



First Financial Corporation

Corporate Responsibility Report | 2024



Norman D. Lowery
President and CEO

To our shareholders, customers, associates, and the communities we are proud to serve:

I am pleased to share First Financial Corporation's ("First Financial") 2024 Corporate Responsibility Report. The purpose of this report is to provide you with in-depth information on issues and data which are important to all of us as we plan for the future and our continued success.

For more than 191 years, First Financial, and its predecessors, have dedicated themselves to meeting the needs of our stakeholders. This report documents our ongoing commitment to addressing issues which are critical to our continued success and sustainability; most importantly, sound corporate governance and oversight, a workforce which is prepared to meet the needs of our customers and the communities we serve, while continuing to improve our products and services. These commitments allow First Financial to successfully address the risks and effects of evolving issues, such as cybersecurity and new technologies, on our business.

Being aware of the role we play as good corporate citizens and active members of the communities we serve, we have committed the resources to gather the data and other information included in this report. We understand to meet the needs of our associates, customers, and the communities we serve, we must be representative of those stakeholders.

In 2024, we partnered with one of our service providers to modernize and upgrade seven of our banking centers in Illinois. This work consisted of upgrades to lighting and electrical systems at those locations and is expected to result in ongoing cost savings of \$25,000 per year based on energy reduction estimates. These upgrades are the latest in our continuing work to identify and take advantage of opportunities to reduce our consumption and environmental impact while also realizing cost savings.

Our commitment to strategic growth took a significant step forward in 2024 with the acquisition of SimplyBank. Announced in November 2023 and finalized in the third quarter of 2024, this partnership brought SimplyBank, a well-regarded community bank headquartered in Dayton, Tennessee, into the First Financial family. With 13 branches and a loan production office serving East Tennessee and Northwest Georgia, this partnership enhances our ability to serve these dynamic markets.

For a complete story of our 2024 efforts, please read the accompanying Corporate Responsibility Report.

Sincerely,

A handwritten signature in black ink that reads "Norman D. Lowery". The signature is written in a cursive, flowing style.

Norman D. Lowery
President and CEO

OneFirst Mission, Vision & Values

At First Financial, our storied history and vast reach across five states weaves a colorful tapestry of cultures, experiences, and perspectives. As we stepped forward into 2024 and the next chapter of our journey, we reemphasized our Mission, Vision, and Values under the banner of **OneFirst**.

The **OneFirst** initiative is our pledge to operate as one unified team, harmoniously blending our various cultures, talents, and business philosophies into a cohesive whole. This commitment is not just about working together; it's about thinking, deciding, and acting together with a shared purpose and mutual goals.

Together, as **OneFirst**, we are building a culture where collaboration is the cornerstone, and every voice is not only heard but also integral to our collective success. We embrace this journey with open minds and united spirits, reinforcing our legacy of stability and integrity as we continue to empower communities and enhance lives.

Our Mission:

Empowering you with secure and innovative financial solutions focusing on quality of life.

Our Vision:

To be the foundation of community prosperity and trust for generations to come.

Our Values:

Start with Soundness. The strongest foundation for success is based on experience and stability. We instill confidence among our clients and associates through our commitment to secure and responsible practices.

Prioritize Growth. Avoiding complacency with a focus on continuous improvement. We believe in focused development of our people, processes, and procedures to drive company performance.

Deliver Value. Solve for every client need. We recognize that delivering exceptional experiences builds a reputation of reliability and respectability.

Find the Solution. Get the job done, obstacles are not excuses, they are opportunities. We empower our associates to take a proactive approach in delivering practical long-term solutions.

Be Accountable. Set ambitious goals and communicate transparently. We take ownership of our actions, decisions and understand the impact we have on those around us directly or indirectly.

Build Community. Foster a culture of respect, belonging, & support, internally and externally. We invest our time and wealth, promoting collaboration with the communities we serve.

Annual Highlights

An uncertain economy, continued inflation, a presidential election, and high interest rates dominated the economic environment in 2024. However, we did not waver in our commitment to the pursuit of corporate responsibility and recognizing opportunities for future growth. We moved forward with our strategic goals of expanding our reach and enhancing our services to a greater set of growing communities, business owners, and associates with our acquisition of SimplyBank.

Other notable events in 2024 included:

- Our executive compensation program was approved by over 93% of the votes cast by our shareholders.
- Each of the six Directors on the ballot in 2024 was reelected, with an average of over 91% support of votes cast.
- We continued our ongoing efforts to make our facilities more energy efficient, outfitting completely new, energy efficient fixtures and lighting at 7 of our Illinois banking centers.
- We partnered with a leading financial wellness education platform to provide Financial Literacy access internally and throughout our footprint. We've deployed this resource in schools, organizations, and as an employee benefit for business clients throughout our footprint.
- Continued to invest in technology, as 2024 saw updates to our retail digital banking platform so that is now available in Spanish, including Gabby, our virtual online assistant.
- We introduced OneFirst, an evolution of our guiding principles, refreshing the Mission, Vision, and Core Values. This launch prioritizes growth and development as well as a renewed commitment to our purpose, our people, and the communities we serve.

Stakeholder Engagement

Actively engaging our stakeholders makes us a better company. It allows us to provide the products and services our customers want and need, providing them with a meaningful and rewarding experience. Interacting with our customers provides us with valuable perspectives and ideas.

Shareholders

We directly engage shareholders on matters such as executive compensation, corporate governance, financial performance, risk management, and other topics using a variety of means, including our Annual Meeting, investor conferences, meetings, and through our website.

Associates

We engage and communicate with our associates through our intranet portal, email, training, in-person meetings, team-building and special community events. Career development, data protection, cybersecurity, ethics, and customer privacy are examples of targeted training and outreach to our colleagues.

Customers

We empower our customers daily. Whether in-person, through our website, via community events, social media, our call center or through research; we strive to keep our customers informed on topics of privacy, cybersecurity, accessibility, financial education, banking services, and economic inclusion.

Regulators

We have an excellent relationship with our regulators, made possible by our commitment to clear reporting and access to information. We engage our regulators through exams, meetings and other requests that cover a wide range of matters and areas of business, such as risk, safety, soundness and security.

Importance of Environment

First Financial is conscious of our impact on the environment and of the need to minimize that impact. From installing a geothermal heating and cooling system in our main office in 1988, reducing paper use in our offices, or continuing to upgrade our facilities to be more efficient today, we persistently strive to be a positive role model in the communities we serve.

In 2024, we continued to reduce our environmental impact while saving costs by continuing to invest in upgrades to our facilities. Some of the projects we are proud to report include:

- We partnered with one of our utility providers to upgrade lighting systems at seven of our Illinois Banking Centers. Work was completed in November 2024 and these upgrades are estimated to bring annual savings of \$25,000 in energy costs for those locations.
- Although we've recycled all paper waste generated at our locations for over 16 years, beginning in 2023 we began to track specific data where available. Based on tracked collection data, we recycled approximately 174 tons of paper at our Indiana locations in 2024. Per the U.S. Environmental Protection Agency, that is equivalent to saving over 2,900 mature trees, 1.2 million gallons of water, and 700,000 kW of energy. We are proud of our history of being environmentally conscious and doing what we can to have a positive impact in our communities.

Outreach & Engagement

Human Capital Management

Outreach & Recruitment

We use focused and directed outreach to several universities and other organizations throughout our footprint to connect with young professionals and other candidates and welcome them to join the First Financial team. We work directly with the Terre Haute chapter of the NAACP to connect with talented minority applicants. This focused outreach helps us pursue a broad talent pool that helps us effectively meet the financial needs of the communities we serve.

We also engage in focused outreach and recruitment efforts toward veterans and people with disabilities. We work with veteran service agencies in all five of our footprint states to provide job opportunities to veterans.

Policies

We live and promote the principles of Equal Opportunity Employment. The Board values the multitude of perspectives that come from having members with different personal and professional backgrounds and

believes the varied skills, knowledge, and experiences which come from having a diverse Board contribute to robust discussions and thorough analysis of matters presented at its meetings.

Associate Snapshot

We are committed to our continuing efforts to achieve a talented workforce within the communities we serve, and we are proud of all our dedicated associates. 76% of our overall workforce is gender or racially diverse; 63% of our mid-level officers and managers are gender or racially diverse; and 21% of our executive or senior-level officers and managers are gender or racially diverse.

Associate Engagement

In an effort to grow an effective and productive culture, we concentrate on targeted recruitment, development and retention. We feel a variety of perspectives are essential to understanding the financial service needs of our communities and are important to our continued success.

Our goal is for First Financial to be a place where passionate people can contribute, learn, and grow. We empower our associates and encourage them to take pride in where they work, that's why our associates are themselves shareholders in First Financial through our ESOP, earn competitive wages, and are given opportunities to provide feedback and train for leadership roles. A truly collaborative and growth mindset allows us to continually improve the experience of our customers.

Training is an important factor in the advancement of our associates and our success. On average, in 2024, our associates received over 14 hours of specialized training directly related to the specific job functions; cybersecurity training is required of all associates.

Career advancement, talent retention, and the success of our associates are all important parts of our sustained success and resiliency. In 2024, First Financial Bank filled 41 positions through internal promotions.

All First Financial associates have access to mental health resources at no cost. These services provide 24/7 access to clinicians and specialists for associates and their family members who may be experiencing anxiety, depression, stress, or other life events such as relationship conflicts and grief.

First Financial offers tuition assistance for associates, including those working part-time, and are pursuing their educational goals whether it is through a community college, university, getting a post-graduate degree, or completing other educational programs.

Community Engagement/Outreach

Since 2000, First Financial has partnered with Ivy Tech Community College in Terre Haute to provide scholarship opportunities to students. Through the partnership, we established the Students First Scholarship, a scholarship designed for college students who are the first in their families to attend college. The Ivy Tech Terre Haute campus serves students from nine counties in the Wabash Valley. An estimated 85% of these graduates will choose to live and work within the communities we serve. In 2024, nine \$1,000 scholarships were awarded to eligible students attending the Ivy Tech Terre Haute campus to assist with educational expenses.

In 2024, First Financial hosted Shred Days in Terre Haute and one in Salem, Illinois. Shred Day combines our interests in conserving resources, protecting the environment, and community outreach all in one fun event. Shred Day is an event where people from all around can bring their confidential or other paper documents and records to be safely and securely shredded and recycled – all free to the public. Our Shred Day events in 2024 collected, shredded, and recycled over 5 tons of paper! We have held Shred Day events since 2016, excluding 2020 due to the Covid pandemic.

Community Investment

We are committed to meeting the financial needs of the communities we serve, including, but not limited to, low- or moderate-income geographies; public and private agencies; organizations and institutions; and commercial enterprises. Consistent with the spirit and intent of the Community Reinvestment Act (CRA), we pursue our mission by:

- Seeking to increase access to capital through safe and sound operations and procedures;
- Evaluating all credit applications on the basis of ability to meet resultant financial obligations;
- Proactively and continuously assessing the credit and financial needs of the communities within our assessment area;

- Encouraging communication with customers and potential customers, particularly those in underserved segments within our footprint, to promote financial literacy and awareness of our available products and services; and
- Training associates regarding consumer and fair lending laws and, in accord with our commitment to improving the financial health of all socio-economic segments of our communities, encouraging them to participate in civic and charitable groups. By serving our communities through safe and sound banking practices as prescribed from time to time by laws, regulations, and our regulators we contribute to the success and prosperity of local consumers, community development organizations, businesses, agencies, and other institutions.

Employee Volunteer activities

We continue to be proud and supportive of our associates' involvement in their communities. Whether raising money for Alzheimer's research through the Alzheimer's Association Greater Indiana Chapter, coordinating Meals on Wheels deliveries, or supporting one of the numerous other causes we support, our associates volunteered over 4,000 hours in and around their communities in 2024.

We are proud of the charitable partnerships we've been able to support and be a part of, many of which are causes we have supported for decades, such as the United Way. In addition to our associates taking part in donating through Fair Share contributions, First Financial also makes annual contributions to the United Way.

Financial literacy resources are available on our website at first-online.bank/financial-literacy. This financial education resource provides information and other tools to help people make informed decisions and achieve financial independence. Topics covered include: saving, responsible credit use, home ownership, and financial planning.

We are proud to support our farming communities. In 2024, First Financial continued its financial support for 4-H and other County Fair livestock events for youth throughout our footprint.

Governance

Commitment to Ethics & Corporate Responsibility

We have made a commitment to focus on aspects of our business that will ensure our growth and sustainability. It starts from the top, where our Board is committed to reviewing and assessing how environmental and social factors affect our initiatives and strategies.

Board & Management Structure

Our Board of Directors is experienced with varied professional backgrounds, including business, banking, government, law, accounting, military service, education, and others. We have two female directors, and overall our Board is 18% diverse. The combination of diverse professions, talent, experience, and backgrounds allows us to maximize the effectiveness and leadership of our Board.

Executive Compensation

The continuing growth and success of our business depends not only on our associates but also our talented and experienced executives. To attract and retain executives with the skill, requisite knowledge, and motivation to carry out a dynamic strategic plan, the Board's Compensation Committee has designed and enacted an executive compensation program which promotes sound governance, enhances our pay-for-performance philosophy, and further aligns our executives' interests with those of our shareholders while eliminating the need for unreasonable risk taking.

The Committee is composed entirely of independent Directors as determined under the NASDAQ Global Select Market rules. Each year, the Compensation Committee reviews our executive compensation program to assure our program and the compensation of our executives is consistent with our compensation philosophy and, specifically, that a substantial portion of compensation is paid only if pre-established, objective performance goals are met or exceeded.

In exercising its duties, the Compensation Committee considers all elements of our executive compensation program, as well as individual performance, company performance and market compensation considerations. The Compensation Committee determines the appropriate allocation of each executive's potential compensation among base salary, short-term incentive

compensation, long-term incentive compensation and other components. The Compensation Committee engages Pearl Meyer as an independent consultant to assist in assessing and developing our executive compensation program.

Governance & Nominating Committee

The Board's Governance and Nominating Committee is comprised solely of independent Directors and manages risks associated with the independence of the Board, succession planning, and the risks associated with the Corporation's governance structure. To this end, the Corporate Governance Guidelines were updated in November 2020 to include a formalized commitment to include Board candidates who represent racial, ethnic and gender diversity as well as to monitor for the risks and opportunities associated with environmental, social or governance issues.

Enterprise & Risk Management ("ERM") Committee

In 2023, we revised governance documents to bolster oversight of emerging risks and opportunities, including climate and weather-related risks. With oversight responsibility for these issues expanded to include the ERM Committee, oversight of these important issues will now include a greater number of directors, executives, and key members of management.

Internal Audit

Our Internal Audit Department ("Internal Audit") assists the Board of Directors and our Audit Committee in fulfilling their oversight roles. Internal Audit is overseen by the Audit Committee, which is comprised of independent directors.

Internal Audit provides risk-based, independent, and objective assurance, advice, and insight to assist the Corporation in accomplishing its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of governance, risk management, and control processes. The Director of Internal Audit has unrestricted access to communicate with and interact directly with the Board's Audit Committee, including in private meetings without management present. Our Board has authorized the Director of Internal Audit to:

- Have full, free, and unrestricted access to all functions, reports, property, and personnel who may assist in carrying out any engagement, subject to accountability for confidentiality and safeguarding of records and information;

- Allocate resources, set frequencies, select subjects, determine scopes of work, apply techniques required to accomplish audit objectives, and issue reports; and
- Obtain assistance from the necessary personnel of the Corporation, as well as other specialized services from within or outside the Corporation, to complete the engagement.

An annual Quality Assurance Review ("QAR") of Internal Audit is also performed, which is an assessment conducted on the department-level to review and monitor the effectiveness, sufficiency, completeness, and efficiency of our audit process. The QAR assesses conformance with the IIA (Institute of Internal Auditors) International Standards for the Professional Practice of Internal Auditing and Code of Ethics and confirms our audit processes add value. The QAR is presented to the Audit Committee. Every 5th year, an external QAR is conducted by an outside, independent auditor.

Whistleblowers

All First Financial associates are trained to use our toll-free whistleblower hotline to submit complaints concerning accounting matters. These matters include, but are not limited to:

- Fraud or deliberate error in the preparation, evaluation, review, or audit of any company financial statement;
- Fraud or deliberate error in the recording and maintaining of company financial records;
- Deficiencies in or non-compliance with our internal accounting controls;
- A misrepresentation or false statement to or by an associate regarding a matter contained in company financial records, financial reports, or audit reports; or
- Any deviation from full and fair reporting of our financial condition.

A fully independent call center is available 24 hours a day, 365 days a year. Associates may report matters anonymously to the hotline. First Financial will not discharge, demote, suspend, threaten, harass, or otherwise discriminate against an associate who makes a report regarding accounting matters.

Any whistleblower reports pertaining to accounting matters are emailed directly to the Chair of the Audit Committee, the Director of Internal Audit, and our Chief Risk Officer unless the nature of the complaint precludes the involvement of one of those individuals. Complaints are reviewed under Audit Committee direction with oversight by the Chief Executive Officer, Chief Financial Officer, Director of Internal Audit, and the Chief Risk Officer as appropriate, unless the nature of the complaint precludes the involvement of one of those individuals. The whistleblower hotline is tested no less than quarterly.

The Director of Internal Audit maintains a log of all complaints received, including their investigation and resolution, and prepares a summary of complaints for the Audit Committee. The complaint log and any complaints are maintained in accordance with our Document Retention Policy.

Cybersecurity Oversight

In our continuing effort to keep our network and customer information safe and secure, First Financial takes an active and multi-front approach to information security. Our approach can be broken down into three primary components: 1) Maintaining top industry practices and standards 2) Board oversight 3) Employee training and awareness. Our systems are built to the standards established by the Federal Financial Institutions Examination Council (FFIEC) Cybersecurity Framework and the National Institute of Standards and Technology Cybersecurity Framework (NIST CSF), and undergo frequent testing to ensure our policies and procedures are current so our customers can bank safely and securely.

We have a Chief Information Security Officer (“CISO”) and accompanying staff who are dedicated to keeping our systems and information secure from threats – both domestic and international. In 2015, the Board approved and established a Board-level committee to oversee and address the security of our systems. The Cybersecurity Committee is comprised of directors and key associates within the organization and is chaired by the CISO. The Cybersecurity Committee is charged with several responsibilities, importantly:

- Perform an annual review of the cybersecurity risk assessment, or more frequently as the Committee determines.
- Oversee our cybersecurity program and monitor cyber threats.

- Bring cybersecurity issues to the attention of the Board.
- Implement and maintain an Incident Response Program using the National Institute of Standards and Technology Cybersecurity Framework or other recognized and acceptable standards.
- Promote cybersecurity awareness through training programs and communication with associates and customers concerning ever-changing cyber risks.
- The Cybersecurity Committee meets no less than quarterly, and the CISO reports to the full Board of Directors no less than quarterly.

Ongoing training is a central part of our preparedness. All First Financial associates undergo and are required to complete annual training to help protect our network and data. This training includes several areas designed to protect our systems and to raise our awareness; topics include:

- Cybersecurity Awareness
- Digital Security and Controls
- Remote Access
- Types and Methods of Social Engineering
- Email Controls
- Ransomware
- Information Breaches

In 2024, First Financial Bank continued and improved our Cybersecurity Testing process covering all associates. This process subjects randomized associates to mimicked attacks, created to match the types of attacks and phishing attempts financial institutions face. This Cybersecurity Testing increases our awareness and ability to recognize attacks and provides additional training to those associates who become subjected to additional testing. Each associate is tested randomly at some point during each calendar year.

We also utilize independent third parties and other solutions to help us identify and eliminate cyber threats.

- We employ CrowdStrike Falcon SIEM (Security Information and Event Management) as an industry-leading tool to provide us with end-to-end visibility, detection, investigation, and response across our entire cyber chain.

- We have 24/7/365 Security Operations Center monitoring in place through CrowdStrike.
- Our network and website are continuously monitored for vulnerabilities and cyberthreats through independent, external testing; and our results rank us as a top performer in the industry, year after year, regardless of bank asset size. In 2024, we received a cumulative score of 98/100 from BlackKite Security, making First Financial the highest scoring bank amongst our peers.

Our information security efforts are complimented and subject to testing through our Internal Audit as well as external auditors. Internal and external compliance audits are conducted as First Financial is subject to the Gramm-Leach-Bliley Act (GLBA), the Healthcare Information Portability and Accountability Act (HIPAA), the Fair Credit Reporting Act (FCRA), the Fair and Accurate Credit Transaction Act (FACT Act), the Identity Theft Red Flag Rules and Guidelines, Sarbanes-Oxley, as well as SEC, OCC, and FFIEC requirements.

Artificial Intelligence (AI)

In 2024 we set out to better understand how AI can help us reach our goals and what risks AI presents. That's why we formed an internal AI committee consisting of relevant stakeholders. This committee works to identify and inventory our use of AI throughout the organization and provides additional oversight on the use of AI at First. The AI Committee streamlines the review of critical information so that we can be sure our use of new technology is safe, and that sensitive information remains protected.

Vendor Management

Starting with the Board, we take a comprehensive and thorough approach to vendor management for the entire life cycle of a vendor/provider, from evaluating potential providers, to ongoing annual reviews, to contract termination. This process ensures that we are able to identify and manage risk associated with third-parties, including operational, reputational, credit, and compliance risks. The Chief Risk Officer reports to the Board no less than quarterly and, among other things, is charged with overseeing third-party management. In conjunction with the Chief Information Security Officer, Legal Department, and other stakeholders, the CRO employs a process which includes:

- An evaluation of potential providers
- Assigning a Risk Rating to each individual vendor
- Initial Due Diligence
- Contract Review
- Vendor/Provider Inventory
- Annual Due Diligence Evaluations
- Contract Termination

Data & Disclosures

Sustainability Accounting Standards Board (SASB) Standards Index. The following disclosures are made using the Industry Standards Version 2018-10 issued by SASB. SASB is an independent organization that provides a framework to facilitate the disclosure of comparable, consistent, and reliable information. We are committed to providing relevant information to investors in a meaningful way, and we will continue to evaluate the use of additional SASB metrics in the future.

All data and information described in the following tables are unaudited, and based on the year ended December 31, 2024, any dollar amounts are reported in thousands.

Commercial Banks

Topic	SASB Code	Accounting Metric	
Data Security	FN-CB-230a.1	1) Number of data breaches	No material events
Data Security	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Data and cybersecurity are a top priority for First Financial and they involve all levels of the organization, from Board oversight and systems engineering to associate training. For a more detailed description of our approach to identifying and addressing these risks, please see the section Governance section of this report.
Financial Inclusion & Capacity Building	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	14,179 Accounts. This represents approximately 10% of our total number of personal checking accounts. By dollar value these accounts represent 1.8% of the total deposits held in personal checking accounts.
Financial Inclusion & Capacity Building	FN-CB-240a.3	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	In 2024 we partnered with an industry leading firm to design and provide financial literacy tools and programs to school districts throughout our footprint. Although we do not track the number of individuals who use the program, we have rolled out the tools to 25 school districts.
Business Ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	\$0.00
Business Ethics	FN-CB-510a.2	Description of whistleblower policies and procedures.	First Financial trains all associates to use our whistleblower hotline regarding accounting matters. Associates may report matters anonymously and are free from all forms of retaliation when making a complaint. To learn more about our whistleblower procedures, please see the section Governance section of this report.
Activity Metric	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Checking – Personal: (1a) 119,693; (2a) \$1,308,166 Checking – Business: (1b) 18,198; (2b) \$2,042,042 Savings – Personal: (1a) 54,035; (2a) \$567,433 Savings – Business: (1b) 1,212; (2b) \$36,216

Mortgage Finance

Topic	SASB Code	Accounting Metric	
Lending Practices	FN-MF-270a.1	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate ¹ , (d) Total, each broken down by FICO score 660 and below, and above 660	FICO 660 and Below (1a) 788; (2a) \$34,698 (1b) 0; (2b) \$0 (1c) 546; (2c) \$24,495 (1d) 997; (2d) \$46,979 FICO Above 660 (1a) 1089; (2a) \$122,513 (1b) 0; (2b) \$0 (1c) 908; (2c) \$98,709 (1d) 2125; (d) \$244,757
Lending Practices	FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	\$0.00
Discriminatory Lending	FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	\$0.00

1. The figures for (c) are calculated using the average daily rates of U.S. 30-Year Treasury Bonds for the 5-year period ending December 31, 2024, as the baseline comparison for rates on all portfolio loans. Based on this calculation, these totals reflect portfolio loans with an APR greater than 6.04%.

NASDAQ Board Diversity Matrix (As of December 31, 2024)

Total Number of Directors	16			
	Female	Male	Non-Binary	Did Not Disclose Gender
Part I: Gender Identity				
Directors	2	14		
Part II: Demographic Background				
African American or Black		1		
Alaskan Native or Native American				
Asian				
Hispanic or Latino/Latina				
Native Hawaiian or Pacific Islander				
White	2	13		
Two or More Races or Ethnicities				
LGBTQ+				
Did Not Disclose Demographic Background				

EEO-1 Data Table (As of December 31, 2024)

	Executive/ Senior Level Officials and Managers	First/Mid-Level Officials and Managers	Professionals	Sales	Administrative Support Workers	Service Workers	Grand Total
Man / Male	11	98	49	1	58	19	236
American Indian/ Alaskan Native							
Asian			1				1
Black or African American					2	2	4
Hispanic or Latino		2	2		1		5
Native Hawaiian or Other Pacific Islander							
Two or More Races (Not Hispanic or Latino)			1				1
White	11	96	45	1	55	17	225
Woman / Female	3	162	26	3	522	1	717
American Indian/ Alaskan Native		2			4		6
Asian		1			5		6
Black or African American		1			18		19
Hispanic or Latino					11		11
Native Hawaiian or Other Pacific Islander		1					1
Two or More Races (Not Hispanic or Latino)			1		12		13
White	3	157	25	3	472	1	661
Grand Total	14	260	75	4	580	20	953