BankGuam	HOLDING	COMPANY



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Your vote matters - here's how to vote!

You may vote online or by phone instead of mailing this card.



Proxies submitted by the Internet or telephone must be received by 5:00 p.m., ChST, on May 27, 2025.

Online

Go to www.envisionreports.com/BKGM or scan the QR code - login details are located in the shaded bar below.



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Annual Meeting Proxy Card

Please do not write outside the designated areas.

Using a black ink pen, mark your votes with an X as shown in this example.

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lacksquare if voting by mail, Sign, detach and return the bottom portion in the enclosed envelope. lacksquare

A Proposals – The Boa	rd of Directors recor	nmends a vote <u>FOR</u> all the n	ominees listed on Prop	osal 1, and <u>FOR</u> Proposal 2.		
Proposal 1. The election of four C CLASS II: TERM OF THI	lass II directors, each to se REE YEARS: FOUR DIRECTO					+
	For Withhold		For Withhold		For Withhold	
01 - Patricia P. Ada		02 - David J. John		03 - Mark J. Sablan		
04 - Roger P. Crouthamel						
, , ,	n of Baker Tilly US, LLP as ent registered public accou ing December 31, 2025.					
To transact such other business a Annual Meeting and any adjournn						

IN THEIR DISCRETION, THE PROXIES ARE AUTHORIZED TO VOTE UPON SUCH OTHER BUSINESS AS MAY PROPERLY COME BEFORE THE MEETING OR ANY ADJOURNMENT THEREOF, INCLUDING MATTERS WHICH MAY BE PRESENTED TO THE MEETING OF WHICH THE BOARD OF DIRECTORS HAS NO KNOWLEDGE AS OF THE DATE OF THIS PROXY.

B Authorized Signatures - This section must be completed for your vote to be counted. - Date and Sign Below

When signing as attorney, executor, administrator, trustee or guardian, please give full title. If there is more than one trustee, all should sign. All joint owners must sign. If signer is a corporation, sign in full corporate name by duly authorized officer.

Date (mm/dd/yyyy) - Please print date below.

Signature 1 — Please keep signature within the box.					

Signature 2 - Please keep signature within the box.



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MR A SAMPLE (THIS AREA IS SET UP TO ACCOMMODATE 140 CHARACTERS) MR A SAMPLE AND MR A SAMPLE AND





Small steps make an impact.

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▼ IF VOTING BY MAIL, SIGN, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE.▼

Proxy - BankGuam Holding Company

ANNUAL MEETING OF SHAREHOLDERS May 27, 2025 THIS PROXY IS BEING SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS OF BANKGUAM HOLDING COMPANY

KNOW ALL MEN BY THESE PRESENTS that I, the undersigned Shareholder(s) of BANKGUAM HOLDING COMPANY, Hagåtña, Guam (the "Company"), do hereby nominate, constitute and appoint Joaquin P.L.G. Cook and Maria Eugenia H. Leon Guerrero, or any one of them (individually and collectively the "Proxies"), my true and lawful attorney in fact with full power of substitution, for me and in my name, place and stead to vote all the Common Stock of the Company standing in my name on its books as of April 2, 2025, at the Annual Meeting of its Shareholders to be held in the lobby of the Company's Headquarters located at 111 W. Chalan Santo Papa, in Hagåtña, Territory of Guam 96910, on May 27, 2025, at 7:00 P.M., CHamoru Standard Time, or at any adjournment thereof, with all the powers the undersigned would possess if personally present, as follows:

THE SHARES REPRESENTED BY THIS PROXY WILL BE VOTED AS SPECIFIED ON THE REVERSE SIDE. IF NO SPECIFICATIONS ARE MADE, THE PROXY WILL BE VOTED IN FAVOR OF THE BOARD OF DIRECTORS' RECOMMENDATIONS AS SHOWN ON THE REVERSE SIDE AND IN THE PROXY STATEMENT.

The undersigned acknowledges receipt of the Annual Report of the Company for the year ended December 31, 2024, and the Notice and Proxy Statement dated April 14, 2025 relating to the Annual Meeting.

IT IS IMPORTANT THAT YOUR SHARES BE REPRESENTED AT THE ANNUAL MEETING REGARDLESS OF THE NUMBER YOU HOLD. PLEASE SIGN, DATE AND RETURN THIS PROXY IN THE ENCLOSED ENVELOPE PROMPTLY. IF YOU ATTEND THE MEETING AND WISH TO VOTE IN PERSON, YOU MAY THEN WITHDRAW YOUR PROXY.