BNK Financial Group

ESG Policy Book

Responsible Artificial Intelligence Policy

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1. Objective

- BNK Financial Group recognizes that the utilization of Artificial Intelligence (AI) serves as a core driver for innovating customer experience and enhancing operational efficiency, while simultaneously entailing various risks such as bias and a lack of transparency. Accordingly, BNK Financial Group aims to protect the trust of stakeholders by establishing the Responsible Artificial Intelligence Policy that aligns with global regulations and ethical standards.

2. Application Scope

- This policy applies equally to all employees of BNK Financial Group, including all subsidiaries and second-tier subsidiaries. It also encourages all stakeholders, including customers, partners, and suppliers (contractor employees and labor providers) that engage in business with BNK Financial Group, to comply with this policy.

3. Basic Principles

3.1 Data Protection and Security

- BNK Financial Group shall comply with relevant laws and regulations throughout the entire process of developing and utilizing AI, and shall respect and protect data privacy.

- BNK Financial Group shall devise appropriate protective measures to prevent cybersecurity threats to ensure the secure operation of AI systems.

3.2 Fairness and Accountability

- BNK Financial Group shall recognize potential bias that may arise when utilizing AI, and strive to minimize it to ensure fairness.

- BNK Financial Group shall define and manage internal clear accountability for outcomes produced by AI models and tools.

- BNK Financial Group shall not use or deploy prohibited AI systems that engage in manipulative behavior, exploitation of vulnerabilities, social scoring, or unauthorized biometric surveillance.

3.3 Human-Centricity and Transparency

- BNK Financial Group shall consider keeping human in the loop to allow appropriate human intervention and control when necessary, in critical AI decision-making processes that have a significant impact.

- BNK Financial Group shall strive to enhance the transparency of AI systems and ensure a reasonable level of explainability for AI-generated results and decisions.

3.4 Operational Control and Sustainability

- BNK Financial Group shall define clear boundaries for the permitted use and limits of AI systems to prevent unintended misuse.

- BNK Financial Group shall strive to minimize the ecological footprint by considering resource efficiency when utilizing AI models and data centers.

4. Others

4.1 Enactment and Revision History

- July 24, 2026. Policy enacted and implemented (Approved by the ESG Committee)

TOUCH Your Heart, BNK