



**ANNUAL MEETING OF SHAREHOLDERS**  
**April 15, 2026**  
**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. By participating in the meeting, you are agreeing to comply with these procedures. For those attending in person, additional security measures may be implemented, and compliance with those procedures will be required in order to access the meeting in person.

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](https://bmo.com/annualmeeting). If you are attending the meeting in person, you should allow sufficient time to complete the check-in and security procedures prior to the start of the meeting.

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](http://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 will 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. The Chair may adjust the time allocated to discussion on each topic and may end the question period in their discretion. The process for asking questions at the meeting and online will be described prior to the start of the meeting.
- **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. Accordingly, the Chair of the meeting may amend or supplement these procedures to ensure that the meeting is conducted in an orderly manner.

The Chair also 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.

### ***Shareholder Proposals***

In accordance with the *Bank Act* (Canada), a shareholder whose proposal is included in the Management Proxy Circular must present it personally, or through their duly appointed proxyholder.

### ***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): 1-888 440-4121

Local dial-in number: 647- 557-5533

Conference Call ID: 1066991#

### ***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](mailto:corp.secretary@bmo.com).

We look forward to seeing you on April 15.