



# ARTIFICIAL INTELLIGENCE (AI) GOVERNANCE STATEMENT

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## Introduction

We are committed to becoming an AI organization embedding intelligence into our products, processes and decision making, while ensuring ethical deployment, data privacy, and regulatory compliance

## Our Vision and Mission

<b>VISION</b>	<i>To be a leader in AI-driven innovation, delivering measurable value to customers and stakeholders through intelligent, ethical, and scalable AI solutions.</i>
<b>MISSION</b>	<i>Empower every team with AI tools that accelerate productivity, improve decision quality, and create differentiated customer experiences.</i>

## Our Commitment

The bank is committed to the responsible, ethical, secure and value driven use of AI and data across its operations. AI and data capabilities are intended to support innovation, enhance customer and employee experience, improve operational efficiency, strengthen risk management, and enable better decision-making. This commitment is guided by the bank's values, regulatory obligations, and the need to maintain stakeholder trust.

## Governance Approach

The bank has established a structured governance approach to support responsible AI adoption and effective data management. AI initiatives are aligned with enterprise data governance, information security, model risk management, enterprise architecture, vendor risk management and applicable regulatory requirements. Oversight is provided through Executive Data Governance Forums (EDGC) and cross-functional collaboration between business, technology, data, risk and compliance teams.

- Executive oversight supports alignment of AI initiatives with strategy, risk appetite and regulatory expectations.
- Cross-functional review helps assess use cases for fairness, transparency, privacy, security and business value before wider deployment.
- Data governance monitors accountability, stewardship and responsible use of data throughout the AI lifecycle.

## Responsible AI Principles

- **Fairness:** The bank seeks to reduce the risk of unintended bias and promote equitable outcomes through appropriate review and control mechanisms.
- **Transparency:** The bank promotes appropriate human oversight, explainability and clear accountability in AI-supported decisions, particularly where impacts may be material.
- **Accountability:** AI initiatives operate under defined ownership, governance and approval processes across the lifecycle of each use case.
- **Security and Privacy:** AI solutions operate within the bank's security, privacy and data protection controls to safeguard information and maintain resilience.
- **Compliance and Risk Awareness:** AI adoption is aligned with applicable laws, regulations, internal policies and risk management expectations.

## Continuous Improvement

The bank's AI and data governance approach will continue to evolve as technologies, business priorities and regulatory expectations develop. The bank remains committed to strengthening its governance structures, controls, operating model and organizational capabilities over time to support responsible innovation and sustainable value creation.

## Conclusion

This statement reflects the bank's commitment to responsible innovation, sound governance and the protection of customer and stakeholder interests. Through structured oversight, strong data governance and ongoing enhancement, the bank aims to use AI and data in a way that is secure, ethical, transparent and aligned with long-term business value.