



Risk Management Committee

A. Disclosure of Members' composition, professional qualifications, experience and independence information:

The Board of Directors appoints at least three directors to serve on the committee, which must include an independent director.

The term of a director serving as a member of the committee, except as otherwise provided by laws and regulations or the SCSB Articles of Incorporation or bylaws, shall extend from the date of the director's selection as Committee member by the Board to the date of expiration of the director's term, the director's resignation from the committee or the directorship, or the director's replacement by another director selected as Committee member by the Board.

Please refer to "Disclosure of Directors' professional qualifications and Independent Directors' independence information" under "Corporate Governance Report."

B. Duties:

With authorization from the Board of Directors, the Committee shall exercise the due care of a good administrator to faithfully perform the following duties, and shall submit its recommendations or reports to the Board of Directors:

- a. Review the risk management policy.
- b. Review risk management strategies, including risk appetite and limit.
- c. Review the appropriateness of various risk management mechanisms and the risk management framework to ensure that there are sufficient resources and systems in place for risk management.
- d. Review risk management reports periodically submitted by management, including credit risks, interest rate risks, market risks, national risks, operational risks, liquidity risks, capital adequacy management, stress tests for various risks, and risk assessment for derivatives transactions.
- e. Review risk management policies for new businesses.
- f. Review risk management related matters required by domestic and overseas competent authorities to be reported to the Board of Directors.
- g. Perform other matters related to the duties as required by the Board of Directors.



C. Annual Work focus:

- Review risk management reports.
- Review risk management policies for new businesses.
- Review the appropriateness of the Risk Management Policy and strategies established and revised.

D. Operations:

- The Risk Management Committee is formed by 3 directors, in which 2 are independent directors; the convener is also an independent director.
The start date of the third term of membership: 2021/7/5.
The start date of the 4th term of office: 2024/6/21.
- The Bank's Risk Management Committee held a total of 4 meetings in 2024. All members attended in person, with an average attendance rate of 100%.
- The Risk Management Committee will meet 4 times in 2024.



The attendance of the members is as follows:

Title	Name	Attendance in Person	By Proxy	Attendance Rate (%)	Remarks
Independent Director	TSENG, KUO-LIEH	4	0	100%	Convener
Director	CHIOU, YI-JEN	4	0	100%	
Independent Director	HSIEH, KING-HU	2	0	100%	*1
Independent Director	FANG, YEN-LING	2	0	100%	*2

*1 : Mr. HSIEH, KING-HU will step down on 2024/6/21.

*2 : Ms. FANG, YEN-LING'S Term start date: 2024/6/21.