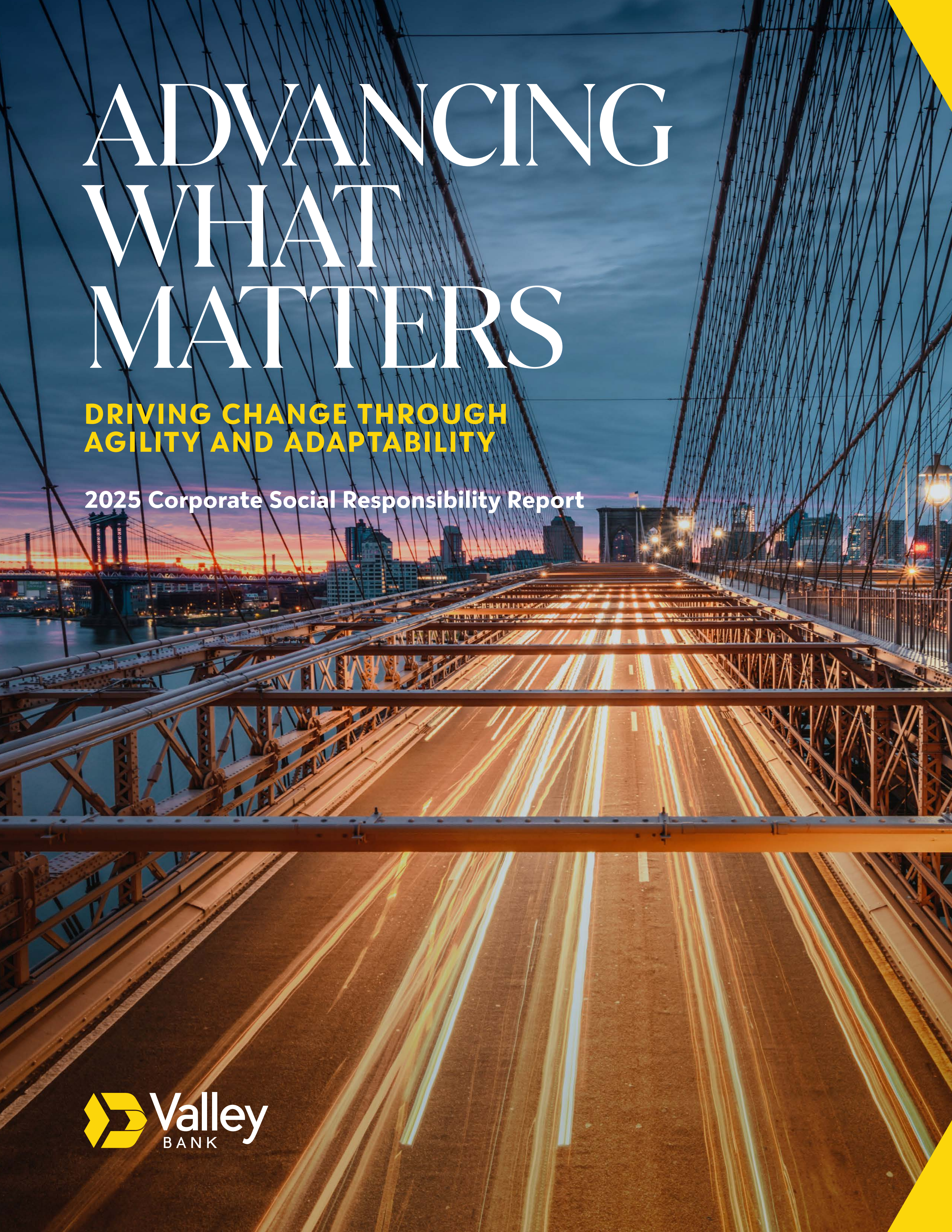
ADVANCING WHAT MATTERS

DRIVING CHANGE THROUGH AGILITY AND ADAPTABILITY

2025 Corporate Social Responsibility Report



Valley BANK

Contents

Our Message

At Valley Bank, we are steadfast in the belief that strong communities are the bedrock of opportunity and lasting progress. Serving the communities we live and work in is one of the most important things we do. It's a core belief on which our organization was founded and it's what guides our actions today.

As relationship bankers, we are not just community members – we are stewards of the communities we serve.

How we show up for our clients, our colleagues, and our community partners is rooted in our Corporate Social Responsibility (CSR) strategy, which is defined by four pillars: promoting affordable housing; stimulating community and economic development; inspiring innovation and entrepreneurship; and driving impactful local leadership. This work is brought to life and amplified by the incredible community organizations that we are grateful to partner with each year.

And it's because of these partnerships that 2025 proved to be an exceptional year. It stands as a defining moment for our organization and one that primes us for even greater progress, as we approach our centennial anniversary in 2027.

In 2025, we directed more than $3.6 billion toward initiatives designed to expand access to affordable housing, fuel small business and entrepreneurial growth, and help families build stronger financial futures. These investments were intentionally focused on areas where we believe our resources can produce sustainable positive results.

Valley originated $1.8 billion in community development loans to support the development and rehabilitation of affordable housing, nonprofits and community service organizations, the revitalization and stabilization of communities, and sustainable local development and economic growth.

In addition, more than $800 million of our community investment portfolio was specifically allocated to support low-to-moderate income (LMI) individuals, neighborhoods, and small businesses. Through this targeted effort, New Markets Tax Credit investments in New York City and Los Angeles, supported early childhood education, charter school redevelopment, workforce training hubs, and next generation career pathways in technology, digital media, and culinary arts.

These efforts were amplified by our participation in the Federal Home Loan Bank of New York's (FHLBNY) programs, which resulted in more than $9 million in subsidies from FHBLNY's Affordable Housing Program. This investment supported the creation and rehabilitation of more than 500 affordable housing units in New Jersey and New York, a marker of the progress that happens when we partner with organizations like the FHLBNY, whose work is instrumental in the communities we serve. Additionally, we continue to leverage the down payment assistance and Small Business Recovery Grant programs from FHLBNY that provide support for homeownership, small businesses, and nonprofits.

At the heart of all our work are our associates, who contribute their time and expertise to champion causes that address the real needs of our local communities. In 2025, our associates spent more than 13,500 volunteer, board, and committee hours joining our community partners in bringing their work to life. These contributions supported affordable housing initiatives, career and workforce readiness programs, financial education, and food insecurity as well as providing technical assistance to small businesses – work that results in positive local economic impact and opportunity and long-term stability across our markets.

In 2025, Valley provided more than $6.8 million in philanthropic support through grants and donations to community partners, with a focus on affordable housing, community services, and economic development across our footprint. Our charitable contributions prioritized housing- and food-related organizations addressing heightened food and housing insecurity, while also supporting education-focused nonprofits throughout the Bank's service area. Through Valley's Workplace Giving Donation Match Program, associates amplify their charitable impact by matching their donations dollar for dollar. This match program is complemented by the awareness, recognition, and engagement we generate through corporate communications and volunteer initiatives.

This is what it means to be stewards of the communities we serve: It's an acute understanding that it's our responsibility to support our community partners because it's their work that makes a meaningful difference in the lives of those we serve.

The opportunity to partner with organizations who live and breathe this work firsthand is a privilege that we honor and cherish.

This disciplined and intentional work was recognized with a third consecutive "Outstanding" Community Reinvestment Act (CRA) rating in our most recent evaluation in 2025, highlighting the impact of thoughtful planning, consistent execution, and sustained local engagement.

This rating underscored a simple truth: Progress is only possible when we work together.

As we look ahead to our centennial year, we are proud of the progress we have made and poised to embrace the greater opportunities that lie ahead. We will continue to deepen our community impact by investing in our associates and the community partnerships that we hold dear because we know that together, we can move forward thoughtfully, responsibly, and with greater purpose.

IRA ROBBINS
Chief Executive Officer

BERNADETTE MUELLER
Chief Corporate Social Responsibility–CRA Officer

Who We Are

For nearly 100 years, Valley has helped people navigate life's most important moments — buying a first home, growing a business, building a future they can pass on.

At the same time, we've worked alongside our community partners to strengthen the places we call home. From increasing access to affordable housing to championing small businesses and empowering local economies, we've been intentional about building positive change that lasts.

Because at the heart of it all is a simple truth: Everyone has a "how?" they're trying to solve. Whether it's a personal goal, a business ambition, or a community need, that question is where progress begins — and where meaningful partnerships are formed.

As a relationship based bank, we're uniquely positioned to help turn those questions into actions — and intentions into outcomes.

Valley at a Glance

FOUNDED IN
1927

$64B
IN ASSETS

3,600+
ASSOCIATES

230+
BRANCHES/OFFICES ACROSS 7 STATES

240+
ATMS

DEPOSITS OVER
$52B

LOANS OVER
$50B

(VLY)
VALLEY NATIONAL BANCORP NASDAQ

We use our expertise and resources to turn ambitions into achievements, transactions into relationships, and moments into legacies. We bring that same commitment to our community partners, supporting sustainable and equitable change that makes a real difference for the people they serve.

Supporting our partners is core to who we are at Valley. We understand just how instrumental they are to the success of the communities we serve, and we are honored to join them in their missions. We're grateful to the clients and partners who have trusted us with their questions; and believed in us to help them answer their "how?".

WE'VE BEEN ANSWERING

HOW?

SINCE

1927

We are inspired by what we've built together as we embark on the next century of turning moments into milestones.

2025 Recognition and Achievements

Outstanding CRA Rating, Office of the Comptroller of the Currency

Valley Bank received its third consecutive "Outstanding" rating from the Office of the Comptroller of the Currency (OCC) on its most recent Community Reinvestment Act (CRA) exam, covering the 2022-2024 evaluation period. The OCC evaluates national banks on how effectively they help meet the credit needs of their entire communities – including low- and moderate-income (LMI) individuals and neighborhoods.

America's Best Regional Banks and Credit Unions, *Newsweek* and Plant-A Insights Group

Valley was named one of America's Best Regional Banks and Credit Unions for by *Newsweek* and Plant-A Insights Group for the second consecutive year. This ranking comes after a comprehensive evaluation of 9,000+ financial institutions, incorporating insights from customer feedback, service offerings, and overall performance.

Best Bank in New Jersey, Gold Medal, GOBankingRates

Valley was named one of the Best Banks by GOBankingRates, earning the prestigious Gold Medal, which recognized Valley as the best bank in New Jersey. This honor highlights Valley's commitment to providing exceptional banking services and products to its customers. GOBankingRates is a leading personal finance and consumer banking website that evaluates banks' customer service and product offerings across the country.

Bronze Excellence Award, Brandon Hall Group Human Capital Management Excellence Awards

The Valley Intern Program (VIP) received the Bronze Award for Best Selecting and Onboarding Interns in the Talent Acquisition category by the Brandon Hall Group's Human Capital Management Excellence Awards. The program recognizes excellence in talent, learning, and leadership development.

Corporate Citizenship Award, *Long Island Business News*

Valley was awarded the Corporate Citizenship Award by the Long Island Business News for its commitment to driving positive social and economic change across the Long Island community.

Training APEX Award, *Training* Magazine

Valley's Learning and Talent Development team earned the Training APEX Award by *Training* magazine, which celebrates organizations that demonstrate excellence in employee training and development. The award underscores Valley's commitment to fostering a culture of learning, innovation, and continuous growth.

NJBIZ Leading Women in Business

The recipients of the NJBIZ Leading Women in Business awards are professionals who have made a significant positive impact on business in New Jersey. Valley Bank's Chief Corporate Social Responsibility–CRA Officer was recognized as an honoree.

Corporate Volunteer of the Year, Network for Teaching Entrepreneurship

Valley Bank was recognized by the Network for Teaching Entrepreneurship (NFTE) as the Corporate Volunteer of the Year for the Mid-Atlantic region. This recognition reflects Valley's longstanding commitment to empowering young entrepreneurs and creating opportunities for students in underserved communities.

Honored by New Jersey Community Development Corporation

Valley Bank was honored for its deep commitment to empowering local neighborhoods by the New Jersey Community Development Corporation (NJCDC). A NJCDC board member described Valley as "a partner whose values show up where they matter

most — on the ground, in our neighborhoods — investing in affordable housing, small businesses, financial education, and the nonprofit backbone that supports our families."

Community Action Hero, Norwescap

As part of its 60th anniversary observance, Norwescap recognized Valley Bank as a Community Action Hero. Valley was recognized as a key partner for providing extensive support for Norwescap's financial empowerment and community donation programs.

Recognized by Cornerstone Family Programs

Valley Bank was recognized by Cornerstone Family Programs and Morristown Neighborhood House for its 40+ year partnership with them and commitment to building a stronger, brighter, community.

Honored by Institute of Music for Children

During the Institute of Music for Children's Cherish the Arts celebration, Valley Bank was honored for more than a decade of support and partnership that helped fund scholarships, provide equipment and infrastructure, and create innovative programs that ensure every child has access to the arts, regardless of their income or background. Valley's support initially began with funding a scholarship program to provide access to arts education for children with special needs. Over time, that support has evolved into a continuous funding stream that now represents the Institute's largest investment from a private corporation.

Impact Partner Award, Suits for Seniors

Valley Bank was honored with the Impact Partner Award at the Suits for Seniors Awards and Scholarship Breakfast held in West Palm Beach, Florida for our leadership, partnership, and ongoing commitment to supporting youth empowerment through community engagement efforts. Valley was proud to partner with Suits for Seniors to help advance its mission of preparing high school seniors for life after graduation with mentorship, financial education, and leadership development, along with educational tools.

Longstanding Partnership Honor, Oasis of Hope Community Development Corporation

Valley was recognized as a longstanding partner of Oasis of Hope, helping to support its mission of making affordable housing and financial literacy accessible for families.

Community Investment Highlights

Here’s how we helped make a difference:

$1.8B

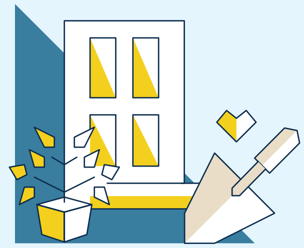
IN COMMUNITY DEVELOPMENT LOANS

to advance affordable housing and community services to LMI individuals, economic and community development, revitalization and stabilization

$371M

IN RESIDENTIAL MORTGAGES

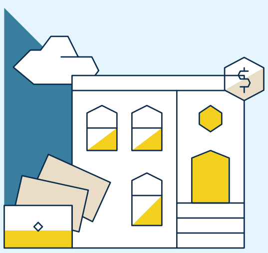
to LMI borrowers and/or borrowers in LMI neighborhoods



$816M

IN COMMUNITY DEVELOPMENT INVESTMENTS

supporting LMI neighborhoods, individuals, and businesses



$235M

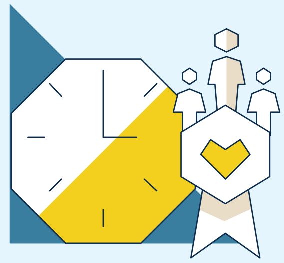
IN MULTI-FAMILY LOANS

in LMI neighborhoods

$319M

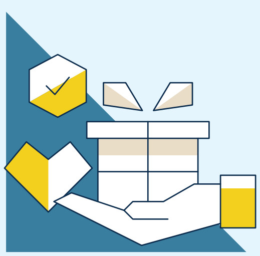
IN SMALL BUSINESS LOANS

to small businesses and/or businesses in LMI areas



13,500+

VOLUNTEER HOURS



$6.8M+

CHARITABLE GIVING

$3.6B

TOTAL INVESTMENT

Every year, we reaffirm our commitment to the communities we serve, prioritizing meaningful support for LMI individuals and neighborhoods. In 2025 alone, that commitment drove more than $3.6 billion in community investment.

Community Impact & Outreach

Valley is an integral member of the communities we serve, and we have a responsibility to invest our time, expertise, and resources where they can make the greatest difference. By supporting community organizations and collaborating with local leaders, we're helping advance financial empowerment, strengthen economic opportunity, and contribute to the long term health and vitality of our communities.

Our Corporate Social Responsibility Pillars

Our approach to responsible corporate citizenship is anchored by our four CSR pillars, each of which helps us form partnerships and develop initiatives that meet community needs.

Promoting Affordable Housing

We are promoting affordable housing and empowering individuals to achieve homeownership.

Stimulating Community and Economic Development

We strive to build economic vitality and community well being by supporting workforce development, financial education, business growth, and improved health and wellness.

Inspiring Innovation and Entrepreneurship

We are committed to promoting economic development by supporting small businesses, which are the backbone of our local economies.

Driving Impactful Local Leadership

We are engaging with local nonprofit and civic organizations to drive positive change.

Making a Difference from Coast to Coast

Each year, we have the opportunity to partner with a roster of community and nonprofit organizations whose work makes a real and meaningful difference for the people they serve. From promoting financial literacy and increasing access to affordable housing to developing career-readiness programs and meeting people's fundamental needs, we are honored to join our partners in supporting this vital work.

Here's a look at some of our partnerships and highlights from 2025.

New Jersey

For six decades, **Norwescap** has been a beacon of support for low-income individuals and families in Sussex, Warren, Hunterdon, Morris, and Somerset counties. Their programs are designed to provide support for education and employment, improve financial literacy and health and wellness, and provide access to housing. In 2025, our associates connected with Norwescap to provide educational resources on first-time homebuying, credit, and financial basics for their constituents. Because of this work, Valley was recognized as a Community Action Hero during the organization's 60th anniversary celebration.

We proudly attended the **New Jersey Citizen Action Education Fund's Small Business Expo** to provide small business owners with the resources needed to fuel their business growth. The Valley team engaged with numerous small business owners and shared information about the Bank's products and services. They also discussed how the Bank partners with and supports local communities.

We partnered with **TTA Empire, Inc.,** a veteran-owned, minority-owned nonprofit that provides veterans and their families with access to housing assistance, as well as support for physical and mental wellness. A major focus of our engagement has been supporting their flagship housing project: "Homes4Vets," which helps provide stable, long-term housing solutions for veterans. This initiative also increases access to community reintegration services for those transitioning out of the military. Additionally, Valley associates serve on the board of TTA Empire, providing strategic guidance, governance, and professional insight that's positioning the organization for long-term growth.

Valley associates contributed 103 volunteer hours to provide financial literacy support for students in the **Long Branch School District.** The coursework was designed for students in first through fourth grades and included discussions on budgeting, saving, and basic money management.

Valley associates volunteered more than 100 hours with Spring Street Community Development Corporation / Table of Hope, packing 529 food bags that served more than 1,100 individuals in Morris County. In addition to hands-on support, Valley provided a donation to further advance Spring Street CDC's mission of supporting families facing economic hardship.

Through the organization's **SOAR (Student Outreach and Academic Reinforcement)** and youth programming, Valley led financial literacy workshops supported by three interns during the VIP Week of Service. The workshops focused on financial goals, cash flow management, saving, and personal financial decision-making.

Through our partnership with the **Community FoodBank of New Jersey (CFBNJ)**, we helped support its mission to address food insecurity throughout the state. Through our grant support, volunteer service, and board engagement, Valley qualified as a CFBNJ Impact Partner in 2025. The partnership engaged over 100 Valley associates and helped provide more than 54,000 meals to food insecure New Jersey residents, directly supporting LMI communities across Valley's assessment areas.

Our associates contributed 282 volunteer hours to the **Junior Achievement of New Jersey,** delivering financial education and workforce readiness programming to LMI students, participating in the organization's BizTown and Finance Park programs. The partnership helps address resource gaps in economically challenged urban schools by providing no cost educational support to students and school communities.

Through our partnership with the **Adler Aphasia Center,** Valley's Fraud Risk Management team delivered fraud awareness, education, and community protection initiatives for individuals affected by aphasia—a disorder often caused by stroke or traumatic brain injury—as well as for caregivers and community members. In addition, the organization's social services and outreach manager hosted an interactive webinar where more than 200 Valley associates participated, providing education on aphasia and available support resources.

New York

Valley co-sponsored **The Center for an Urban Future's "Brooklyn: 50 Ideas for a Stronger, More Equitable Future" event,** a half-day policy forum that spotlighted locally driven ideas on economic development, equity, and community challenges. The event brought together local government leaders, nonprofit leaders, small business advocates, and residents, creating a direct dialogue between community voices and policymakers. The event was a great success, having been attended by hundreds of people in-person and online.

Valley is proud to support NFTE and its mission to bring high-quality, experiential entrepreneurship education to students across the country. Our partnership with NFTE has played a central role in the organization's work, serving as our second largest volunteer partner in 2024, and our largest partner in 2025. We were honored to be recognized by **NFTE** as the 2025 Corporate Volunteer of the Year for the Mid-Atlantic region for our longstanding commitment to empowering young entrepreneurs and students in underserved communities.

Valley provided a line of credit to support the renovation and expansion of a new Brooklyn facility for **God's Love We Deliver (GLWD),** a nonprofit that prepares and delivers medically tailored meals to individuals who are unable to cook for themselves. Founded in 1985, GLWD serves New York City's most vulnerable populations—90% of their clients live below the poverty level—by offering free meals, nutrition education, and counseling across all five boroughs and surrounding counties.

Associates from our Human Resources and Retail teams joined our interns during our Week of Service to support **Cypress Hills Local Development Corporation's** Career Readiness Program. Through the program, our associates and interns helped provide career guidance, interview preparation, job search tools, and networking strategies for Cypress Hills' participants.

Our associates contributed 70+ volunteer hours distributing food and essential resources through **Island Harvest's** door-to-door delivery service for individuals and families experiencing food insecurity.

California

We marked the grand opening of our first West Coast branch in Beverly Hills with a ribbon cutting ceremony that was attended by city leaders including the Beverly Hills mayor, community members, and Valley Bank executives. During the celebration, we presented a donation to the **Beverly Hills Education Foundation**, which supports public school excellence for students in the Beverly Hills Unified School District (BHUSD). The grant will be directed to enhance the opportunities of the BHUSD Business Pathway and Distributive Education Clubs of America (DECA) students, which will have a positive impact on financial literacy, education, workforce development, small business, and economic development.

When destructive wildfires devastated Southern California in the first quarter of 2025, several local organizations jumped into action to support recovery efforts including: the **Neighborhood Housing Services of Los Angeles, Abode Communities,** the **American Red Cross Los Angeles Region,** and the **Los Angeles Regional Food Bank.** Valley directed funding to support these organizations, addressing both immediate needs and long-term rebuilding projects.

Our Los Angeles Community Engagement & Nonprofit Luncheon brought 14 representatives from eight nonprofit partners together at our Los Angeles office to discuss volunteerism opportunities, first-time homebuyer education resources, and the introduction of community lending products and programs in Los Angeles County including our BankOn Certified Journey Checking account, which is a cost-effective tool that specifically meets the needs of unbanked and underbanked individuals. Attending nonprofit partners included: **Neighborhood Housing Services of Los Angeles, Local Initiatives Support Corporation (LISC) Los Angeles, Abode Communities, Girl Scouts of Greater Los Angeles, Junior Achievement of Southern California, Beverly Hills Education Foundation, The Posse Foundation Los Angeles,** and **People Assisting the Homeless (PATH).**

Chicago

Mercy Home for Boys & Girls provides a safe and stable place to call home for children suffering from neglect, abuse, and housing instability. In addition to that critical support, it also connects hundreds of children and families throughout metropolitan Chicago with a vast network of accredited professional service agencies that can offer more resources for those in need. To support Mercy Home's work, our Chicago team participated in its on-site professional networking event, coaching participating youth on how to build and refine their networking skills.

The Chicago team connected with students at **Arrupe College of Loyola University Chicago** to discuss career opportunities, conduct informational interviews, and help students develop their networking skills. This work supports Arrupe College's mission to provide its students with a comprehensive education and career readiness experience at an affordable cost. As part of our intern program's Week of Service, the Chicago team and its intern provided mentorship and career guidance to participating students.

Alabama

Valley associates partnered with **Valiant Cross Academy** in Montgomery to deliver a financial education presentation to 10th and 11th grade students, sparking strong engagement and receiving positive feedback from both students and faculty. Through a foundation of strong academics and leadership training, Valiant Cross Academy provides young African American men in Montgomery with the skills and character development needed for long-term success. The school operates with an intentional focus on creating educational opportunity and stability for students who often come from underserved communities.

Our associates led a fraud awareness seminar for seniors in Pell City, educating attendees on common elder fraud schemes and how to avoid them. The session provided practical guidance on recognizing scams, protecting personal and financial information and reporting suspected fraud, reinforcing our commitment to financial education and protecting vulnerable populations.

Our Commercial, Retail, and Credit teams in the Montgomery market joined the **Heart of Alabama Food Bank** to help pack and distribute thousands of pounds of food, resulting in a record-setting year for the organization. The effort highlights the power of teamwork in action. Special thanks to our associates who demonstrated our commitment to community service.

> This is something I truly enjoy. We work for an organization that supports the community we serve, and this year, Heart of Alabama Food Bank made a new record packing and distributing food to those in need.
>
> – Valley Associate

For more than 48 years, **Family Connections** has served youth and families in crisis, providing emergency shelter, crisis intervention support, and counseling. Along with the Bank's Birmingham market manager and a Family Connections board member, Valley has been proud to support Family Connections in its mission to provide critical services that promote long-term stability for youth and families in Birmingham.

Florida

2025 marked the opening of our "Future Founders" storefront with **Junior Achievement (JA) of South Florida**, which provides financial literacy, work readiness, and entrepreneurial resources to more than 80,000 students in Broward and Palm Beach counties. The Future Founders storefront provides students with the opportunity to learn about personal banking, how financial services can support business growth, and how customer relationships play a key role in community success. In addition to the storefront's opening, Valley joined JA at its Celebration of Impact Breakfast, which brought together 250+ business and community leaders dedicated to empowering the next generation through education and workforce development initiatives.

> It was an honor to be recognized by an organization whose mission aligns powerfully with our values at Valley Bank: to create opportunity, uplift communities, and invest in the future. Valley Bank is proud to support a movement that's making a lasting difference in the lives of young people.
>
> – Valley Corporate Social Responsibility-CRA Regional Officer

Valley interns from the Tampa and St. Petersburg markets partnered with **Metropolitan Ministries** in Tampa to deliver a Money Smart financial literacy session for teens and families facing homelessness and economic hardship. Through interactive discussions, interns helped participants build practical budgeting and saving skills, reflecting Valley's commitment to community engagement and financial empowerment.

Associates from the Bank and Valley Insurance Services (VIS) participated in the Palm Beach County Food Bank's third annual Meal Build Food Drive, which provided 660+ meals for individuals and families experiencing food insecurity across Palm Beach County. The drive resulted in about 800 pounds of food being donated to those in need.

We partnered with **Suits for Seniors** to help advance its mission of preparing high school seniors for life after graduation through mentorship, financial education, and leadership development. Suits for Seniors also provides students with tools like tailored suits, laptops, and scholarships. Valley was honored with the organization's 2025 Impact Partner Award for the Bank's ongoing partnership and commitment to supporting youth empowerment through the program.

> We are profoundly grateful for Valley Bank's belief in our mission and for the impact this gift will have across our district.
>
> Morris Educational Foundation Executive Director

Community Spotlight: Empowering the Next Generation

Education-focused philanthropy is a key pillar of our CSR program, which helps expand access to learning and to workforce and career readiness programs, through partnerships with local organizations.

In 2025, Valley made several donations to support educational scholarships across our footprint. As part of this effort, we donated to eight organizations across New Jersey and Florida that share our commitment to promoting student success. These grants supported a wide range of initiatives including classroom resources, student enrichment programs, and scholarships.

These organizations included in New Jersey:

- Foundation at the New Jersey Institute of Technology (NJIT) (Newark)
- Morris Educational Foundation (Morristown)
- Ramapo College Foundation (Mahwah)
- Paterson Charter School for Science and Technology (Paterson)
- LEAD Charter School (Newark)
- Hillsborough Educational Foundation (Hillsborough)
- Passaic Board of Education (Passaic)

And in Florida

- CARE Elementary School (Miami)

"We are profoundly grateful for Valley Bank's belief in our mission and for the impact this gift will have across our district," said Morris Educational Foundation Executive Director. "Valley's generosity directly fuels innovation in our classrooms, expands access to meaningful learning experiences, and opens doors for students who depend on scholarship support to pursue their dreams. Their support is more than a donation; it is an investment in possibility."

Community Spotlight: Nourishing Communities in Need

At Valley we understand how critical food security is to the health and stability of the communities we serve. Our nonprofit partners are on the front lines every day, ensuring families have access to nutritious meals. We are proud to support their missions and stand beside them during this time of heightened need.

Throughout 2025, Valley made several donations to food pantries and food banks to support those experiencing hunger across our footprint. In the last quarter of 2025, we were proud to donate to leading food banks in New Jersey, New York, Florida, Alabama, California, and Illinois as part of our commitment to address food insecurity during a period of heightened demand. The support came at a time when many households were navigating uncertainty around Supplemental Nutrition Assistance Program (SNAP) benefits and community organizations were facing an increased pressure to meet basic needs.

These donations supported the following 12 food banks expanding access to nutritious food for families in need:

- Community FoodBank of New Jersey
- Island Harvest (Long Island, NY)
- City Harvest (NYC)
- Feeding Westchester (Westchester, NY)
- Feeding Tampa Bay (Tampa, FL)
- Second Harvest Food Bank of Central Florida
- Feeding South Florida
- Community Food Bank of Alabama
- Heart of Alabama Food Bank (Montgomery Area Food Bank)
- Los Angeles Regional Food Bank
- Second Harvest of Silicon Valley
- Greater Chicago Food Depository

Community Spotlight: Advancing Affordable Housing

In September 2025, we proudly announced that seven of the projects we support received over $9 million in subsidies from the Affordable Housing Program (AHP) offered by the Federal Home Loan Bank of New York (FHLBNY). This marked the largest awarded total of subsidies and projects for Valley through the AHP, reflecting both long-standing and new client partnerships.

> “These awards reflect the strength of our partnerships with nonprofit organizations, developers, and the FHLBNY. Together, we’re able to bring forward the solutions needed to expand access to affordable homeownership, support small businesses, and drive community development across the region.”
>
> Valley Corporate Social Responsibility CRA Senior Vice President

Each project was part of the development, preservation, and rehabilitation of more than 500 affordable housing units across New York and New Jersey:

- Enhancements to Twin Oaks Apartments in partnership with Community Development Corp. of Long Island
- 30 West Street – Haverstraw in partnership with Westhab, Inc.
- Westfield Two and Westfield Three in partnership with Second Westfield Senior Citizens Housing Corporation
- Paterson Pillar Supportive Housing in partnership with Pillar Care Continuum
- Prairie Pond in partnership with House of David Preservation, Inc.
- Preservation of Syracuse Housing for People with Disabilities in partnership with Community Options NY, Inc.

“These awards reflect the strength of our partnerships with nonprofit organizations, developers, and the FHLBNY,” said Valley Corporate Social Responsibility–CRA Senior Vice President. “Together, we’re able to bring forward the solutions needed to expand access to affordable homeownership, support small businesses, and drive community development across the region.”

Workplace Giving

Valley launched its Workplace Giving program in 2023, providing associates with the opportunity to support their favorite charities through donations matched dollar-for-dollar by the Bank. The program matches eligible donations from $25 to $500 annually, covers transaction fees, and has been enhanced to improve access and participation since its launch. Through ongoing awareness and platform improvements, Valley has supported a wide range of causes, matching more than $56,000 in associate donations to over 190 nonprofit organizations in 2025.

Causes of note in 2025 included support for Go Red for Heart Month, Black History Month, Hunger Action Month, Breast Cancer Awareness Month, and relief efforts for areas affected by the Los Angeles wildfires. The donations made in 2025 exemplify a company-wide culture of giving – one that encourages and empowers our associates to seek out and share causes that matter to them.

Valley Cares

Serving the communities we live and work in is central to who we are as an organization, and it's why we make it a priority to provide our associates with opportunities to support their favorite charitable organizations. Through our Valley Cares program, full-time associates are provided 16 hours of volunteer time off to use each year. In 2025, our associates dedicated more than 13,500 volunteer hours, demonstrating that our community commitment isn't just a tagline – it's the essence of who we are.

Community Advisory Boards

Valley's Community Advisory Boards play a vital role in strengthening our connections with the communities we serve. These boards currently include local leaders from New Jersey, New York, Florida, and Alabama, people who live and work in the communities we collectively support.

The advisory boards embody collaboration and our ongoing commitment to meaningful community engagement. Together, we strategize ways to drive impactful change, focusing on:

- Supporting LMI individuals and small businesses
- Empowering community development organizations
- Providing insights that shape responsive financial solutions

Through this collaboration, Valley gains invaluable perspectives that help guide the development of financial products and services—whether it's banking, purchasing a home, or planning for the future. The advisory boards continue to shape Valley's role as a trusted partner in community growth and resilience.

The New Jersey & New York Advisory Board consists of leaders from:

- New Jersey Citizen Action (NJCA)
- The Housing and Community Development Network of New Jersey (HCDNNJ)
- Essex Community Land Trust (ECLT)
- Asian Americans for Equality (AAFE)

The Florida & Alabama Advisory Board consists of leaders from:

- Corporation to Develop Communities of Tampa, Inc. (CDC of Tampa)
- LB Limited and Associates Inc.
- Orlando Neighborhood Improvement Corporation (ONIC)
- MBS Consulting Services Inc.
- Palm Health Foundation
- Birmingham Business Resource Center (BBRC)
- Navigate Affordable Housing Partners

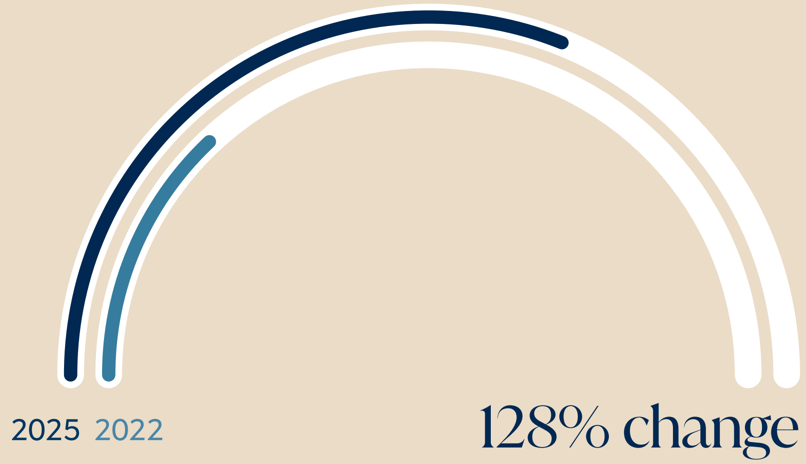
Community-Based Products & Programs

Consumer Banking

In 2025, our Consumer Banking segment was redefined to reflect who we are today and who we're becoming. Our new structure brings together key departments of Consumer Banking to better align around our customers' needs and help them achieve their next chapter of growth with greater clarity and collaboration.

Valley's Consumer Banking organization is made up of multiple business lines including Retail Banking, Residential Mortgage and Small Business Banking (SBB), Digital & Assisted Channels, Product & Pricing, Sales & Service, Consumer Credit, Specialized Lending, and Wealth & Insurance.

Growth in CRA-Qualifying Board Participation



Retail Banking

Our branch network plays an active role in supporting the communities we serve through meaningful, hands on engagement. To improve the Bank's operational efficiency and to allow for a more cohesive customer experience, we realigned our Residential Mortgage and Retail Banking teams to ensure full collaboration across both departments. Teams regularly host in branch and local events designed to foster connection and promote financial wellness through educational seminars and networking opportunities. These programs help customers and community members better understand mortgage options, savings and checking products, and other financial tools that contribute to long term financial confidence.

Beyond the branch, our associates demonstrate a strong commitment to community involvement by volunteering with local nonprofit organizations, providing charitable contributions, helping advance initiatives, events, and causes that strengthen the neighborhoods where we live and work, and serving on boards and committees.

The Retail Management Team has increased its participation in CRA-qualifying boards over the past few years.

In-Branch Community Events

Valley's in-branch events, including Mortgage Education workshops and Small Business networking gatherings, create meaningful opportunities for current and prospective customers to learn, connect with us, and engage with our experts. By supporting homebuyers and local business owners through practical, relationship-based programming, these events reflect our commitment to serving and strengthening the communities where we operate.

Small & Micro Business Banking

Through accessible capital, tailored banking products, and advisory support, we serve a sizable and growing segment of small and micro businesses, as approximately 3.4 million small businesses operate across the Bank's footprint. Not only is supporting small businesses and entrepreneurs a core pillar of our Corporate Socia Responsibility strategy, but it's also a major component of our consumer and commercial strategy.

To ensure that our offerings are aligned with the needs of our small and micro business customers, Valley appointed a head of Small Business Banking (SBB) to sharpen our execution, simplify decision-making, and build a scalable platform that supports our clients and frontline teams. Specifically, this division leads a dedicated service strategy that focuses on the following:

- Eligibility First: Our small and micro business segment is focused on serving businesses that have been operating with annual revenues up to and including $5 million.
- Lifecycle Support: We are committed to helping businesses navigate key phases of the lifecycle including startup, growth, maturity, and succession by providing financial tools that match their evolving needs.
- Speed with Standards:We are determined to deliver fast, responsive service that provides our clients with the tools to achieve their goals.
- Digital Efficiency: We are leveraging tech platforms to streamline the lending application and approval process for small businesses, resulting in a seamless borrower experience.
- Clear Segmentation: Our small business bankers will focus on SBB lending, ensuring clarity in process and ownership across our internal teams.

This approach to small business banking is rooted in accessibility and consistency, offering dedicated tools and support to meet our clients across all stages, signaling the strength of this segment and our commitment to delivering a consistent, relationship-driven experience for our clients and teams.

Promoting Homeownership

Residential Mortgage: Local Presence, Lasting Impact

Improving access to homeownership, especially at a time when many are challenged by the affordability crisis, is one of our key responsibilities.

Our Residential Mortgage team actively participates across our regions and markets to provide first-time homebuyer education and partner with community organizations to increase access to affordable housing.

The Residential Mortgage team was proud to support the work of organizations that provide critical community services for the residents across our footprint. We partnered with many community and nonprofit partners to provide awareness, education, resources, and tools for first-time homebuyers.

Valley's Journey to Homeownership program is one of the staples of our Residential Mortgage initiative, designed to provide critical education and resources to first-time homebuyers, particularly those from LMI households. The program reflects Valley's deep commitment to financial empowerment and community engagement, offering participants an accessible, informative, and supportive pathway to homeownership. The workshop covers the basics of home financing, helping participants understand how the homebuying process works and is held monthly either in-person or virtually.

The Residential Mortgage team also presented the workshop during National Homeownership Month, allowing Bank associates to better serve first-time homebuyers with tools, programs, and products.

We also shared homebuying educational resources at the Supportive Housing Association (SHA) of New Jersey's 27th Annual Housing Conference. One of Valley's Community Mortgage officers served as a panelist during the Pathways to Homebuyers discussion, sharing guidance on community mortgage programs and down payment assistance.

Through our longtime partner, Invest Newark, our Residential Mortgage and Retail teams partnered with Newark Land Bank, the African American Chamber of Commerce of New Jersey, and one of the area's most notable local realtors to host seminars on first-time homebuying, small business resources, and generational wealth-building for community members.

Los Angeles Nonprofit Luncheon

Valley Bank hosted a Community Engagement & Nonprofit Luncheon at its downtown Los Angeles office. The event brought together 14 representatives from eight of Valley's nonprofit partners to foster in-person connections and discuss priorities for 2025. Attendees also learned about Valley's plans to expand community engagement and explored ways to support one another, their constituents and employees. As part of the luncheon, Valley team members shared information about our programs and products and as part of the presentation, Valley bankers provided an overview of our first-time homebuyer Journey to Homeownership workshop and our community advantage mortgage products.

Community-Based Products and Programs

Building Stronger Financial Futures

Providing people with the tools and resources to achieve financial stability is one of the most important things we do. That's why we're proud to offer convenient and affordable banking options like our Journey Checking Account – a low or no cost account designed to meet the needs of unbanked and underbanked individuals.

The account is officially certified by the national Cities for Financial Empowerment Fund (CFE Fund) as meeting the BankOn National Account Standards for affordability and accessibility. Not only does this certification build trust and credibility among customers, but it underscores our commitment to financial inclusion.

Outfitted with a low or no monthly fee, free online and mobile banking access, and no overdraft fees or minimum balance requirement, the Journey Checking Account helps account holders develop healthy money habits and increases their access to financial inclusion.

In conjunction with the product, Valley offers a financial education program that provides direct access to bankers and on-site banking, for organizations and their constituents. This program is intentionally conducted at a convenient and accessible location for the participating organization's attendees.

Through the program, participants learn about best practices for budgeting and saving, receive one-on-one connectivity with Valley bankers and have the ability to open Journey Checking Accounts on-site. Valley bankers provide an overview of the account's features, help download and conduct a walkthrough of our mobile app, and serve as a continuing trusted point of contact for program participants.

As of year-end 2025, Valley had over 5,200 active Journey Checking accounts.

Homeownership Products and Programs

Valley is proud to offer a series of proprietary, federal, and state sponsored tools and partner programs to help clients achieve the dream of homeownership and make it attainable.

Valley Community Advantage Home Mortgage

- **What it does:** helps make the path to homeownership more accessible for qualified first-time homebuyers.
- **What it offers:** a 3% down payment and below-market interest rates on fixed payments without the expense of mortgage insurance, as well as homebuyer counseling and post-purchase counseling through HUD-certified housing counseling agencies.

Valley Community Plus Home Mortgage

- **What it does:** serves as an affordable option for first-time homebuyers in LMI neighborhoods.
- **What it offers:** a 5% down payment and reduced interest rates on fixed payments without the expense of mortgage insurance.

Valley Community Advantage Refinance

- **What it does:** helps homeowners looking to refinance their mortgages.
- **What it offers:** allows current Valley mortgage customers to refinance up to 95% of the home's value, helping alleviate financial pressure.

Valley Community Home Equity Credit Line

- **What it does:** provides homeowners with a more accessible way to improve their homes and uphold home maintenance
- **What it offers:** an affordable introductory rate to make home renovations, without the expense of closing costs.

Federal Products and Programs

- **Freddie Mac Home Possible Mortgage:** offers 15, 20, and 30-year fixed rate loans for purchase, as well as for rate and term refinance. A down payment of as little as 3% is required and qualified first-time homebuyers must attend homebuyer counseling.
- **Fannie Mae HomeReady Fixed Rate Mortgage:** offers 10, 15, 20, or 30-year fixed-rate mortgages. Homebuyers must meet Fannie Mae's county income limits and complete homeownership education.
- **Freddie Mac Home One Mortgage:** offers 15, 20, and 30-year fixed-rate loans for purchase, rate, and term refinancing. There are no limits on borrower geographics, or income and homebuyer counseling is required for first-time homebuyers.
- **Federal Housing Administration Loans:** offers 15 and 30-year fixed-rate mortgages for qualified homebuyers. Homeownership education is required for participants.
- **Veteran's Administration Loans:** offers a 30-year fixed-rate mortgage with low down payment options and without the expense of mortgage insurance. Homebuyers must be active military, veterans, or in the National Guard.
- **U.S. Department of Agriculture Loans:** designed specifically for LMI borrowers in rural areas. These loans are also applicable for USDA-designated areas in New Jersey, downstate New York, Florida, and in eastern Pennsylvania.

State Programs

- **New Jersey Housing and Mortgage Finance Agency (HMFA) Police and Firefighter Program:** offers 15- or 30-year fixed-rate loans for members of New Jersey's Police and Firemen's Retirement System.
- **New Jersey Habitat for Humanity:** supports five Habitat chapters in New Jersey through servicing of Habitat loans that Valley did not own or originate.
- **Alabama Housing:** offers affordable homeownership programs with below-market interest rates and down payment assistance for first-time and repeat homebuyers.
- **Florida Housing:** provides 30-year fixed-rate mortgage loans and down payment assistance to first-time homebuyers through participating lenders across Florida.
- **Florida First Heroes:** supports first responders and community workers with up to $35,000 in down payment and closing cost assistance, along with lower mortgage interest rates.
- **Housing Finance Agencies (HFAs):** makes homeownership more affordable for first-time and LMI homebuyers. These loans feature low down payments, competitive interest rates, and options for down payment and closing cost assistance. HFA loans are conventional mortgages that conform to guidelines set by Fannie Mae and Freddie Mac.

State Program Spotlights

- **AAA Scholarship Program:** Since 2018, Valley has contributed to the AAA Scholarship Foundation through the Florida Tax Credit Scholarship Program, enabling hundreds of at-risk students to change their lives through enhanced educational options. This education tax credit program provides scholarships to children from low-income families, providing them the opportunity to attend schools that better meet their individual needs. Not only does this program empower students to succeed academically and socially, but it fosters long-term educational equity. In 2025, Valley allocated $250,000 across five counties in Florida, awarding 32 AAA scholarships. Along with these financial contributions, Valley has provided hours of service to AAA by serving on its Bank Advisory Board, allowing the organization to grow exponentially.
- **Step Up for Students:** As part of the Florida Tax Credit Scholarship Program, Step Up for Students empowers families with limited financial resources to pursue appropriate learning options for their children, helping expand education equity across the state. In 2025, Valley invested $250,000 in Step Up for Students, which funded 30 scholarships for underserved and underrepresented students. Not only does this program promote academic achievement and social mobility, but it also helps build a more inclusive education system across the state.

- **Neighborhood Revitalization Tax Credit Program:** Valley partners annually with the New Jersey Department of Community Affairs, through their Neighborhood Revitalization Tax Credit (NRTC) Program, to positively impact communities throughout the state by investing in nonprofits with approved neighborhood plans.

  Valley invested $1 million in New Jersey's 2025––2026 NRTC program, supporting six projects and organizations across Passaic, Warren, Middlesex, and Essex cCounties: New Jersey Community Development Corporation, Norwescap, Passaic Habitat for Humanity, Jewish Renaissance Foundation, and HANDS. These initiatives focus on expanding access to affordable housing, supporting small business growth, and increasing economic opportunity. Administered by the state Department of Community Affairs (DCA), the NRTC program offers business entities the opportunity to use state tax credits toward investments in neighborhood-based non-profit organizations that are actively revitalizing neighborhoods guided by a DCA-approved, resident-driven revitalization plan. Since its inception in 2002, the NRTC program has become one of the most successful public-private programs furthering community development and neighborhood change in New Jersey.

Partner Programs

- Community Land Trusts & Deeds Restrictions: While not commonly offered by most banks, land trust lending is another way that Valley helps broaden access to homeownership.
- Co-Op Transactions: Valley is proud to provide access to co-op loans through a variety of mortgage products.

Homebuyer Dream Program

The Federal Home Loan Bank of New York

Launched in 2020, the Homebuyer Dream Program (HDP) from the Federal Home Loan Bank of New York (FHLBNY) provides down payment assistance for first-time homebuyers in New York and New Jersey. In many cases, this assistance can cover down payments, closing costs, and homebuyer counseling services.

As a participating lender in the HDP, Valley has helped first-time homebuyers achieve their dream of homeownership, pairing the assistance of the program with our Community Advantage Home Mortgage solution, which helps make the path to homeownership more accessible for qualified first-time homebuyers.

In 2025, Valley supported 56 families in achieving homeownership through the HDP and provided more than $650,000 in down payment assistance. Each family served represents the beginning of a more secure financial future and generational wealth.

Of note, one of the Bank's home loan consultants, worked with a family for three years, helping them navigate personal setbacks until they were able to close on their forever home in April 2025.

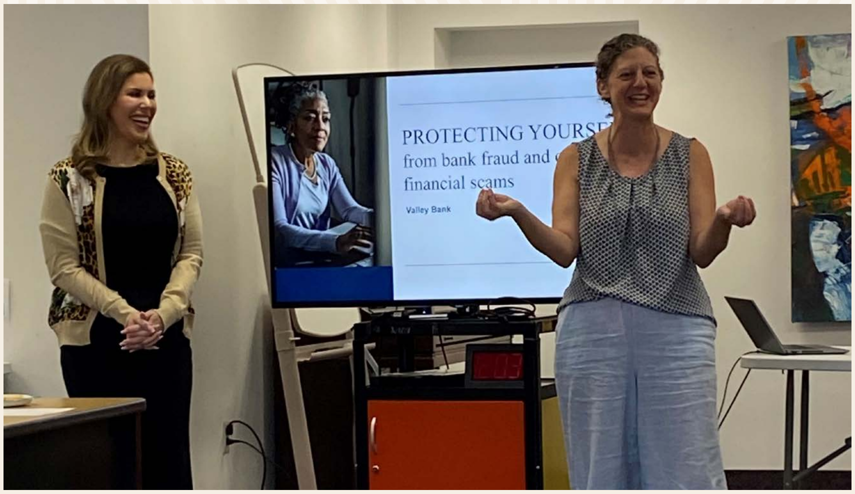
> "I would like to sincerely thank your team, for the outstanding support I received during my loan process."
>
> – Valley Community Advantage Client

> "Because of my lack of experience and knowledge in loans, her review required a very large workload. On the final day before closing, she devoted more than ten hours to handle everything for my case. I am deeply grateful for everything your team has done for me."
>
> Valley Community Advantage Client

Our Inclusive Culture

The culture at Valley is rooted in one guiding principle: We all belong at Valley. This is core to who we are and drives our collective success. Fostering a workplace where people feel connected and supported is essential not only for the growth of our organization, but also for the personal and professional growth of our associates.

Associates are encouraged to bring new ideas to the table, raise new questions, and innovate the Bank's practices and products. When associates can bring their authentic selves to work, we are better equipped to serve our clients, partners, and communities.



Inclusion & Belonging

In 2025, Valley renamed its strategic initiative of supporting associates to Inclusion & Belonging, as it embodies the Bank's vision to create an environment where authentic connection thrives. By bringing together diverse backgrounds, identities, and experiences, our workplace continues to drive innovation, strengthen relationships, and support sustainable growth.

We are also committed to providing associates with inclusion-focused programming that builds awareness and understanding across the organization. Our partnerships with Disability: IN, Out & Equal, Seramount, and Blue Ocean Brain – educational platforms focused on inclusive practices and competencies – support continuous learning and growth. An enterprise-wide Fireside Chat series was also introduced to highlight associates' inspiring stories and lived experiences, fostering connection and shared understanding.

Likewise, our associates participated in a variety of community and cultural events, including the Special Olympics' Lincoln Tunnel Challenge, the Morristown Performing Arts Center's Art in the Atrium event, Morris Men Cook, a vibrant celebration of Diwali, and several Pride events in Morris and Montclair townships. We also continued partnerships with the Cystic Fibrosis Foundation, Jack & Jill of America, and Howard University, expanding access to experiences that encourage connection and cultural growth.

More than 165 associates across nine Valley locations participated in the Bank's annual Valley Goes Pink event, which highlights breast cancer awareness and early detection. Together, associates raised funds for the American Cancer Society, demonstrating the power of community, compassion, and collective action.

ABLE BELIEVE PROUD ASIA ¡HOLA! WISE

Business Resource Groups

Our Business Resource Groups (BRGs) foster connection throughout the Bank, creating spaces where associates can gather, learn, and feel a sense of belonging. Open to everyone, BRGs encourage meaningful dialogue and shared understanding, providing opportunities for associates to learn from one another.

In 2025, Valley's BRGs hosted more than 30 programs, expanding access to industry-leading educational resources and thought leaders. Speakers led discussions that empowered associates to strengthen their cultural awareness, apply inclusive practices, and lead with empathy, authenticity, and purpose.

Our BRGs include:

ABLE: Committed to empowering the disability community and the communities we serve through education, communication, innovation, and technology.

ASIA: Dedicated to celebrating the diversity and rich history of Middle Eastern, South Asian, Asian Pacific, and Asian American cultures.

BELIEVE: Encourages and empowers Black associates to lead in their professional careers through greater access to professional development, mentoring, and networking.

HOLA: Dedicated to inspiring and supporting Hispanic, Latino/a/x, and Portuguese professionals and their colleagues at Valley.

PROUD: Committed to creating safe spaces and ensuring the wellbeing of LGBTQ+ associates and their colleagues by promoting allyship, advocacy, and education through cultural competence and awareness.

WISE: Committed to educating, connecting, elevating, and empowering women by providing inclusive networking, professional development, and opportunities for collaboration and community outreach.

Recruiting from the Communities We Serve

Our success is driven by a workforce that reflects diverse perspectives, experiences, and voices. That's why we partner with colleges, universities, and community organizations across our footprint to provide internship opportunities for LMI and first generation students.

A strong talent pipeline has been built from the following institutions:

- Caldwell University
- County College of Morris
- Fairleigh Dickinson University
- Marist College
- Montclair State University
- New Jersey Institute of Technology
- Princeton University
- Rutgers University
- Saint John's University
- Saint Peter's University
- Seton Hall University
- Stevens Institute of Technology
- Temple University
- The City University of New York (CUNY)
- University of South Florida
- University of Virginia
- William Paterson University

Investing in Our People

Valley Bank's strength starts with our people. Our associates define who we are. They shape our culture, elevate the client experience, and bring unmatched passion to our clients, communities – and to one another.

That commitment is how we've earned trust for nearly 100 years—and it's what's primed us for even greater progress as we move forward.

Valley is committed to investing in our associates and their growth, and we are proud to do so by offering professional development programs and opportunities for community engagement, as well as workshops and resources that promote health and well-being.

> "This internship gave me more than just technical skills – it shaped how I approach challenges and opportunities in my career."
>
> – Valley Intern

> "The one-on-one strengths coaching session was transformational."
>
> – Spotlight Participant

Talent and Leadership Development

We're building a robust leadership path for associates, with support for every stage—from early-career talent to mid-level managers and senior leaders—so associates can grow their skills and widen their impact. Programs blend in-person and virtual workshops with mentoring, peer coaching, and hands-on learning.

In 2025, Valley launched **Spotlight**, a six-month program for emerging leaders. A cohort of 25 individual contributors—selected through our Talent Review process—completed a strengths assessment, worked with a professional strengths coach, and practiced peer-to-peer coaching to apply insights on the job. We celebrated the cohort's graduation in February 2026.

Also in 2025, a cohort of new-to-mid-level leaders completed the **Valley Management Certification** program, a practical guide to leading direct reports through the associate lifecycle.

> "These lessons will stick with me throughout my career."
>
> – LEAP Participant

> "This honor served as a reflection of the collaborative effort across teams to design an intern experience that prepares the next generation of talent for long-term success."
>
> – Chief People Officer

The program covered five focus areas: Hiring, Onboarding, Feedback & Coaching Development, Career Development & Performance Management, and Offboarding—reinforced with an emphasis on inclusion, development, and collaboration.

We introduced an interactive **Change Playbook** to help managers lead teams through transition, with training on change fatigue, resilience, and strengthening social connection and empathy. This training was a success, providing practical tools and resources that empowered leaders to guide teams through transition.

Leadership Excellence Accelerator Program (LEAP) returned for its second year, supporting early- and mid-career individual contributors as they build leadership skills. With guidance from external coaches, participants focused on self-awareness, time management, personal development, and navigating imposter syndrome. The coursework for this program was grounded in strengths assessments and individual and peer coaching.

People Resources, Culture & Engagement

Valley Intern Program (VIP)

Valley's award-winning Valley Intern Program (VIP) hosted 65+ interns from more than 40 colleges and universities across five states. Interns gained hands-on experience with teams across the Bank and joined professional development sessions that brought our Relationship Banker identity to life—from personal branding and project management to customer experience and technology.

Each intern was paired with a mentor, and our executive team met with interns throughout the program to share career insights. Intern teams also presented capstone ideas to senior leadership—several of which are now being considered for implementation.

VIP by the Numbers

WHERE OUR INTERNS COME FROM

65+ INTERNS	**40+** COLLEGES AND UNIVERSITIES	**5** STATES	**8** RETURNING INTERNS FROM THE 2024 SESSION

In 2025, VIP won a Brandon Hall Group Bronze Award in the Talent Acquisition category for its selection and onboarding process. The Brandon Hall Group's Human Capital Management Excellence Awards recognize organizations for excellence in talent, learning, and leadership development.

The program was recognized for creating an engaging intern experience while supporting Valley's business goals and strengthening our future talent pipeline.

VIP also introduced the VIP Passport, where interns earned badges by demonstrating key Relationship Banker behaviors. For example, interns could earn the Community Leader badge by participating in the VIP Week of Service, volunteering with community partners, joining a Business Resource Group, or using Valley-branded Zoom backgrounds. In 2025, 48 interns participated, completing an average of 17 initiatives each.

> I had the opportunity to volunteer at the Table of Hope Community Kitchen and Mobile Food Bank in Morristown, NJ, alongside my manager, team members, and fellow interns. Seeing the direct impact we made was incredibly rewarding and a powerful reminder of how much we can accomplish when we come together to serve others.
>
> – Valley Intern

> The VIP Week of Service is a way to give back to our communities, honoring the culture and values of Valley Bank.
>
> – Valley Intern

A Pipeline for Future Success

Since the launch of VIP, Valley has converted 65+ former interns into full-time associates through early talent programs or direct placements.

VIP Week of Service: "Guided by Purpose. Driven by Service. Navigating the Future."

Each year, interns participate in a dedicated Week of Service. This year's theme– **"Guided by Purpose. Driven by Service. Navigating the Future."** – reflected a simple truth: when we show up for our neighbors, we strengthen the communities we all share.

VIP has long been an opportunity for college students to receive real, hands-on experience in the banking industry, prepping them for post-graduate success. The Week of Service helps these students understand the community-centered ethos at Valley and allows them to learn what it means to serve and show up as Community Leaders alongside our community partners. This Week of Service has been a hallmark activity since its implementation in 2017 and has provided our interns with the opportunity to work with organizations across the

Valley footprint that share our commitment to promoting affordable housing, stimulating economic development, inspiring innovation and entrepreneurship, and driving impactful local leadership. The VIP Week of Service reflects Valley's culture of community commitment, enhances employee engagement, and helps shape the future workforce of the Bank and the communities we serve.

More than 65 interns and 50 managers, mentors, and associates across the Bank joined the Week of Service, contributing 150 + hours across New Jersey, New York, Florida, Chicago, and Phoenix.

We are thankful for the following organizations who helped make this Week of Service possible:

Arizona

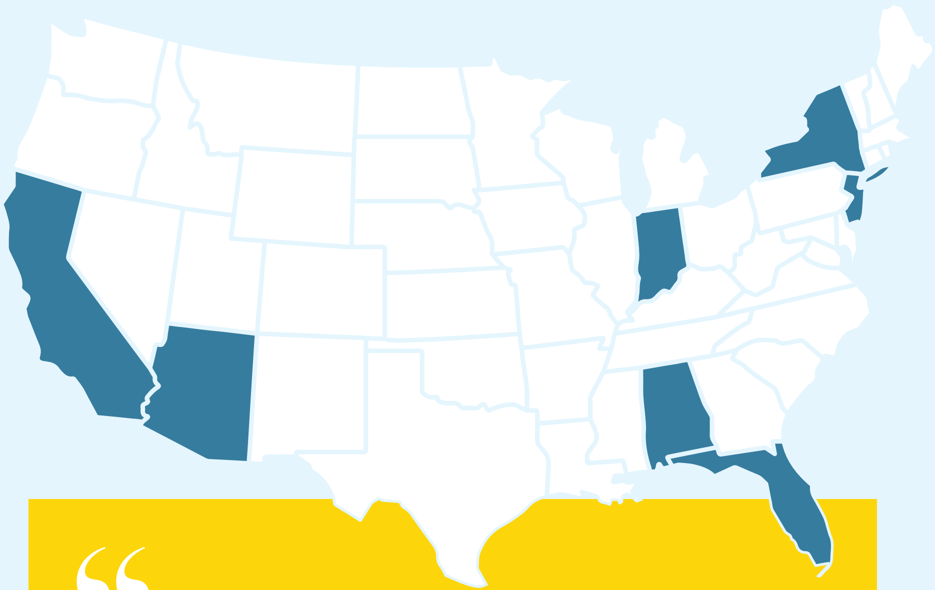
- Big Brothers, Big Sisters
- Pass It On

Florida

- Metropolitan Ministries (West Coast)
- The Education Foundation (East Coast)
- Vita Nova

Illinois

- Loyola University of Chicago - Arrupe College
- Mercy Home for Boys & Girls



> Outside the office, I had the chance to give back – presenting financial literacy workshops to campers at Metropolitan Ministries and volunteering with Created Women, Inc., a nonprofit that supports women affected by sex trafficking. Those experiences added another layer of purpose to this summer that I won't forget.
>
> – Valley Intern

New Jersey

- Family Promise of Morris County
- Table of Hope, Student Outreach and Academic Reinforcement Program (SOAR)

New York

- Fresh Youth Initiative (FYI)
- Networking for Teaching Entrepreneurship (NFTE)
- Cypress Hills Local Development Corporation

Employee Recognition

In 2025, Valley launched **Purpose in Action**, a refresh of our Employee Recognition Program and an extension of our "It Starts with Me" campaign. The program celebrates associates who show what it means to be a Relationship Banker.

Purpose in Action is composed of four components: Know It, Own It, Deliver It, and Live It, each of which is centered on accountability, purposeful collaboration, and bringing our values to life.

Through the program, associates can recognize colleagues with quarterly points, and senior leaders can award additional points for exemplary effort. Points can be redeemed through curated stores, and recognition is celebrated in town halls, team huddles, and on our internal associate site.

In the first month after launch, recognition increased meaningfully across the Bank. One example: an operational risk analyst, proactively reached out to managers to guide them through the Risk and Control Self-Assessment (RCSA) process—offering extra help to those newer to the program. He did it because it was the right way to serve.

Know It
Clarity in goals, responsibilities, and expectations.

Own It
Accountability for outcomes and processes.

Deliver It
Reliable follow through on commitments.

Live It
Daily actions that reflect our values and culture.

Purpose in Action: The first 30 days

LOGIN RATE INCREASED BY
+16%

NUMBER OF PEOPLE RECOGNIZED INCREASED BY
+25%

OVERALL TOTAL RECOGNITIONS INCREASED BY
+165%

TOTAL ENGAGEMENT WAS BOOSTED BY
156 REACTIONS &
122 COMMENTS

Valley Influencer Network

To build momentum around change management, we launched the Valley Influencer Network—a peer-to-peer program of high-performing associates across business lines. Influencers shared updates, brought forward feedback, and modeled the growth mindset—helping teams stay connected as the work evolved.

Culture & Engagement: Programs and Initiatives

Our Culture & Engagement Committee builds connection year-round through events like Team Spirit Day, Go Red for Women, Employee Appreciation Day, College Spirit Day, National Intern Day, and Valley Goes Pink—creating shared moments to engage, celebrate, and strengthen community across our footprint.

Industry Partner

Through our longtime partnership with the New Jersey Bankers Association (NJBankers) and other associations, bankers can access conferences, forums, and other development opportunities. In NJ alone, 40+ associates participated, and 25+ served in leadership roles across NJBankers committees.

Valley also sponsored 10 interns to join the NJBankers Future Ready Internship Program, which includes weekly webinars and in-person networking. Two Valley associates served as featured speakers, teaching a course on the role of product innovation in banking.

Associate Resources

Financial Protection and Well-Being

Valley offers a market-competitive Total Rewards package that supports associates with compensation and benefits, including base wages, performance bonuses, incentive compensation, stock awards, and a 401(k) plan with company match.

We also provide healthcare, life, accident, and disability insurance, plus voluntary benefits—helping protect income and strengthen financial security for associates and their families.

Physical and Emotional Well-Being

Our Employee Assistance Program (EAP) provides 24/7 access to resources that support mental and physical well-being. Associates and family members can connect with counselors for concerns including depression, stress and anxiety, relationship challenges, and grief. When needed, the EAP can also provide on-site crisis support.

Valley's leave policies support associates through life's changes, with short- and long-term disability coverage for personal illness, bereavement leave, and paid gender-neutral parental leave for birth, adoptive, and foster parents.

Promoting an Active Lifestyle

Associates can support healthy habits through Valley Vitality, our online wellness program, featuring articles, webinars, and virtual events like 5Ks. Participants can earn company points to redeem for fitness items online.

The Bank's healthcare plan also provides access to Omada, a diabetes prevention program, and MSK Direct from Memorial Sloan Kettering Cancer Center for cancer screening, diagnosis, and treatment. Both offerings support awareness and preventive care.

Work-Life Balance

When associates have room for life outside of work, they show up stronger—at home, at work, and for our customers.

Valley provides generous paid time off including vacation, personal days, and company-paid holidays, plus two community service days for volunteering.

We also offer eligible associates the option to work remotely one day a week to support flexibility and productivity.

Shaping a Responsible & Resilient Future

As our centennial anniversary approaches, our focus is on the precedents being set today and how they will shape our next 100 years.

How we shape a socially responsible and sustainable future for our clients, associates, and communities is central to that focus. It's instrumental to our long term progress and the success of the people we serve, and it defines how we continue to set the standard for responsible corporate citizenship.

Workplace Solutions

We are committed to making sure that our facilities – branches, offices, and our corporate headquarters run efficiently and in accordance with sound environmental practices. To support this initiative, sustainable practices are integrated across our portfolio, from building design and construction to daily operations.

Our Workplace Solutions team has implemented several strategies to help reduce our energy consumption and carbon emissions in areas where doing so make the greatest difference.

California Climate Bill 253 Preparation

With Valley's expansion into California, the Bank is proactively following the state's Climate Corporate Data Accountability Act. The bill establishes greenhouse gas emissions disclosure requirements for certain companies conducting business in California. This data encompasses emissions associated with fuel combustion in boilers, furnaces, and vehicles, as well as indirect emissions associated with the purchase of electricity, steam, heat, or cooling. While the implementation of the bill remains subject to evolving legal and regulatory considerations that may affect final requirements and timing, Valley is proactively continuing to collect this data so that it's ready for submission should the Act proceed. To help support our data collection process, Valley worked with a third party technology solution to support centralized data collection, management, and reporting.

Implementing Environmentally Conscious Design

Whenever branches are updated, we make it a priority to ensure that the design and occupant experience is environmentally sound. This includes efforts to select environmentally conscious materials, improve indoor air quality, and responsibly manage energy and water usage.

In 2025, Valley began preparations to relocate our Boca Raton branch to a new building. To support this relocation, we partnered with the building's landlord to advocate for the installation of a green wall, which will help improve indoor air quality. The green wall's presence is consistent with our approach to providing workplaces that support employee wellbeing.

Waste Management and Energy Efficiency

In 2025, Valley enhanced our waste removal services by restructuring janitorial, trash removal, and recycling contracts to strengthen our sustainability efforts and more effectively measure their impact. As part of this work, we brought on a new vendor to help redirect applicable waste into recycling facilities reducing the volume of material sent to landfills and incinerators.

We also introduced automated building management systems to improve energy efficiency by centrally controlling building operations based on real time conditions. These enhancements included replacing aging HVAC units with newer, lower impact refrigerant systems that consume less electricity, as well as installing lighting occupancy sensors in new construction projects and facility refreshes.

At our corporate headquarters in Morristown, electric vehicle (EV) chargers have been in place since the site opened in 2023. In 2025 alone, the chargers supported more than 3,600 sessions, delivering approximately 82,000 kilowatt hours (kWh) of electricity to power employee vehicles.

To further support energy conservation, our Enterprise Document Management team partnered with Records Management and Technology to implement a new policy reducing email storage time. At the beginning of 2025, approximately 82 terabytes (TB) of email data were stored on Microsoft servers. Following the policy change, that volume decreased by 26%, lowering the energy consumption and associated carbon emissions tied to data storage. For context, storing 1,000 emails (one gigabyte) requires approximately 32 kWh of electricity.

More recently, Valley elevated its utility bill management program by partnering with a third party vendor to track waste management and electricity usage across our facilities. This data will help inform future decisions and guide continued improvements in energy efficiency.

Climate-Related Financial Risk

Valley's risk management framework takes into consideration the potential impact that climate related financial risks can have on our operations, customers, and long term business strategy. To that end, the elements that make up our framework capital planning, credit risk oversight, operational risk assessments, and responsive credit underwriting – have all been developed to improve our readiness when a climate related event happens.

The Bank conducts annual capital stress testing using supervisory economic scenarios issued by U.S. federal banking regulators. Occasionally, we supplement these tests with scenario analyses that evaluate the potential impacts that extreme weather events may have on our operations. This supplemental testing has helped us map out a range of plausible outcomes and management responses, as severe weather events hurricanes, floods, earthquakes, and wildfires – occur independently of macroeconomic conditions.

In addition to using scenario analyses, we are constantly refining our internal processes and data capabilities to better identify and assess risks – improving our resilience against climate related events.

Credit and Lending

Climate related risks continue to pose a challenge for the clients and communities we serve, which is why we make it a priority to provide lending assistance and support where possible and especially for clients that have been negatively impacted by natural events like hurricanes and wildfires. To support this initiative, we've improved our ability to identify associated underlying data and have continued to leverage our credit underwriting technology platform.

Through these efforts, we've been able to offer much needed support like our indirect automobile and floor financing programs, which provide discount financing for hybrid and electric consumer vehicles. In 2025, we funded more than 2,500 auto loans for electric and/or hybrid vehicles, marking a significant increase from 2024.

WHO WE ENGAGE	HOW WE COMMUNICATE	HOW WE ENGAGE
▪ Institutional shareholders ▪ Retail shareholders ▪ Analyst community ▪ Regulators	▪ Annual Report ▪ Proxy Statement ▪ SEC filings ▪ Press releases ▪ Firm website ▪ Annual CSR Report ▪ Investor presentations	▪ Quarterly earnings calls ▪ Investor conferences ▪ Annual shareholder meeting ▪ Shareholder Outreach Program ▪ Direct communication with investors

Corporate Governance

Our corporate governance practices are a key part of our success, as they help us build long term value for our shareholders. Our Board of Directors oversees Valley's strategic direction, management, and performance, and provides guidance and oversight to help advance the interests of the organization and our shareholders. These governance practices periodically undergo review by senior management, legal counsel, and the Board.

Stakeholder Engagement

Our Board of Directors believes that regular stakeholder engagement is essential for organizational success, as it enhances transparency and confirms how we prioritize our goals. That's why the chairs of our Compensation Committee, Nominating Committee, and Risk Committee regularly connect with our shareholders to discuss a broad range of business and governance topics including strategy, execution, Board refreshment, executive compensation practices, risk oversight, sustainability, culture, and human capital.

These exchanges have allowed for a productive and open dialogue where insight, ideas, and perspectives from our shareholders and our Board are welcome. A brief description of our shareholder engagement efforts in 2025 is outlined above.

Innovation

At Valley, innovation is not about adopting technology for its own sake — it's about finding better ways to serve people, expand access, and strengthen the communities we support.

We approach innovation through the same relationship based lens that guides our work across the Bank. Whether improving how customers interact with their finances, supporting community and non profit partners, or simplifying complex processes, our focus remains consistent: progress that is thoughtful, responsible, and rooted in real needs.

By investing intentionally in advanced technology, data analytics, and artificial intelligence (AI) where appropriate, Valley is able to operate with greater transparency, insight, and efficiency. These tools help us make better decisions, streamline operations, and deliver more meaningful experiences — not just for Valley's customers, but for our associates and partners as well.

As innovation continues to shape the future of banking, we remain grounded in purpose. Every solution we pursue is designed to create long term value, support responsible growth, and help turn possibility into measurable impact.

Data Analytics

To support responsible growth, operational resilience, and stronger outcomes, we've made a deliberate investment in how we collect, analyze, and use data.

Through a centralized Data Hub, Valley has improved data consistency, transparency, and accountability across business lines and corporate functions. This foundation allows for clearer performance measuring, stronger customer insights, and more informed decision making across the organization.

As part of this effort, we've invested in building data literacy across our teams, helping associates understand not just how to access data, but how to use it responsibly and effectively in day to day work. The result is a more disciplined, insight driven culture that enhances performance while improving the customer experience.

AI Strategy

The evolution of artificial intelligence has created a meaningful opportunity for banking, allowing our teams to move with greater efficiency while delivering more personalized, responsive experiences for customers.

Valley has taken a considerated approach to AI adoption, establishing an enterprise AI strategy and governance framework that's aligned with industry best practices and regulatory expectations. This framework outline provides oversight, accountability, and risk management as capabilities scale, and is led by an established AI leadership team that reports to our head of Data & Analytics. Under their direction, associates have access to role-appropriate AI tools that allow them to better support the client experience and thrive in an AI-powered environment.

Today, we use AI enabled tools to automate high volume, processes across deposit and loan operations, streamline the credit underwriting process, and strengthen technology operations. These capabilities complement our existing use of machine learning for fraud detection and create more personalized experiences for our customers.

The Bank is also leveraging voice enabled AI to reduce waiting time on hold and improve call resolution, helping customers get the information they need more quickly. Together, these efforts are enhancing the banking experience, while supporting associates as they adapt and grow in an AI enabled work environment.

As we look ahead, the Bank's AI framework will continue to assess the use of new and evolving AI tools, prioritizing the protection of our clients, associates, and institution.

Valley Ventures

Valley Ventures is the Bank's venture capital and innovation arm, which invests in and partners with early and growth stage fintech companies that are reimagining how financial and enterprise technology can better serve businesses and communities.

With deep connections to the startup ecosystem, Valley Ventures brings bankers, clients, and innovators together through curated events and partnerships that explore practical, compliant ways for banks and fintechs to collaborate and scale new solutions.

In 2025, Valley Ventures hosted innovation focused events in New Jersey, Chicago, and Seattle, creating opportunities for business owners, founders, and financial leaders to explore emerging technologies and industry trends while strengthening relationships across markets.

Stuut Spotlight

Stuut Technologies is an AI powered platform that automates the accounts receivable (AR) process end to end—from customer outreach through payment collection—helping organizations improve cash flow and overall financial health.

Stuut's technology maintains context across customer interactions, learning and adapting over time to support faster collections and reduce manual back and forth. Clients have reported collecting cash days after implementation, freeing teams to focus on operations and growth.

Their comprehensive approach removes the friction that notoriously comes with AR work, allowing employees to focus on operations and production – increasing productivity and eliminating unnecessary friction.
The application has been immensely beneficial for middle market companies in the manufacturing, wholesale, and medical device industries.

In fact, Stuut has been able to help its customers collect 40% more in revenue – marking a huge increase their bottom line.

Stuut's ability to help companies with high-volume invoices has proved to be a real benefit for Valley's commercial clients. Stuut has partnered with Valley's commercial banking team to help Valley customers improve their cash order process – something that's hugely beneficial to the Bank's commercial and industrial clientele.

"We're most excited about becoming the definitive order to cash operating system for the enterprise – and Valley Ventures has been a great thought partner as we scale into that vision," said Ben Winter, Stuut's chief operating officer.

The current Stuut model provides companies with automated support in collections, cash application, payments, and deductions, with support for disputes and credit coming soon.

> We're most excited about becoming the definitive order to cash operating system for the enterprise – and Valley Ventures has been a great thought partner as we scale into that vision.
>
> Stuut Technologies COO

Dudley Ventures

Dudley Ventures (DV) serves as an investor, advisor, and its Community Development Entity (CDE) – DV Community Investment – helps developers, nonprofits, and qualified businesses bring tax credit equity and debt financing to projects in low income communities.

By expanding access to capital where it is most needed, DV Community Investment supports sustainable economic development, quality job creation, and long term opportunity in areas that have faced persistent economic challenges.

Through projects completed in 2025, DV Community Investment helped create **703 full time jobs** and **728 construction jobs,** serving more than **62,662 low to moderate income individuals**. One project of note—DV Community Investment's work with Rich Products Corporation (RPC) in Brownsville, Texas—earned recognition from Novogradac's Qualified Low Income Community Investment (QLICI) of the Year Awards, naming DV Community Investment the Operating Business of the Year for its mission impact, innovative financing, and measurable outcomes.

With the help of the New Markets Tax Credit (NMTC) program, working through Dudley Ventures, RPC was able to expand its manufacturing and warehouse space, doubling the size of its existing facility in Brownsville, Texas. The project helped create 132 full-time manufacturing and warehousing jobs in Brownsville – an area that has a poverty rate of 50.6% and an unemployment rate of 23.4%.

Each job offers wages that rank above the area's MIT living wage, a metric developed by the Massachusetts Institute of Technology that estimates the local wage rate that a full-time worker requires to cover the costs of their family's basic needs where they live. Overtime and bonuses are also provided with each job. Through the NMTC subsidy, RPC was able to fund training and scholarship programs for low-income residents of the community, increasing the availability of skilled labor in the area.

Spotlight on EARTH Alabama

In 2025, DV Community Investment allocated $7 million in New Markets Tax Credits to support the East Alabama Rural Training and Innovation Hub (EARTH), a five year initiative focused on advancing regional economic growth, workforce development, and entrepreneurship in Sylacauga, Alabama.

The project will transform a former mill site into a 125,000 square foot campus for workforce training, education, and community services, creating high quality jobs and expanding access to skill based training for the local workforce.

Through partnerships with regional agencies and service organizations, EARTH will provide comprehensive workforce development and social support for low income populations in an area where the poverty rate exceeds 35%.

The project will serve over 11,000 individuals annually through a comprehensive workforce development and training ecosystem that's aligned with the region's industry needs. In addition to those served, the project will create 55 new full-time equivalent (FTE) jobs, retain 80 existing FTE jobs, and generate 125 FTE construction jobs, with 86% of positions accessible to individuals facing employment barriers. Ninety percent of the jobs will offer wages that meet or exceed the area's MIT living wage and all jobs will provide paid medical, dental, and vision insurance, along with opportunities for technical training and career advancement.

Despite securing $22.75 million in grants and donations, the project required NMTC equity to bridge funding gaps, with $29 million allocated through multiple CDEs, including DV Community Investment, to begin construction and sustain below-market lease rates for critical community services. Since its launch, the project has remained on schedule and has been praised as an economic engine that will enhance workforce development, environmental remediation, and create sustainable economic growth in east Alabama.

DV Community Investment: 2025 Project Impacts

6
PROJECTS

3
ASSET CLASSES
- Community / healthcare
- Mixed use
- Manufacturing

728
CONSTRUCTION JOBS

703
NEW, FULL TIME JOBS

62,662
LOW INCOME PERSONS SERVED THROUGH COMMUNITY SERVICES

DV in the Community

The DV team participated in the Central Arizona Shelter Services' (CASS) Heat Relief program to support and protect individuals experiencing homelessness. Associates handed out more than 100 sun-safe materials including sunscreen, white shirts and socks, hats, cooling towels, and hygiene items.

The DV team joined Big Brothers Big Sisters of Central Arizona , which helps children realize their potential through mentorship programs, community events, and career assistance, at their Back-to-School event with Pass It On. The event helped to prepare students for the upcoming school year with backpacks, school supplies, toys, and sporting equipment. The DV team hosted a breakfast table that included financial literacy packets for families and helped serve 67 families including 235 children.

Our DV team members joined the American Cancer Society in their "Making Strides Against Breast Cancer Walk" to support life-saving breast cancer research.

Dudley Ventures team members sponsored the Girl Scouts of Arizona's Cactus Pine Council's annual Badge Bash, an event that helps raise funds to provide girl scouts with individual growth and leadership skills. The Cactus

> "We are thrilled to share that we served 67 families and 235 children! That's an incredible feat we only could have accomplished with your help and collaboration. Your kindness and support made a real difference. There were so many happy kids and parents leaving your station with full hearts and bellies. I also heard a lot of positive buzz about the financial literacy booklets—several parents shared how excited they were to look through them with their families."
>
> – Big Brothers Big Sisters of Central Arizona

Pine chapter has provided valuable support for girls from grades K-12, serving 13,000+ girls across 90 communities.

Dudley Ventures' Holiday Giving Back program supported the Big Brothers Big Sisters of Central Arizona. As part of the Holiday Giving Back program, the DV team provided each participating family member with household items, gift cards for groceries and holiday meals, and gifts from the families' wish lists.

> Due to your kindness and generosity, 53 sponsors came together to support 52 families, impacting 230 individuals this year. That's 52 households who felt seen, cared for, and supported during a time of year that can be especially tough for so many. That kind of impact goes far beyond the holidays and continues to resonate well into the new year.
>
> – Big Brothers Big Sisters of Central Arizona Team

Our Vision

FOR THE ROAD AHEAD

The progress made in 2025 represents more than the activity outlined in these pages – it represents a shared commitment to community stewardship and the belief that meaningful change happens when we work together. Every partnership, milestone, and measure of impact from 2025 – and from our last hundred years – reinforces this truth.

As we approach our centennial anniversary in 2027, we are reflecting on our beginnings – on the years of service and the progress made, in large part because of the support of our community partners. Everything we've achieved together thus far is not a finish line, but a foundation.

That foundation has set the tone for who Valley is as an organization. It's set the standard for how we show up for the people we serve. It's because of this that we hold ourselves responsible for strengthening our communities, elevating our workplace environment, and improving our ability to be the partner that our stakeholders expect and deserve. Upholding this foundation is how we move forward – setting the stage for the generations to come.

As we look toward the next hundred years of Valley Bank, we do so with gratitude for the longstanding partnerships with our community organizations; with confidence in the dedication of our associates to uphold our CSR pillars in all that they do; and with an unwavering belief in the power of responsible banking to create lasting change.

This Corporate Social Responsibility Report ("Report") is developed in good faith based on internal reporting by our business lines and corporate functions. It is intended to illustrate our commitment to sound corporate, social, sustainability and governance practices and also highlights performance and activities related to the societal impact of our business and investments.

This Report includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements are not historical facts and include expressions about management's confidence and strategies and management's expectations about our sustainability and social impact goals, targets, initiatives, commitments, and activities as well as our future operations and long-term strategy. These statements may be identified by forward-looking terminology such as "intend," "should," "expect," "believe," "view," "opportunity," "allow," "continues," "reflects," "would," "could," "typically," "usually," "anticipate," "may," "estimate," "outlook," "project" or similar statements or variations of such terms. Such forward-looking statements involve certain risks and uncertainties and our actual results may differ materially from such forward-looking statements. Factors that may cause actual results to differ materially from those contemplated by such forward-looking statements, include, but are not limited to: the evolution of consumer behavior; the need for thoughtful climate policies and practices; legislative, regulatory and legal changes; and engagement with shareholders and other stakeholders. A detailed discussion of factors that could affect our results is included under the heading "Risk Factors" in Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2025 and in other periodic and current reports we file with the Securities and Exchange Commission from time to time. We undertake no duty to update any forward-looking statement to conform the statement to actual results or changes in our expectations, except as required by law. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements.

This Report is provided solely for informational purposes, and does not constitute an offer or a solicitation to buy or to sell any security, product or service in any jurisdiction; nor is it intended to provide investment, financial, legal, accounting, tax, or other advice, and such information should not be relied or acted upon for providing such advice. All information and data in this Report is as of or for the calendar year ended December 31, 2025 unless otherwise noted.

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