003675
Saudi Arabia	8008148250
Slovakia	0800232512
South Africa	0800994926
Spain	900834751
Thailand	0018001562040005
Trinidad and Tobago	18002040009
Turkey	00800142040009
Turks & Caicos Islands	18003003680
U.S. Virgin Islands	18444054857
Ukraine	0800503408
United Arab Emirates	800035703575
Uruguay	00040190857
Venezuela	08001362045
Vietnam	18004980
*Global Toll Free	0080042228835

Country	Local Number
Australia (Sydney)	61288803234
Belgium (Brussels)	3228937045
Hong Kong	85230081692
Ireland (Dublin)	35315268304
Japan (Tokyo)	81345899471
Malaysia (Kuala Lumpur)	60392121633
Mexico (Mexico City)	525547740019
Netherlands (Amsterdam)	31207941304
Norway (Oslo)	4721933762
Singapore	6531572934
South Africa (Johannesburg)	27110623094
South Korea	827074883547
United Kingdom (London)	442037515675

*Global Toll Free access if available for the following countries – Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Israel, Japan, Malaysia, Netherlands, New Zealand, Singapore, South Korea, Sweden, Switzerland, Taiwan, United Kingdom

