

The Differences between the Corporate Governance Practice of the Bank and the  
“Guidelines for Bank Corporate Governance”(March 5,2026)

Items	Operation		The Difference from Coporate Governance Best Practice Principles for Banking Industry and Reason	
	Yes	No		Summary Description
<b>A. Equity Structure and Shareholder Rights</b>				
1. Did the bank expressly provide internal operation procedures that process the recommendations from, questions from, and litigations with shareholders and implement these rules according to procedures?	✓		The bank has installed hot lines and e-mail boxes exclusively for shareholders' suggestions and resolutions.	No Deviation
2. Is the bank in touch with major shareholders who own actual controlling interests of the bank and the ultimate entity with controlling interest?	✓		The major shareholder of the Bank is Kaohsiung City Government, holding 41.23% of the Bank's common shares. Its representative also performs his duty pursuant to the rules governing investment by Kaohsiung City Government in the Bank.	No Deviation
3. Did the bank create and enforce the risk control mechanisms and the firewall between itself and affiliated corporations?	✓		The Bank has established the “Criteria for Supervision of Subsidiaries” for control of related risks. (As of the end of January 2026, the Bank does not have any affiliates.)	No Deviation
<b>B. Organization and Responsibilities of the Board of Directors</b>				
1. Has the Board mapped out the policy of diversity and substantive management objective?	✓		<p>1. To fulfill corporate governance and guarantee shareholder's rights, the Articles of Incorporation explicitly specify that the candidate nomination system is adopted for election of directors and shareholders elect directors from the list of director candidates. Our Corporate Governance Best-Practice Principles specify the diversity of board members and the required professional knowledge and skills. For each director election, the Bank accepts nominations for director candidates from shareholders holding 1% or more of the shares in accordance with Article 192-1 of the Company Act. After inclusion in the list of candidates, the election is held at the shareholders' meeting according to the Bank's director election regulations to ensure the diversity and independence of the Board of Directors.</p> <p>2. The 15th Board of Directors is currently consisted of 12 directors, including 4 independent directors. The members of the Board of Directors come from diverse fields in finance, industry, and academia, and generally possess extensive experience and expertise in areas such as business management, leadership, decision-making, industry knowledge, finance and taxation, law, labor unions, and international markets. The age distribution of the board members is also well-balanced,</p>	No Deviation

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			<p>with one member over 70, three between 66 and 70, three between 61 and 65, two between 56 and 60, two between 46 and 50, and one between 26 and 30. This range of ages helps to ensure a variety of viewpoints and perspectives, contributing to the stable development of the Bank's business.</p> <p>3. We emphasize gender equality in the composition of the Board of Directors. The Bank's "Corporate Governance Best-Practice Principles" were revised on March 24, 2023, specifying that the ratio of female directors should be no less than one-third of the total number of directors or there should be at least one female director. For this, the 15th Board of Directors (including independent directors), consisting of 12 seats, was re-elected at the 2023 shareholders' meeting, with 3 female directors (including independent directors). However, due to resignations for personal reasons or career planning, as well as the re-designation of representatives by corporate shareholders, there are currently two female directors remaining. Though the remaining 1 female director still meet the requirement of at least one seat, we will aim to increase the number of female directors to one-third of the total number of seats to ensure the gender equality.</p>	
2. Aside from creating the Remuneration Committee and the Audit Committee as required by law, did the bank create other functional committees voluntarily?	✓		The Board resolved to establish the Sustainable Development Committee on 2023.03.24, a functional committee under the direct supervision of the Board.	No Deviation
3. Has the bank listed at TWSE or TPEX established the regulations governing the evaluation of the Board and the method of evaluation, and conducted evaluation at regular intervals each year and presented the evaluation result to the Board with reference to the remunerations to individual Directors and the nomination for another term of office of the Directors?	✓		<p>1. The 13th Board of Directors of the Bank passed the "BOK Regulations Governing the Evaluation of the Performance of the Board of Directors" in the 25th session dated Mar.19, 2020 for the proper pursuit of corporate governance and upgrade the function of the Board through the setting up of performance objectives for bolstering the operating efficiency of the Board.</p> <p>2. According to Article 3 of the Bank's Board of Directors Performance Evaluation Regulations, we execute internal performance evaluation once a year, and external professional independent institutions or external expert and scholar teams execute external performance evaluation at least once every three years. In this way, we have completed the internal and external performance evaluation of the Board of Directors for 2025, and reported the evaluation results to the 28th session of the</p>	No Deviation

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4. Did the bank review the independence of the CPAs that perform the audit function on a regular basis?	✓		<p>15th Board of Directors on February 5, 2026, as a reference for individual directors' remuneration and re-election nomination.</p> <p>1. The bank assesses the independence and suitability of the certifying accountant each year before appointment. In addition to requiring the certifying accountant to provide a "Statement of Independence" and "Audit Quality Indicators (AQIs)," the assessment is conducted based on the evaluation items and AQI indicators mentioned in point 2. The evaluation results for the most recent year were approved by the Audit Committee on Oct.17,2025, and by the Board of Directors on Nov.7,2025.</p> <p>2. The evaluation items are described as follows:</p> <p>(1) There is no direct or material indirect financial interest, material abnormal borrowings, or financing guarantees under abnormal commercial activities between CPAs and the Bank.</p> <p>(2) CPAs do not directly or indirectly hold more than 1% of the Bank's issued shares or rank among the top 10 natural-person shareholder of the Company.</p> <p>(3) CPAs do not serve as directors, managers or employees in the Bank.</p> <p>(4) The CPAs and the members of the audit team are not stakeholders specified under Article 33-1 of the Banking Act.</p> <p>(5) The CPAs did not provide audit services to the Bank for more than seven consecutive years, and did not resume the role within two years after the rotation transfer.</p> <p>(6) The CPAs have not been disciplined by the competent authorities and the Association of CPAs.</p>	No Deviation

<p>C. Has the Bank allocated an appropriate number of competent personnel to pursue corporate governance, and appointed a Chief Governance Officer charged with the duty of corporate governance affairs of the Bank (including but not limiting to the supply of information necessary for the Directors and Supervisors in performing their assigned duties, assistance to the Directors and Supervisors in compliance with applicable laws, holding Board meetings and Shareholders Meetings under law and handling related matters, and compilation of the minutes of Board meetings and Shareholders Meetings on record)?</p>	<p>✓</p>	<ol style="list-style-type: none"> <li>1. The Office Secretary of the Board of Directors is responsible for corporate governance of the Bank. At its 15th 26th Board Meeting held on Nov. 7, 2025, the Bank approved the appointment of Mr. Tai-Lu Tu as the Head of Corporate Governance, effective Nov. 7, 2025.</li> <li>2. The officer of corporate governance is mainly responsible for handling the affairs of Board meetings and shareholders' meetings, producing minutes of Board meetings and shareholders' meetings and facilitating the inauguration, continuing study of directors and independent directors and legal compliance in accordance with the laws. The officer shall provide the materials required for the directors and independent directors to perform their duties in accordance with the Bank's "Standard Operating Process of Processing Requests by the Directors."</li> <li>3. The following tasks were completed in 2025: <ol style="list-style-type: none"> <li>(1) Assisted the members of the Board of Directors in performing their duties, provided necessary materials and training courses for their duties. By continuing to study, they acquire new knowledge, improve their professional skills and legal literacy.</li> <li>(2) Provided the latest amendments and developments of the laws and regulations directly related to the duties of the Board members.</li> <li>(3) When the independent directors need to interview the internal audit manager or CPA as required to understand each financial condition, assisted in the arrangement of relevant meetings.</li> <li>(4) Prepared the agenda for Board meetings and Audit Committee's meetings, gave meeting notices to directors seven days in advance, provided sufficient meeting materials. Reminded any director who has any conflict of interest with any individual motion in advance to implement the regulations of required recusal. Completed the meeting minutes within 20 days after the meeting and provided to each director for reference.</li> <li>(5) Registered the date of shareholders' meeting in advance pursuant to the laws. Prepared the meeting notice, meeting manual, meeting minutes within the statutory periods. Supervised the registration of change for amendment to Articles, and election of new directors.</li> </ol> </li> <li>4. Please refer to page 66 "Training records of corporate governance officer in 2025" for the training for corporate governance officer.</li> </ol>	<p>No Deviation</p>
<p>D. Has the Bank established channels for</p>	<p>✓</p>	<p>The Bank has established the spokesman system, toll free</p>	<p>No Deviation</p>

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communication with the stakeholders (including but not limiting to shareholders, employees, customers, and suppliers ), and set up a special zone for stakeholders on its official website with proper response to the issues of corporate social responsibility to the concern of the stakeholders?			hot line, and e-mail for the shareholders, employees and customers to give suggestions and seek answers for queries. In addition, the Bank also holds community wealth management forums and provides information on the study of corporate governance to insiders from time to time with full disclosure of related information at MOPS. The Bank has set up the "Stakeholders Zone" at its official website and provided contact methods for all kinds of "stakeholders" for responding to essential corporate social responsibility issues to the concern of the stakeholders.	
E. Disclosure of Information				
1. Did establishment of a website where information on financial operations and corporate governance is disclosed?	✓		The bank has established a website ( <a href="https://www.bok.com.tw/">https://www.bok.com.tw/</a> ) where information on financial operations and corporate governance of the Bank is disclosed.	No Deviation
2. Did the Bank has other methods for information disclosure(such as the installation of website in English language, appointment of designated personnel for the collection and disclosure of the Bank, proper implementation of the system of spokesman, loading the video covering the entire process of institutional investors conference to the website)?	✓		Users can click and log in to the English website of the Bank through the URL listed above. The Bank has appointed a spokesperson. The spokesperson is Tung-Chiang Sung, who also serves as a Vice President. The Bank has also designated a unit dedicated to serving as a point of contact for the Market Observation Post System. Business units in charge of all services perform the gathering and disclosure of information as required.	No Deviation
3. Has the Bank announced and declared its annual financial statements at the end of the fiscal year by the designated deadline in accordance with the Banking Act and Securities and Exchange Act, and announced the financial statements covering the 1 <sup>st</sup> quarter, 2 <sup>nd</sup> quarter, and 3 <sup>rd</sup> quarter of the year and the monthly business reports prior to the deadline?	✓		1. The Bank's 2025 Financial Statements have been announced and filed by March 16, 2026. 2. The Quaterly Financial Reports of Q1, Q2 and Q3 in 2025 and the monthly business reports have been announced and declared by the given deadlines.	No Deviation
F. Are There Other Important Information to understand Corporate Governance Practice of the Bank (including but not limiting to the rights of employees, employee concern, investor relation, stakeholders' rights and privileges, the continuing education of the Directors and Supervisors, risk management policy and performance of risk assessment actions of customer policy, taking liability insurance for the Directors and Supervisors of the Bank , donation to political parties, stakeholders, and charity groups)?				
1. With investor related: The major shareholder of the Bank is Kaohsiung City Government, holding 41.23% of the Bank's common shares. Its representative also performs his duty pursuant to the rules governing investment by Kaohsiung City Government in the Bank.				
2. Employee rights: Please refer to page 99 "4.7 Labor Relations".				
3. Right of related parties: Please refer to page 42 "D. Did the communication channels of the Bank and the related parties ".				
4. Continuing Education of the Directors in 2025: consult the table "Continuing Education of Directors in 2025" Please refer to page 62~65.				
5. Continuing education for the corporate governance officers of the Company in 2025 : Please refer to page 66 "Appendix II: Continuing				

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<p>education for the corporate governance officers of the Company in 2025"</p> <p>6. Execution of risk management policies and risk measuring standards : Please refer to page 104~111 "The Evaluation of Risk Management".</p> <p>7. Execution of customers' policies : In order to improve the services provided to customers and communication with customers, we have a toll free hot line, and customer service window setup exclusively for credit, financial derivatives and negotiation mechanisms for consumers' financial debt.</p> <p>8. Purchase of liability insurance by the Bank for directors and managers : The Bank has purchased "Directors &amp; Officers Liability Insurance" from Shinkong Fire &amp; Marine Insurance Co., Ltd. on Jun.2,2025.</p> <p>9. The Bank made a donation to political parties or stakeholders or a group of public welfare: Please refer to page 91~95 "Social Responsibility and Moral Behavior of the Bank", In addition, the Bank has never made a donation to political parties or stakeholders.</p>				
<p>G. Specify the status of corrective action taken in accordance with the corporate governance evaluation result disclosed by the Corporate Governance Center of Taiwan Stock Exchange Corporation covering the most recent year. If corrective action has not been accomplished, specify the priority of improvement and measures for this purpose:</p> <p>(I) The Bank was ranked in the top 6% - 20% of all listed companies in the 11th corporate governance appraisal.</p> <p>(II) Improvements made:</p> <ol style="list-style-type: none"> <li>1.To establish a policy linking the remuneration of senior management to ESG-related performance evaluation.</li> <li>2.Continuously improving the disclosure of sustainability-related information, as well as the implementation and reduction of greenhouse gas emissions measures.</li> </ol> <p>(III) Matters and measures for enhancement: Continuously improving and strengthening the Bank's sustainable development and governance practices to align with various indicators.</p>				