

First Merchants Corporation Environmental Policy

First Merchants Corporation (the “Company”) recognizes that its business activities have an impact on the local, national, and global environments. It is our goal to minimize any negative impacts of our operations on the environment. This includes management of the environmental impact of our business operations and our physical facilities including all branches, office, and operational buildings.

We are focused on managing our environmental impact through sustainable business practices by actively managing our consumption of the following resources:

- Energy (i.e., electricity/gas)
- Water
- Paper
- Waste management

We strive to protect our environment and manage our impact by:

- Identifying opportunities for mitigating environmental risks associated with our business practices,
- Complying with all applicable environmental regulations,
- Measuring and monitoring environmental impact metrics and using this information to regularly review procedures, initiatives, and the allocation of resources,
- Encouraging, guiding, and supporting staff to act in accordance with this environmental policy,
- Auditing metrics and monitoring operational environmental risks,
- Managing construction and renovations to minimize waste and improve efficiency,
- Maintaining an ESG Committee to oversee and govern all ESG efforts of the Company,
- Reporting our sustainability efforts to the Nominating & Governance Committee of the First Merchants Board of Directors.

The Company will continue to evolve its practices to reflect its mission and scale, including size, scope, and complexity of its operations.