

EQUAL OPPORTUNITY IN EMPLOYMENT AND CONTRACTING POLICY

The Federal Home Loan Bank of San Francisco (“Bank”) has developed, implemented, and maintained this policy to ensure, to the maximum extent possible in balance with financially safe and sound business practices, as required by 12 U.S.C. § 4520 and 12 C.F.R. § 1223.21, and in compliance with applicable law, the inclusion and utilization of minorities, women, individuals with disabilities, and minority-, women-, and disabled-owned businesses in all business and activities and at all levels of the Bank, including in procurement, insurance, and all types of contracts.

Commitment To Equal Opportunity

The Bank is committed to the principles of equal opportunity in employment and contracting and prohibits discrimination and harassment based on race, color, religion, national origin, citizenship, ancestry, sex, gender identity, sexual orientation, physical or mental disability, military service or veteran status, caregiver status, age, family care (including status as a parent) or medical leave status, marital status, domestic partner status, genetic information, or any other basis prohibited by applicable law.

The Bank prohibits retaliation against any employee, applicant, supplier, or potential supplier for, among other things, reporting discrimination or harassment, objecting to such conduct, or filing, testifying, assisting, or participating in any manner in any investigation, proceeding, or hearing conducted by a governmental enforcement agency. Prohibited retaliation includes, but is not limited to, discipline, demotion, suspension, termination, and failure to hire.

Complaints

Employees are encouraged to first discuss complaints regarding discrimination in employment with their immediate supervisor. Employees may also submit complaints to their Human Resources Business Partner, the Chief Human Resources Officer who directs the Bank’s Office of Minority and Women Inclusion (“CHRO”), on the Bank’s public website, and anonymously through EthicsPoint. Once received, the Bank will promptly review the complaint, conduct an investigation, if warranted, and take any remedial actions, as appropriate.

Applicants may submit complaints regarding discrimination in employment to the Head of Talent Acquisition, the CHRO, on the Bank’s public website, and anonymously through EthicsPoint. Once received, the Bank will promptly review the complaint, conduct an investigation, if warranted, and take any remedial actions, as appropriate.

Suppliers and potential suppliers may submit complaints regarding discrimination in contracting to their Procurement Business Partner, Head of Corporate Procurement, the CHRO, on the Bank’s public website, anonymously through EthicsPoint, and by mail to: Attention: OMWI Officer, Federal Home Loan Bank of San Francisco, 333 Bush Street, Suite 2700, San Francisco, CA 94104. Once received, the Bank will promptly review the complaint, conduct an investigation, if warranted, and take any remedial actions up to an including termination of employment, as appropriate.

The Bank encourages submission of written complaints but will accept verbal complaints. Complaints should contain as much detail as possible, including names, dates, witnesses, and if available, emails, texts, pictures, and other documents.

The Bank cannot guarantee confidentiality regarding submission of complaints, their contents, and supporting documentation, and may discuss and disclose such information as it deems appropriate.

Accommodations

Employees may request a reasonable accommodation for a disability or a religious belief or practice by contacting their supervisor, Human Resources Business Partner, or the CHRO. Applicants may request a reasonable accommodation for a disability or a religious belief or practice by contacting the Head of Talent Acquisition or the CHRO. Once received, the Bank will promptly review the request, engage in the interactive process, as appropriate, and make a determination regarding appropriate action, if any.

Publication

This policy will be accessible to employees, applicants for employment, suppliers, potential suppliers and members of the public through print, electronic, or alternative media formats, as necessary, and through the Bank's public website.

Review

This policy will be reviewed at the direction of the CHRO at least annually to assess its effectiveness and incorporate appropriate changes, as needed.

Date: July 8, 2025