

Committees of the Board

COMMITTEE	MEMBERS*	KEY RESPONSIBILITIES
Corporate Governance Committee	Alan N. MacGibbon (Chair) Amy W. Brinkley Claude Mongeau Nancy G. Tower	Responsibility for corporate governance of the Bank: <ul style="list-style-type: none"> • Identify individuals qualified to become Board members, recommend to the Board the director nominees for the next annual meeting of shareholders and recommend candidates to fill vacancies on the Board that occur between meetings of the shareholders. • Develop and recommend to the Board a set of corporate governance principles, including a code of conduct and ethics, aimed at fostering a healthy governance culture at the Bank. • Satisfy itself that the Bank communicates effectively, both proactively and responsively, with its shareholders, other interested parties and the public. • Oversee the Bank's alignment with its purpose and its strategy, performance and reporting on corporate responsibility for sustainable matters. • Oversee subsidiary governance for the Bank enterprise-wide. • Provide oversight of enterprise-wide conduct risk and enterprise-wide complaints, and act as the conduct review committee for the Bank and certain of its Canadian subsidiaries that are federally regulated financial institutions. • Oversee the establishment and maintenance of policies in respect of the Bank's compliance with the consumer protection provisions of the Financial Consumer Protection Framework ("FCPF"). • Oversee the evaluation of the Board and Committees.
Human Resources Committee	Claude Mongeau (Chair) Amy W. Brinkley Alan N. MacGibbon John B. MacIntyre Karen E. Maidment	Responsible for management's performance evaluation, compensation and succession planning: <ul style="list-style-type: none"> • Discharge, and assist the Board of Directors in discharging, the responsibility of the Board of Directors relating to leadership, human capital management and compensation, as set out in this Charter. • Set corporate goals and objectives for the Chief Executive Officer ("CEO"), and regularly measure the CEO's performance against these goals and objectives.

COMMITTEE	MEMBERS*	KEY RESPONSIBILITIES
		<ul style="list-style-type: none"> • Recommend compensation for the CEO to the Board of Directors for approval, and review and approve compensation for certain senior officers. • Monitor the Bank's compensation strategy, plans, policies and practices for alignment to the Financial Stability Board Principles for Sound Compensation Practices and Implementation Standards, including the appropriate consideration of risk. • Oversee a robust talent planning and development process, including review and approval of the succession plans for the senior officer positions and heads of control functions. • Review and recommend the CEO succession plan to the Board of Directors for approval. • Produce a report on compensation which is published in the Bank's annual proxy circular, and review, as appropriate, any other related major public disclosures concerning compensation. • Oversee the strategy, design and management of the Bank's employee pension, retirement savings and benefit plans.
Risk Committee	Amy W. Brinkley (Chair) Ayman Antoun Cherie L. Brant Colleen A. Goggins Karen E. Maidment Keith G. Martell Nancy G. Tower Ajay K. Virmani	Supervising the management of risk of the Bank: <ul style="list-style-type: none"> • Approve the Enterprise Risk Framework ("ERF") and related risk category frameworks and policies that establish the appropriate approval levels for decisions and other measures to manage risk to which the Bank is exposed. • Review and recommend the Bank's Enterprise Risk Appetite Statement for approval by the Board and oversee the Bank's major risks as set out in the ERF. • Review the Bank's risk profile and performance against Risk Appetite. • Provide a forum for "big-picture" analysis of an enterprise view of risk, including consideration of trends, and current and emerging risks.
Audit Committee	Nancy G. Tower (Chair) Ayman Antoun Brian C. Ferguson Keith G. Martell S. Jane Rowe Mary A. Winston	Supervising the quality and integrity of the Bank's financial reporting and compliance requirements: <ul style="list-style-type: none"> • Oversee reliable, accurate and clear financial reporting to shareholders. • Oversee the effectiveness of internal controls, including internal control over financial reporting.

COMMITTEE	MEMBERS*	KEY RESPONSIBILITIES
		<ul style="list-style-type: none"> • Recommend to the Board the appointment of the shareholders' auditor for approval by the shareholders and the compensation and terms of engagement of the shareholders' auditor for approval by the Board. • Oversee the work of the shareholders' auditor, including requiring the shareholders' auditor to report directly to the Committee. • Review reports from the shareholders' auditor, chief financial officer, chief auditor, chief compliance officer, and chief anti-money laundering officer, and evaluate the effectiveness and independence of each. • Oversee the establishment and maintenance of policies and programs reasonably designed to achieve and maintain the Bank's compliance with the laws and regulations that apply to it. • Act as the Audit Committee for certain subsidiaries of the Bank that are federally regulated financial institutions.
Remediation Committee	Keith G. Martell (Chair) John B. MacIntyre S. Jane Rowe Nancy G. Tower	Responsible for overseeing compliance by the Bank and its subsidiaries with the requirements set forth in regulatory enforcement related orders and agreements: <ul style="list-style-type: none"> • Monitor, oversee and assess, through management reports to the Committee, the Bank's compliance with the provisions of all enforcement related orders including progress against milestones and other targets. • Review and recommend for approval by the Board of the Bank, all actions necessary for the compliance of items specifically assigned in the aforementioned enforcement orders and agreements to the Board of the Bank. • Receive regular reports from management detailing the form and manner of all actions taken by the management across the first, second, and third lines of defense, in response to the enforcement requirements and commitments. • Make regular reports to the Board of the Bank on the Committee's activities and its assessment of management's progress in addressing the enforcement related requirements. • Review and assess whether the remediation teams have sufficient financial and managerial resources, processes, personnel, technology, and control systems to implement and sustain the remediation activities necessary to address the enforcement-related requirements.

**as of February 13, 2025*