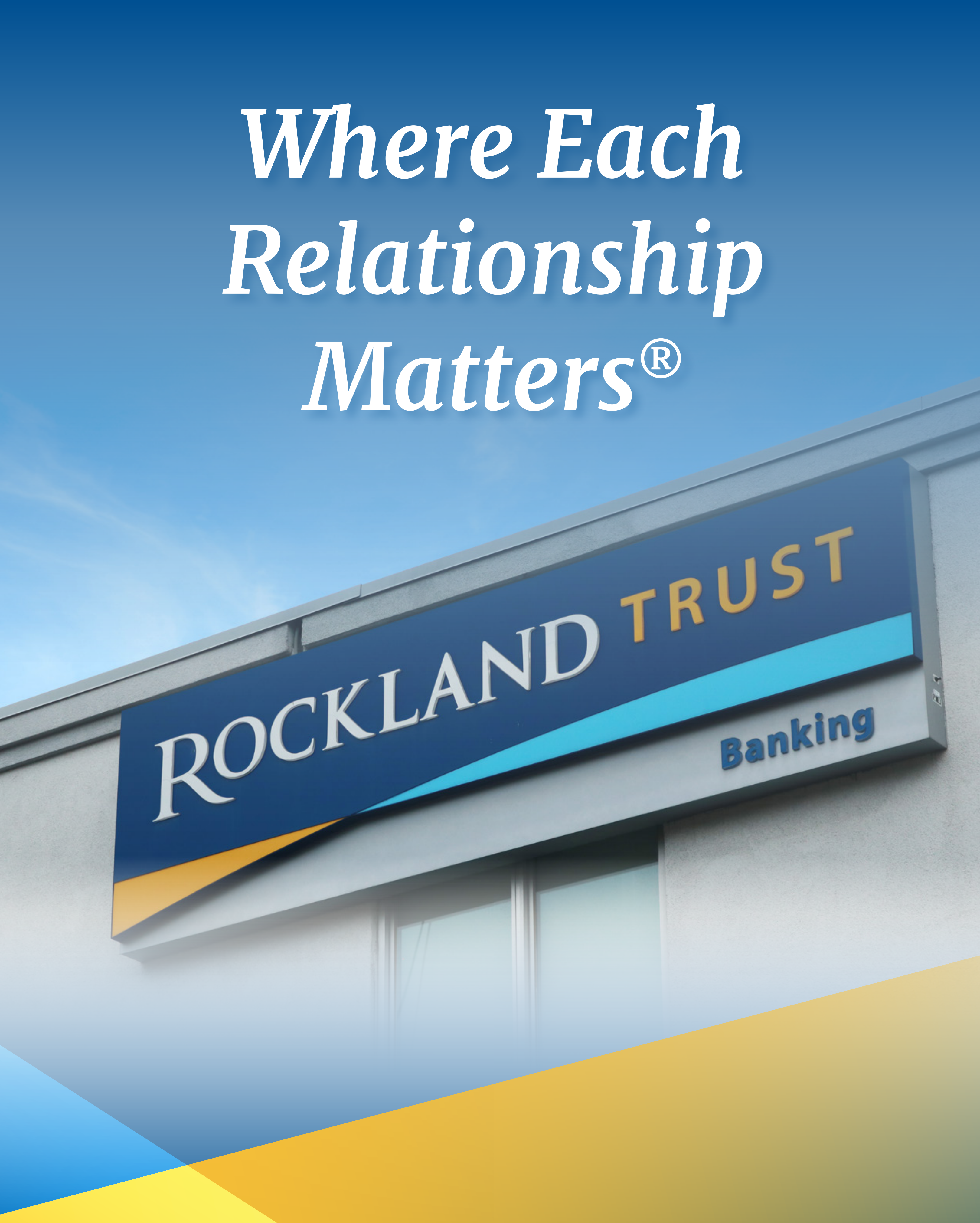
2025 ESG REPORT

INDEPENDENT
BANK CORP.
Parent of Rockland Trust

Member FDIC

Where Each Relationship Matters®



JEFFREY TENGEL
PRESIDENT & CHIEF EXECUTIVE OFFICER

2025 ESG REPORT

A LETTER FROM OUR CEO

I am proud to present Rockland Trust's 2025 Environmental, Social, and Governance (ESG) Report—a comprehensive overview of our initiatives, achievements, and ongoing commitment to fostering sustainability, supporting our communities and colleagues, and upholding the highest standards of corporate governance. This report serves as an instrument of accountability, providing transparency and insight into how we operate and highlighting the intentional steps we are taking to create a more sustainable and equitable future for all as we position the Bank for long-term success.

At Rockland Trust, we believe that success is not a solitary pursuit; it is inseparable from our responsibilities to those we work with and serve. For nearly 120 years, relationships—built on trust and respect, and rooted in our core values—have been the hallmark of our success. While expectations around environmental stewardship, social responsibility, and corporate governance have evolved over time, our commitment to being the community bank "Where Each Relationship Matters®" has remained constant. This report reflects how this commitment guides not only how we serve our clients, but also how we approach our ESG responsibilities.

As we continue to pursue responsible growth, we remain ever mindful of our impact, seeking always to operate as an agent of positive change. We are proud of the progress reflected in this report and even more energized by the work that lies ahead as we continue to integrate ESG principles into our business and culture. Thank you for your continued trust and partnership—together, we will continue to build a brighter future.

JEFFREY TENGEL

President, Chief Executive Officer,
& Director of Independent Bank Corp.
President & Chief Executive Officer of
Rockland Trust

CORPORATE OVERVIEW

Rockland Trust is a community-oriented commercial bank with nearly 120 years of history supporting colleagues, customers, and communities. The Bank operates a network of retail branches, commercial banking offices, investment management offices, and residential lending centers across Massachusetts and southern New Hampshire, with a presence in Rhode Island through one commercial banking and investment management office. As of December 31, 2025, Rockland Trust employed more than 2,200 colleagues.

PRODUCTS AND SERVICES

Rockland Trust provides a wide range of products and services to businesses and individuals, including personal and business banking, commercial lending, investment management, insurance, credit cards, mortgages, home equity lending, and mobile and online banking.

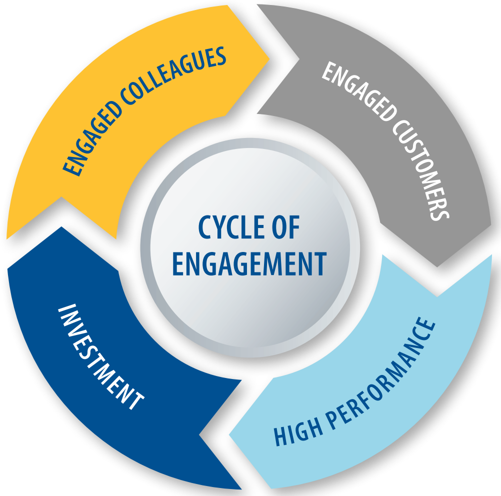
OUR MISSION

Rockland Trust is founded on a set of core values and a shared purpose to be the bank and workplace "Where Each Relationship Matters." This is captured in our corporate promises:

- **To Our Colleagues:** We are committed to a culture of inclusion, respect, teamwork, and employee engagement. Each of you is critical to our success and we will continue to invest in your success.
- **To Our Customers:** You will receive exemplary service from caring professionals who provide advocacy, stability, and knowledge in fulfilling your financial needs.
- **To Our Communities:** We will strengthen the communities in which we work and live and build enduring relationships.
- **To Our Shareholders:** Each one of us is responsible for helping meet or exceed your financial and ethical expectations.

These values instilled within our company are reflected in our superior levels of service and ongoing commitment to our community.

At Rockland Trust, we build strong relationships with customers by providing trustworthy advice, straightforward products, exceptional service, and convenient technology. These relationships are made possible by our caring and experienced bankers who serve as an extension of our customers' families and businesses.



THE CYCLE OF ENGAGEMENT

We believe that investing in our colleagues, customers, and communities creates long-term and sustainable value for our shareholders. This fundamental belief has been a core element of our culture and corporate strategy since our founding. When engaged employees provide exemplary service to our customers, satisfied customers seek to do more business with us which enables us to reinvest in our colleagues, customers, and communities.

OUR APPROACH TO ESG

We recognize that our role as a bank extends far beyond financial transactions. We see ourselves as advocates for the well-being of the individuals, families, businesses, and neighborhoods we serve. This philosophy underpins our pledge to address environmental, social, and governance matters.

GOVERNANCE AND OVERSIGHT

Our commitment to responsible operations starts at the highest levels of our organization. The Board of Directors oversees our ESG strategy, guidelines, and initiatives, ensuring alignment with our core values and long-term objectives. The Board is updated on ESG matters periodically and convenes additionally as new ESG developments and trends emerge. To operationalize our ESG commitments, we have established a senior-management-level ESG working group comprised of representatives from various business units. This group identifies ESG priorities, assesses performance, and monitors progress.

ESG OVERSIGHT

Board of Directors

ESG Management Working Group

Executive Sponsor:

Mark Ruggiero, CFO & EVP of Consumer Lending

Executive /Senior Leadership

Corporate Services, Enterprise Risk Management, Fair and Responsible Banking, Finance, Human Resources, Information Security, Legal, Marketing

STAKEHOLDER ENGAGEMENT

Our ESG management team collaborates with expert consultants to gain insights into the ESG priorities of internal and external stakeholders. This collaborative effort enables us to formalize our approach and prioritize initiatives that resonate with our stakeholders.

CONTINUED EVOLUTION

As we continue to navigate the dynamic landscape of ESG standards, regulations, and industry trends, we remain committed to evolving our ESG strategy accordingly. This includes adapting to the developing nature and scale of our business while remaining responsive to emerging ESG challenges and opportunities.

TRANSPARENCY AND ACCOUNTABILITY

Transparent reporting is fundamental to our approach. We are committed to providing stakeholders with comprehensive and accurate insights into our business, including successes, challenges, and areas for improvement. By fostering transparency and accountability, we seek to build trust and credibility with our stakeholders, reaffirming our focus on responsible business practices.

We conducted a materiality assessment to determine the five ESG priority topics.

PRIORITY TOPICS

- DATA PRIVACY & CYBERSECURITY
- BUSINESS ETHICS / CODE OF CONDUCT
- CONSUMER FINANCIAL PROTECTION
- HUMAN CAPITAL MANAGEMENT
- ACCESS TO FINANCE

GOVERNANCE

Rockland Trust is committed to upholding the highest standards of corporate governance and ethical conduct. We view these principles as cornerstones of our institution, setting the foundation for trust, accountability, and our continued success. Our governance framework, beginning with our executive leadership team and Board of Directors, is designed to ensure transparency, fairness, and responsible decision-making at every level of the organization as we seek to provide long-term value for our stakeholders, customers, and communities. Furthermore, we maintain rigorous codes of conduct and ethics which we regularly review and update.

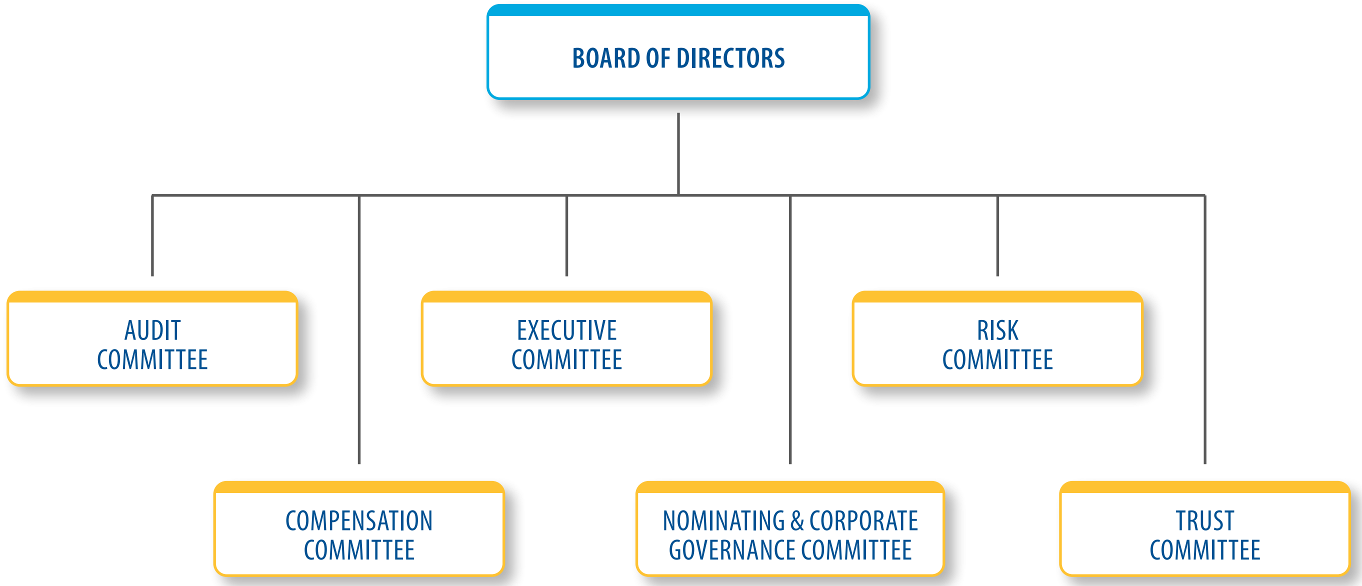
OUR APPROACH TO CORPORATE GOVERNANCE

The Board is responsible for overseeing Rockland Trust's current- and future-state strategic plans and ERM policies and programs. Throughout the year, our Board meets regularly to review information, evaluate progress, hold discussions, and carry out its oversight responsibilities related to the management and performance of Rockland Trust. This includes reviews of financial condition, liquidity, interest rate risk, credit quality, loan loss provision, regulatory compliance, operational, and other risks.

Our Board, led by an independent chairperson, is the cornerstone of our governance structure. We believe that a clear distinction between oversight and management is essential for effective governance. With a focus on serving the long-term interests of our shareholders, our Board diligently oversees our Executive Leadership Team.

COLLABORATIVE GOVERNANCE

To assist in guiding and overseeing our strategic decision-making and initiatives, the Board operates several committees, with our Audit, Compensation, and Nominating and Governance committees all being comprised of independent members. These specialized committees focus on different areas of the Bank's oversight and, when necessary, seek the expertise of external advisors to ensure thorough deliberation and informed decision-making.



ENTERPRISE RISK MANAGEMENT (ERM)

At Rockland Trust, safeguarding our organization against risks is a top priority and is overseen by our Board and Risk Committee. With their guidance, we uphold robust ERM practices that align with our strategic objectives.

POLICY AND PRACTICE

Our Board-approved ERM Policy and Risk Appetite Statement, which are central to our ERM framework, articulate our approach to acceptable levels of risk and our commitment to identifying, measuring, and mitigating risks. Under the stewardship of our management team, we ensure the comprehensive implementation of ERM practices, continuously striving for excellence as we balance risk and reward while pursuing our strategic goals within a controlled environment.

THREE LINES OF DEFENSE

We have instituted a "three lines of defense" model to fortify our risk management efforts. This model delineates clear lines of responsibility across our organization, ensuring robust risk oversight and management. From frontline operations to strategic decision-making, each line is crucial in fortifying our defenses against potential threats.

FIRST LINE OF DEFENSE

Executives in charge of business units, operational areas, and corporate functions own and manage risks.

SECOND LINE OF DEFENSE

The Risk Management function, under the purview of our Chief Risk Officer, monitors and provides risk management advice across all risk domains.

THIRD LINE OF DEFENSE

Independent assurance is performed by our Chief Internal Auditor, who reports to the Audit Committee, supported by the internal audit department.

Data Privacy and Cybersecurity

Our steadfast commitment to protecting and safeguarding the personal data of our customers and colleagues is a cornerstone of our operations. We understand that our reputation is directly tied to our ability to keep sensitive information safe and secure.

Our robust Privacy Policy, which outlines our stringent data collection, storage, and processing practices, is a testament to this commitment. It is designed to adhere to compliance with state privacy laws and industry best practices. Our multi-layered security approach and information security program are aligned with the ISO 27001 standard, further reinforcing our dedication to data security and privacy.

CYBERSECURITY DILIGENCE

At Rockland Trust, we don't wait for threats to emerge—we take a proactive stance in managing cybersecurity risks. We invest in secure, reliable, and resilient technology infrastructure, maintain robust controls, participate in collaborative information sharing with other financial institutions, and foster a culture of technology risk awareness. This includes a strong program for encrypting personal and sensitive data during transmission and, at rest, for electronic data transfers.

We diligently scan our internal and external devices for potential vulnerabilities and engage the U.S. Department of Homeland Security to scan our external devices weekly. Additionally, we engage third parties periodically to perform tests of our environment to assess the security and integrity of our information assets.

Furthermore, adhering to applicable legal and regulatory standards is paramount in our commitment to data security and we conduct regular assessments to assess compliance with the Gramm-Leach-Bliley Act (GLBA) and address any identified issues.

Recognizing the evolving nature of the threat landscape, we remain vigilant against cyberattacks, steadfastly monitoring and adapting our defenses to safeguard against potential breaches. All Rockland Trust colleagues and contractors undergo annual training in information security and privacy. Additionally, all employees and contractors participate in periodic phishing campaigns to assess users' abilities to identify email threats.

This proactive approach and continuous improvement in our technology risk management practices enhances our readiness to protect critical systems and data for our stakeholders.

PRIORITY TOPIC

Data Privacy and Cybersecurity

LEADERSHIP IN CYBERSECURITY

The Chief Information Security Officer, reporting to the Chief Risk Officer, is at the helm of our cybersecurity initiatives and is responsible for identifying and managing security risks. The Board oversees cybersecurity risk and receives strategic updates annually, with additional updates provided as needed. In addition, insights into emerging threats and mitigation strategies are regularly shared with the Board through Risk Committee meetings. Reinforcing our commitment to transparency and accountability, data privacy metrics—including GLBA compliance—are reported annually to the Risk Committee.

A CULTURE OF VIGILANCE

Ensuring a culture of security awareness among our employees is integral to our defense strategy. We achieve this through comprehensive training programs integrated into our onboarding process and mandatory annual training. These programs equip our colleagues with the knowledge and tools they need to uphold our security and privacy standards. In addition, we conduct regular phishing simulation tests as a proactive measure to keep our workforce alert and responsive to potential threats, further strengthening our security.

Other highlights include:

- Internal communications to raise awareness among colleagues
- Promoting National Cybersecurity Awareness Month in October
- Weekly vulnerability scanning by the Department of Homeland Security

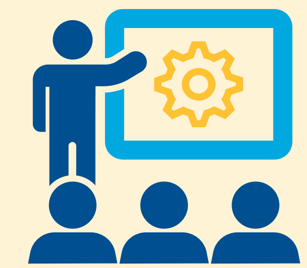
PRIORITY TOPIC

Business Ethics/Code of Ethics

As a trusted community bank, we hold ourselves to the highest standards of ethical conduct at every level of our organization.

Guided by Principles

Our commitment to ethical business practices is reflected in our Code of Ethics, a testament to our dedication to conducting ourselves in accordance with the highest ethical standards. Reviewed annually by our Board, our Code of Ethics requires all employees to conduct themselves with honesty and integrity in their day-to-day operations.



Continuous Education and Compliance

We ensure our employees are familiar with our Code of Ethics. New hires undergo comprehensive online training to acquaint themselves with our ethical standards, certifying their obligation to uphold our principles. We reinforce our collective dedication to ethical conduct through regular refresher courses and annual recertification, including for Directors.

Our Code of Ethics was last approved on March 20, 2025.

100% of colleagues completed code of ethics training.

Whistleblower Policy

As part of our strong culture, all employees are encouraged to proactively raise concerns regarding ethical conduct without fear of retribution or retaliation. Any employee who becomes aware of any conduct or event that appears to violate of our Code of Ethics is required to contact Human Resources or the 24/7 Ethics Hotline, our independent third-party whistleblowing service. The Audit Committee is notified of known violations of the Code of Ethics at its regularly scheduled meetings. Rockland Trust investigates any matter reported and takes appropriate disciplinary and corrective action.

SOCIAL

At Rockland Trust, we place relationships at the heart of everything we do, using every interaction as an opportunity to demonstrate care, compassion, and respect. We recognize that the true measure of our success lies in the strength of the relationships we foster with those we serve and support, and that deep and meaningful relationships lay the foundation for long-term value and growth.

We believe in the importance of fostering strong and inclusive communities and actively engage in initiatives that promote social responsibility, diversity, and inclusion. Our Bank is also dedicated to providing a workplace environment that makes all our team members feel welcome, safe, valued, respected, and supported, offering various professional development opportunities to help our colleagues grow and succeed.

Our commitment extends to ethical lending practices and financial inclusion as well, ensuring that we provide fair and accessible financial services and financial literacy education to all members of our community. Through colleague volunteerism and the Rockland Trust Foundation, we are also actively involved in our communities, supporting various philanthropic endeavors each year, investing in nonprofits, engaging in community development, and helping under-served communities.

DEEPENING COMMUNITY RELATIONSHIPS

Our Bank serves individuals, families, and businesses via 150 branches, 21 commercial lending centers, 12 investment management offices, and 5 mortgage centers in Massachusetts, New Hampshire, and Rhode Island. These branches and offices function as more than just our physical presence—they are centers of community engagement from which our teams immerse themselves in their communities, championing meaningful causes and supporting local businesses and nonprofit organizations.

ENHANCING ACCESSIBILITY

While we are incredibly proud of the service we provide face-to-face, we also recognize the importance of adapting to the digital age. That is why we continue to embrace digital technologies that empower our customers to bank in the manner that is most convenient and comfortable for them. By seamlessly integrating digital solutions into our service offerings, we ensure that banking with us is a memorable experience, whether in person or online.

PRIORITY TOPIC

Consumer Financial Protection

Rockland Trust is committed to fair, responsible, and inclusive banking. We focus on offering straightforward products and convenient services designed to meet the diverse needs of our community, providing clear, understandable information so that customers can make informed financial decisions. This includes ongoing efforts to simplify disclosures, enhance digital transparency, and proactively communicate terms, conditions, and potential fees associated with our services. We do this while ensuring compliance with the highest standards of consumer financial protection laws and regulations.

COMPLIANCE AND ACCOUNTABILITY

As a financial institution, compliance and accountability are foundational to our operations and how we earn and maintain the trust of our customers, communities, regulators, and shareholders. We are committed to conducting business with integrity, adhering to all applicable laws and regulations, and maintaining a culture where ethical behavior is expected, supported, and consistently reinforced. We hold ourselves to the strictest standards of regulatory compliance, adhering to the regulations set forth by the Federal Deposit Insurance Corporation (FDIC) and the Massachusetts Division of Banks (DOB). Additionally, we recognize the heightened oversight from the Consumer Financial Protection Bureau, reinforcing our commitment to maintaining transparency and accountability in all our practices.

CONSUMER PROTECTION FOCUS AREAS

Fair and Responsible Banking: Our Fair and Responsible Banking team ensures fair treatment for our diverse consumers and communities. We focus on Fair Lending laws as well as Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) guidance in order to further protect our customers on credit and deposit products and services.

Responsible banking: The Bank deploys a combination of in-person and online training focused on consumer financial protection. All employees are required to complete a Fair Lending training course annually, regardless of whether they are involved in a lending function.

Overdraft solutions: We provide a full range of overdraft solutions, including an overdraft protection line of credit and an automatic transfer service.

Risk assessments: We conduct comprehensive risk assessments on new products and services. These assessments are led by our Enterprise Compliance department in coordination with the Change Advisory team and several other departments across the organization.

Responsible marketing: We are prudent and cautious in our approach to marketing, ensuring we do not advertise anything we cannot deliver. Our diligent and thorough focus on UDAAP supports this. Moreover, our Marketing team and colleagues in customer-facing roles participate in mandatory, regular training on responsible product offering and advertising. Our commitment to responsible marketing is outlined in our Fair and Responsible Banking policy.

Customer complaint hotline: We make it easy for customers to get in touch with us through our complaint hotline and online contact options. Customer complaints are handled promptly and effectively with a focus on fair outcomes for our customers and meeting regulatory obligations. All complaints are captured in our customer experience database and routed to the correct business line to be appropriately addressed. The full report of all captured complaints is reviewed on a quarterly basis by our Compliance and Fair and Responsible Banking teams.

PRIORITY TOPIC

Human Capital Development

Our colleagues serve as the frontline relationship-builders of our business and are pivotal to our success. By fostering a team that mirrors the diversity of our communities and actively engaging colleagues in an inclusive and fulfilling culture, we are dedicated to retaining their valuable talent and empowering them to thrive.

TALENT ATTRACTION, DEVELOPMENT, AND RETENTION

Our reputation is among our most powerful recruitment tools. We are honored to have been named one of the "Top Places to Work" in Massachusetts for 17 consecutive years by *The Boston Globe*. Our colleagues are our greatest ambassadors, helping us source talented team players who will deliver exemplary service to our customers.

In 2025, we welcomed more than 900 new hires, including more than 550 colleagues from Enterprise Bank. In addition, nearly 400 of our colleagues were promoted during the year as we continue to prioritize opportunities to promote from within the organization.

Our colleagues' success is our success, and we invest in their personal and professional growth from day one. We offer training and development programs, from onboarding and digital upskilling to leadership development. Performance reviews are conducted at least annually, with incentive programs and goals to drive professional growth.

In 2025, close to 1,500 colleagues participated in internal training and more than 150 colleagues completed leadership development programs. In addition, we provided more than $170,000 in tuition reimbursement to more than 50 colleagues to pursue business- or banking-related degrees.

Welcomed **more than 900 new hires**, including more than 550 colleagues from Enterprise Bank

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EXAMPLES OF TRAINING

Onboarding: We strive to deliver a welcoming and supportive onboarding experience to every new colleague as they embark on their journey with us. New hires are supported during their first 90 days via a guided orientation, a comprehensive New Hire Toolkit, and advice from our Training and Development teams.

Principles of Management: We offer a multi-day program to help newly promoted managers or externally hired managers embrace our "manager as coach" leadership philosophy. Managers hone skills to effectively manage performance, motivate staff, and develop talent.

Rising Stars: This program is open to all colleagues and provides career development, mentorship, and shadowing opportunities to high-performing entry-level colleagues. In 2025, we graduated nearly 50 colleagues from our Rising Stars development program. As of the end of 2025, 71% of overall participants have been promoted.

EMPLOYEE ENGAGEMENT AND WELLBEING

Wellness and employee engagement are central to our talent retention strategy. Our CEO attends new-hire orientations personally to build connections and make new team members feel welcome.

Alongside competitive salaries, we offer generous benefits, including:

- Life, health, dental, disability, and pet insurance
- 401(k) with a wide selection of contribution types and a diverse range of investment options, as well as company contributions including 401(k) match, non-elective and supplemental non-elective contributions.
- Tuition and childcare reimbursement for full- and part-time employees
- Paid parental leave
- Childcare Assistance and Tuition
- Employee Assistance Program
- Mind and Body Reimbursement designed to support holistic health by providing financial assistance for certain services and applications

We recognize the importance of maintaining a healthy work-life balance and maintain programs and practices designed to actively promote a healthy work-life balance, such as flexible work arrangements when possible. Furthermore, all colleagues and their families benefit from complimentary access to our RockFIT wellness program, designed to enhance financial, physical, and mental well-being. RockFIT has become an integral part of Rockland Trust's culture, with a 40% overall engagement rate in its monthly, quarterly, and annual activities, surpassing the national average of 30%.

Our ultimate goal is to create an environment where individuals love their work and find fulfillment in their careers with us. To ensure we remain attentive to the evolving needs of our team, we regularly conduct internal pulse surveys and engage a reputable third-party provider to administer an annual employee engagement survey. It's a point of pride that an impressive 84% of our colleagues would recommend working at Rockland Trust to others.

We remain focused on maintaining our reputation of being a top workplace in areas such as employee appreciation and well-being, professional development, and work-life flexibility.

INCLUSION AND BELONGING

At Rockland Trust, we believe our performance is enhanced when our teams reflect a wide range of skills, perspectives, and life experiences. We are dedicated to building a workforce that mirrors the richness of our communities, ensuring everyone—regardless of race, ethnicity, gender, sexual orientation, ability, military status, faith, or age—can achieve their potential.

A council comprised of senior leaders and employee resource group chairs leads and guides these efforts. The council meets bi-monthly and provides annual updates to our Board. Additionally, we collaborate with various inclusion and belonging focused organizations to strengthen our initiatives.

OVER TWO DECADES OF ACTION

In the early 2000s, we celebrated the formation of our first employee resource group (ERG); today, Rockland Trust has seven active, colleague-led ERGs, formed around shared interests, backgrounds, experiences, or bonds. For ten consecutive years, we have been recognized as a "Best Place to Work for LGBTQ+ Equality" by the Human Rights Campaign Foundation, achieving a perfect score on the Corporate Equality Index in 2025.

OUR EMPLOYEE RESOURCE GROUPS

EmpowHer Alliance – Facilitates networking, professional development, and teamwork through business and social events.

Inclusion Network – Promotes diversity awareness and education through events, training, and volunteering.

Unidos – Celebrates Latin American culture, fostering professional growth and promoting diversity within our workplace.

Pride Alliance – Supports LGBTQ+ communities through education, awareness, and advocacy within the workforce and the community.

Money Circle – Provides financial education and empowers participants to teach others at Rockland Trust and in our communities.

Momentum – Champions the voices of emerging talent, promotes collaboration across generations, and offers opportunities to network, learn, volunteer, and step outside comfort zones, equipping colleagues with the tools, confidence, and relationships needed to thrive as the next generation of leaders.

RockFit – Aims to improve the physical, emotional, and financial health of all colleagues and their family members.

Access to Finance

PRIORITY TOPIC

At the core of our collective vision to be the Bank Where Each Relationship Matters lies a commitment to strengthening the communities in which we live and work. Our commitment to enhancing financial inclusion is demonstrated through our comprehensive mobile and online banking solutions, which provide secure and convenient access to financial services for underserved and remote communities. We champion community support through banking activities, corporate donations from both the Bank and the Rockland Trust Foundation, and dedicated volunteer efforts. Regardless of the approach, our objective remains firm: cultivating resilient communities where every individual is vested in sustainable economic growth.

2025 COMMUNITY HIGHLIGHTS

- Donated **$4.8 million** to more than 1,100 local and regional organizations
- Assisted customers by speaking **more than 35** different languages
- Recorded **over 32,500** colleague hours volunteering in the community
- Colleagues served in a leadership capacity at **more than 775** local nonprofit organizations

COMMUNITY COMMITMENT

Our dedication to fair and responsible banking extends beyond regulatory requirements to encompass the principles outlined in the Community Reinvestment Act (CRA). We prioritize lending, financial services, and investments in underserved communities, striving to bridge gaps and empower individuals and businesses with the resources they need to thrive. As part of these efforts, we have a dedicated Fair and Responsible Banking team to spearhead initiatives to improve access to financial products and services for low- and moderate-income individuals, small businesses, and underserved areas.

AN "OUTSTANDING" RECORD

Rockland Trust was among the select few to achieve the highest rating of "Outstanding" for our adherence to the Community Reinvestment Act. Our most recent performance evaluation by the FDIC validates our pursuit to meet the credit needs of diverse communities throughout our footprint. This includes providing essential support to low- and moderate-income individuals, neighborhoods, and businesses, ensuring equitable access to financial resources for all.

COMMUNITY DEVELOPMENT

In 2025, Rockland Trust demonstrated its steadfast commitment to community development by providing 75 community development loans totaling $438 million. This included nearly $200 million in credit for projects focused on developing or improving affordable housing. The community development financing was dedicated to promoting critical initiatives such as affordable housing, supporting vital community services for low- to moderate-income individuals and areas, bolstering small businesses, and revitalizing underserved regions, including both low- and moderate-income urban areas and middle-income nonmetropolitan areas.

FINANCIAL EDUCATION

Education is the key to financial well-being, and at Rockland Trust, we invest in lifelong learning initiatives to help individuals grow and succeed.

2025 ACCOMPLISHMENTS

Ms. Money & the Coins®: Children and families continued to 'sing the tune' for financial literacy in English, Spanish, and Portuguese in schools, homes, and community centers through animated music videos, songs, and engaging lessons as part of Ms. Money's Classroom. In addition, through a collaboration with the Children's Museum of Franklin, children and families can now learn about money through Ms. Money's Playroom exhibit, reaching an additional 50,000 community members annually.

Reading Makes Cent$: More than $34,000 was credited to students' savings accounts through this program which incentivizes local families to read together over the summer.

Credit for Life Fairs: Through the Student Financial Education Initiative, Rockland Trust helped bring more than 90 Credit for Life Fairs to just over 18,000 students in Massachusetts.

Scholarship program: A total of $174,000 was awarded in higher education scholarships—16 new scholarships were awarded and 44 previous recipients renewed their existing scholarships.

Collaborations: Through a collaboration with the Greater Boston YMCA, Rockland Trust engaged with nearly 300 of their youth summer employees at their orientations, teaching them about banking, budgeting, saving, and spending. Rockland Trust also collaborated with dozens of other nonprofits, community centers, and schools to bring financial literacy programming to community members of all ages.

ADVOCATING FOR AFFORDABLE HOUSING

As a lender, advocate, and corporate donor, we recognize that we have an important role in helping people overcome homeownership barriers and driving creative solutions to the nationwide affordable housing crisis. In 2025, we originated more than 160 residential loans utilizing innovative or flexible lending programs. Those loans totaled over $63 million and included Mass Housing, Mass Housing ONE, ONE Plus, and VA loans.

SUPPORTING SMALL BUSINESSES

Small businesses power the economic engines of communities, and we strive to help them launch and grow. In 2025, the Bank provided nearly $61 million in Small Business Administration (SBA)-backed loans.

Additionally, our colleagues participated in local business support groups, including the South Eastern Economic Development Corporation and various community development corporations and chambers of commerce.

COMMUNITY GIVING AND VOLUNTEERING

Our Bank and team members continually seek ways to support local businesses in their pursuits of success, and we welcome opportunities to share our time, expertise, and resources for the betterment of our communities. We are deeply invested in supporting local community organizations in their missions and we stand beside them in service.

Through our community outreach program, RockCorp, we give our colleagues two days a year to volunteer on company time and encourage them to support the causes and nonprofit organizations that are meaningful to them. Our colleagues logged more than 37,500 hours of volunteer work in 2025 and served in a leadership capacity at 775 unique nonprofits.

In addition, we donated more than $230,000 to United Way through our employee giving program, hosted more than 20 supply drives throughout the year to help our neighbors in need, and supported two regional collection drives: Belle of the Ball and Coats for Kids and Families.

In 2025, Rockland Trust and our affiliated Rockland Trust Foundation also donated $4.8 million in grants and sponsorships to more than 1,100 local nonprofits and community organizations. We prioritize our grants to organizations and programs that serve a majority low-to-moderate income population in the following focus areas:

- Affordable Housing, including homeless/domestic violence shelters
- Children and Youth
- Financial Inclusion
- Small Business Support
- Workforce Development

ENVIRONMENTAL

With $24.9 billion in assets and nearly 460,000 customers as of December 31, 2025, we recognize our environmental impact. We are committed to making our business more sustainable, from enhancing the efficiency of our buildings to considering the environmental impact of the projects we finance.

ENVIRONMENTAL MANAGEMENT

We have long focused on making our buildings and operations more environmentally efficient. As both property owners and tenants, we drive initiatives to monitor and improve our energy and resource useage and manage waste effectively.

ENERGY USEAGE

We are dedicated to actively managing energy consumption and leveraging renewable energy. We are in year three of a renewable supply agreement with a leading clean energy company. This three-year deal will power 98% of our portfolio with wind and solar energy, significantly cutting our carbon footprint. This includes all branch and office buildings, ATMs, and parking lots. We operate solar arrays on the roofs of 7 buildings (Somerset, Brockton, Chelmsford, Leominster, Westford, Methuen, and Billerica), further reducing our reliance on fossil fuels. We continue to enhance energy efficiency by installing programmable thermostats, LED lights, and occupancy sensors. In 2025, roughly 10% of our facilities were upgraded to LED lighting. Our Boston office has achieved LEED Gold designation from the U.S. Green Building Council, reflecting our high level of environmental performance.

RESOURCE USEAGE, RECYCLING, AND WASTE MANAGEMENT

Recycling is a growing focus for us, with single-stream recycling programs at 35 office and branch locations as of 2025. We shredded nearly 495,000 lbs. of confidential paper in 2025 and held 20 'Shred Day' events for customers to shred and recycle personal documents. We also recycle printer toner cartridges, various types of light bulbs, and work with green logistics and certified electronics recyclers to repurpose or recycle physical assets responsibly.

ENVIRONMENTAL PRODUCT RESPONSIBILITY

Through our lending practices, we support businesses undertaking sustainable projects. Our robust underwriting process includes assessing environmental risks, such as hazardous waste management, and backing projects that aim to create positive environmental change. We conduct environmental reviews prior to originating certain commercial real estate loans, as well as before initiating any foreclosure action on real property, which aims at detecting all potential environmental hazards.

ABOUT THIS REPORT

This report speaks as of end of year 2025. All information, data, opinions, and activities contained in this report are subject to change without notice. The metrics and quantitative data contained in this report are not based on generally accepted accounting principles and have not been audited. Neither Independent Bank Corp. nor any of its affiliates assume any responsibility or obligation to update or revise any such information, data, opinions, or activities, without regard to whether any of these are affected by the results of new information, future events, or otherwise. This report does not, and is not intended to, create any relationship, rights, or obligations, legal or otherwise, and you should not rely upon this report to do so.

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