

ENVIRONMENTAL POLICY

I. Commitment to the Environment

CrossFirst continues to explore our own climate-related risks and opportunities. While we are still in the early stage of our journey, we believe that protecting and preserving the environment is important to the well-being of our stakeholders, which includes our clients, investors, employees, strategic partners and the communities in which we operate. This Environmental Policy (the "Policy") of CrossFirst Bankshares, Inc. and CrossFirst Bank (collectively, "CrossFirst"), has been adopted to memorialize our commitment to incorporating environmental stewardship considerations into our business and to advance our programs and disclosures related to sustainability in a way that provides meaningful shareholder value. We believe that the consideration and adoption of environmentally responsible practices will help us to become a better company and will enable us to create greater long-term value.

II. Climate Change and Conservation

We recognize that there are growing concerns about the risks that climate change may pose to the stability of the environmental, social, and economic systems on which we depend. Accordingly, we are committed to taking appropriate steps to promote awareness of the risks and opportunities that may be associated with climate change and to adopting responsible behaviors and practices to mitigate the risks associated with global warming and the unsustainable consumption of our natural resources.

In furtherance of this commitment:

- We will seek to measure, report, and reduce our company's environmental impacts over time in ways that provide value to our stakeholders.
- We will constitute a business resource group ("Green Team") with participation in all of our markets to help drive employees' awareness of climate change issues and of the steps that they can take to mitigate or adapt to the effects of climate change in their branches, homes and communities.
- We plan to maintain a branch-light model, leveraging technology to serve our clients.
- We will consider initiatives within our company to reduce, reuse, recycle, and re-think processes in ways that decrease our overall use of natural resources.
- We will seek to reduce our consumption of paper and maximize the use of paper products containing post-consumer recycled content, where feature and performance requirements allow. As part of our secure document destruction program, we will recycle wastepaper used or obtained in the process of conducting our business and operations.
- We will seek to reduce our consumption of energy through both conservation and energy efficiency initiatives.
- We will explore opportunities to expand our corporate recycling programs where possible to include aluminum, glass, and plastic beverage containers; cardboard; and electronic equipment.
- We will strive to construct new banking centers (i.e., built by CrossFirst from the ground up) and strive to complete new tenant improvements, where permitted by our landlords, in ways that are consistent with our commitment to environmental stewardship.

- We will seek to promote awareness among our employees of opportunities to minimize the use of natural resources.

III. Transparency and Accountability

CrossFirst recognizes that the successful implementation of this Environmental Policy will depend on a number of factors, including building awareness about our environmental commitments among our employees and being transparent and accountable to stakeholders for our progress over time.

To achieve these goals,

- We will seek to ensure that this Environmental Policy is implemented throughout our company by messaging to our employees and by providing guidance and assistance, as needed, to facilitate implementation.
- We will work to establish systems and procedures to track and assess our performance, and we will publish an annual Impact Report that may include environmental considerations that provide value to our stakeholders.
- Finally, we will engage periodically with external stakeholders about our corporate sustainability programs.

IV. Continuous Improvement

CrossFirst recognizes that these commitments are only the beginning of a journey toward a more sustainable future. We value the trust and confidence of our stakeholders and pledge to work over time to make progress on the environmental sustainability outlined herein.

Approved by the Board of Directors of CrossFirst Bank July 19, 2023

Adopted by the Board of Directors of CrossFirst Bankshares, Inc. July 20, 2023