INTEROFFICE MEMORANDUM

To: Audit Committee

From: Mary Hom MH
Chief Risk Officer

Date: October 14, 2025

Re: Internal Audit Plan – Fourth Quarter 2025

The proposed projects for the fourth quarter of 2025 are as follows:

- Petty Cash (assurance)
- President's Office Expenses (assurance)
- Employee Expenses (continuous monitoring)
- Investments (continuous monitoring)
- Code of Ethics/Conflicts of Interest (annual employee certification)
- Ongoing initiatives:
    - AI Working Group
    - PII Working Group

Action by Members of the Audit Committee:
The Members of the Audit Committee are requested to approve the Fourth Quarter 2025 Internal Audit Plan.