

Health and Safety Management Program

In line with its commitment to DO RIGHT by its employees, the Bank maintains a robust Safety Program to ensure a safe workplace, develop a strong safety culture, and increase emergency preparedness in all facilities and operations, consistent with regulatory requirements and business priorities.

Formal Health and Safety Policy

The Safety Program is administered pursuant to the Bank's Business Resilience Program Policy, which is reviewed annually and approved by the Board of Directors.

Structure and Responsibilities

The Bank's designated Safety Officer administers all program activities including safety training, safety incident tracking, and supporting the Safety Committee under the oversight of the Business Continuity Officer. The Safety Committee is comprised of representatives from across the Bank's business units and facilities in accordance with state regulations.

Targets and Objectives

Our safety management program promotes proper safety and protection of employees through continuous education, consistent reinforcement, providing safe working conditions, and reducing occupational risks related to the performance of their duties.

Training and Awareness

All Bank employees receive regular safety training to ensure that they are knowledgeable in their roles and have awareness of all Safety Program elements. Safety Program staff receive regular training to ensure that their expertise is current regarding industry best practices and regulatory requirements.

Incident Management and Emergency Response

The Bank maintains detailed response plans guiding action and decision making in emergencies. Staff and leaders across all business units and facilities are trained on and familiar with how to respond in the event of a safety incident or larger emergency.

All safety incidents are investigated and managed with a tracking system used to report and monitor safety incidents throughout the organization. All Bank facilities are formally assessed for safety and natural hazard risks. These risks are tracked over time for trends, and to ensure that the Safety program is responsive to the unique organizational needs of the Bank and positioned to mitigate potential threats. Larger events are managed under the Bank's Crisis Management Plan, supported by senior leaders across the organization.

Validation:

The Safety Program is subject to routine independent audits and examination by relevant regulatory authorities.