<table>
<thead>
<tr>
<th>GRI Disclosure</th>
<th>Description</th>
<th>2022 Location/Commentary/Explanation for Omission</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GRI 2: GENERAL DISCLOSURES</strong> (continued)</td>
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<tr>
<td><strong>Strategy, policies and practices</strong> (continued)</td>
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</table>
| 2-27 | Compliance with laws and regulations | BMO has not paid any significant fines and was not otherwise sanctioned for non-compliance with environmental laws or regulations related to our operations in fiscal 2022.  
See page 203 of the AR (Note 24: Commitments, Guarantees, Pledged Assets, Provisions and Contingent Liabilities) that provides information regarding BMO’s provisions, contingent liabilities, and legal proceedings. BMO does not disclose any totals in respect of its legal proceedings or related losses, if any.  
Reason for omission: Confidentiality constraints.  
Explanation: BMO considers this type of information confidential. |
| 2-28 | Membership associations | BMO Financial Group is a member of the following associations. The list is not exhaustive, representing associations with annual membership dues exceeding $50,000 paid by BMO Financial Group or BMO Harris Bank.  
• American Bankers Association  
• Bank Policy Institute  
• Business Council of Canada  
• Canadian Bankers Association  
• Canadian Chamber of Commerce  
• Canadian Coalition for Good Governance  
• Canadian Cyber Threat Exchange  
• Consumer Bankers Association  
• Finance Montreal  
• Illinois Bankers Association  
• Institute of International Bankers  
• Institute of International Finance  
• International Swaps and Derivatives Association  
• Metropolitan Milwaukee Association of Commerce  
• Responsible Investment Association (Canada)  
• The Canadian Association of Financial Institutions in Insurance  
• Toronto Region Board of Trade  
• Wisconsin Bankers Association |
| **Stakeholder engagement** | | |
| 2-29 | Approach to stakeholder engagement | See page 21 of the Sustainability Report (Engaging our stakeholders). |
| 2-30 | Collective bargaining agreements | Currently, none of our employees are covered by collective bargaining agreements. For BMO’s position on freedom of association and collective bargaining, refer to our website. |