



O-Bank

Business Continuity Management Statement

O-Bank (hereinafter referred to as "the Bank") is committed to establishing and maintaining a robust Business Continuity Management System (BCMS) to mitigate the impact of significant natural disasters, human-made disasters, or information and communication technology disruptions on the Bank's operations. Through preventive and responsive measures, the Bank ensures the rapid recovery of critical Enterprise Internet Banking services during emergencies while safeguarding customer rights, employee safety, and the Bank's reputation.

The Business Continuity Management Statement for the Bank's Enterprise Internet Banking services is as follows:

1. The Bank will continuously conduct Business Impact Analysis (BIA) and Risk Assessments (RA) based on its business strategies and operational objectives to identify acceptable levels of operational disruption risks and establish specific recovery objectives for business interruptions.
2. Based on the results of BIA and RA, the Bank will develop and maintain appropriate Business Continuity Plans (BCP), including defined response mechanisms and recovery procedures. These plans will be regularly updated to address changes in risks and business environments, ensuring prompt responses to emergencies.
3. To ensure continuous operation of all critical functions under any circumstances, the Bank's BCMS responsible unit will arrange for professional staff to undergo Business Continuity training and conduct regular exercises to enhance response capabilities.
4. The Bank's management is committed to providing the resources required for the effective implementation and continual improvement of the BCMS. The Bank will also ensure that both internal and external stakeholders are informed of the BCMS framework and its operations through announcements and internal communications.
5. The Bank will regularly review its Business Continuity measures and conduct Self-assessment and management reviews to ensure their

effectiveness and compliance. Necessary improvements will be implemented based on these reviews to maintain stable, secure, and reliable services during any contingency.

This statement reflects O-Bank's strong emphasis on the Business Continuity Management of its Enterprise Internet Banking services. Through specific actions and firm commitments, the Bank ensures the rapid recovery of critical services during emergencies, continuous provision of high-quality services to customers, and protection of customer rights while safeguarding the Bank's employees and long-term development.

Last Revision Date: November 19, 2024

O-Bank Co., Ltd.