

Enterprise-Wide Environmental Policy Statement

All Policies and (required) Programs will be reviewed and approved each calendar year by the Board of Directors or an appropriate committee of the Board, even if there are no changes. Changes to existing and/or new Policies will also be reviewed and approved as described above and may occur at any time during the calendar year.

Functional Division:	Governance
Corporate Executive Sponsor(s):	Chief Governance Officer
Senior-Level Responsibility:	n/a
Date Board Reviewed and Approved:	n/a
Date Committee Reviewed and Approved:	03/31/2026
Policy Name:	Enterprise-Wide Environmental Policy
Policy Number:	GOV.410

Purpose

This policy sets out the practices that apply enterprise-wide across the Bank relating to its environmental and sustainability efforts, which are a key component of the Bank's overall strategy.

The Bank is aware of the direct and indirect potential impact that its business and operations may have on the environment. The Bank will act in an environmentally conscious manner that will help achieve environmentally sustainable practices across the Bank's footprint. The Bank believes that this is an important factor in the long-term success of its business and in meeting the needs and expectations of its customers, stakeholders and the communities in which it operates.

The Bank is committed to complying with applicable environmental laws and regulations. The Bank is also committed to reducing its environmental impact and looks to continually improve its performance through its Environmental, Social and Governance ("ESG") initiatives. As part of those initiatives, the Bank will consider environmentally-related focus areas, including reducing water and energy consumption, reducing waste, and limiting the Bank's impact on climate change.

The Bank developed these environmental-related focus areas through consideration of its business operations, primary business risks and interactions with the environment, and continuously assesses these focus areas.