

## **The Company's Business Philosophy and Roles Towards Stakeholders**

The Company's directive specifies that all employees must perform work with integrity and transparency. This is described as guidelines in "The Spirit and the Letter". The Company has also set policies and related guidelines regarding Supplier Relationships, Complying with Competition Laws, Handling MNPI & Preventing Insider Trading, Anti-money Laundering and Combating the Financing of Terrorism, Anti-corruption, Conflicts of Interest, Privacy, and Intellectual Property, etc.

The Company adheres to a notion of "Sustainability" in terms of economic, environmental and social aspects as an important foundation to reflect the Company's responsibility towards all stakeholders in all business operations by demonstrating good corporate governance, transparency and accountability.

We believe that businesses and the society will grow together when everyone cooperates and shares their success. Everyone must follow the policy to conduct business with social responsibility (CSR-in-process) and engage in charitable activities (CSR-after-process) when possible. Together we can work towards creating more value and a better society.

## **The Company's Own Best Practices**

The Company strives to enhance employees' knowledge and understanding of laws and regulations as well as awareness of non-compliance risk which may affect the Company's business operations and reputation, including their own responsibilities. In addition, the Company shall establish a compliance unit to be responsible for the Company's compliance with laws and regulations to ensure fairness. When there is evidence of non-compliance with the laws and regulations, there will be disciplinary action. The punishment must be carried out without discrimination, depending on impact and type of violation. The Company also will provide a communication channel for lodging complaints or raising integrity concerns or reporting issues of the non-compliance with laws and regulations.

## **Best Practices Towards the Stakeholders**



## Shareholders

The management will conduct the business with knowledge and ability efficiently for the Company's growth in order to generate reasonable returns to the shareholders. There will be explanations on the performance and the documents concerning financial statements provided to the shareholders accurately and transparently. Meetings with shareholders will be held with prior notification. There will always be opportunities for the shareholders to submit questions in advance before the meeting date.

All shareholders' rights will be respected and priority given equally when auditing and/ or making recommendations on the operation of the Company. The shareholders' suggestions are carefully considered and implemented when appropriate.

The management team is committed to making the best use of the Company resources and preventing the properties of the Company from undue depreciation in value or loss. No one shall disclose the Company's confidential information or use the information for personal gain.

## Investors

For Investors, the Company recognizes the importance of periodically disclosing accurate and adequate financial and non-financial information in a timely manner. By releasing the information consistently and transparently through various channels and media, the Company can always keep the Investors informed. The Company has also established the Investor Relations Department with a key mission of managing investor relations and its duties and responsibilities are as follows:

- (1) Disclose the Company's financial and non-financial information, answer enquiries and create good relationship with investors, analysts, fund managers, credit rating agencies, business partners and other relevant agencies.
- (2) Present operating results and important financial information to analysts, investors, fund managers, credit rating agencies, and other relevant agencies. The Company shall reveal information that is accurate, adequate, transparent and timely, and also comply with laws and regulations.

## **Customers**

The Company is committed to treating customers in compliance with applicable laws and standards as well as considering the impact on their health and safety. We must adhere to honesty, integrity and fairness towards customers as well as upholding sustainable customer relationships. All customers should be treated equally and enthusiastically. Employees should respond to the customers' needs with high-quality products and services. It is crucial to follow up and evaluate customer satisfaction for further improvement as well as providing accurate information about products and services offered in a straightforward manner. It is not acceptable to deceive the customer under any circumstances. All employees should be prepared to provide further explanation if the customer does not have a clear understanding.

Employees must secure, keep and treat the information of customers as confidential as required by laws whereby personal information of customers must be collected, maintained and utilized properly. Everyone should avoid making an unfair decision based on the interest of the Company while neglecting those of the customers. No employees should support any activities that are illegal or may affect the society and national stability negatively.

## **Employees**

Management should act fairly in accordance with relevant labor and employment laws and provide suitable compensation and benefits to employees. The management team should continually promote and develop employees' knowledge and capabilities.

The Company will arrange for safe work areas and working conditions and comply with all laws and regulations relating to environmental hygiene and safety. Everyone should strive to create a work environment without discrimination, harassment and threat. An Ombudsperson is available for employees so that the employees can ask for information and report any suspicious conduct.

Management must give importance to and implement carefully selected suggestions from employees. All employees and their right of privacy must be respected. Employees' personal information will be kept

confidential. Disclosure of employees' information can be made only to a person with the legal right to have access.

### **Competitor in the Same Industry**

The Company aims to cooperate with competitors in the same industry in activities which are useful for the overall business operation. This is to efficiently increase sustainable growth and to prevent disrupting other companies in the same industries. The Company will promote activities that promote mutual comradery, compete freely and fairly with other financial institutions under prescribed rules and regulations, and ensure proper mediation process for any dispute.

### **Business Partners and Creditors**

The Company adheres to honesty, integrity and fairness towards business partners and creditors. We are committed to ensuring maximum benefit of business partners and creditors, not disclosing their confidential information, and not using their information to seek benefits. The Company will provide full complete, accurate, equitable information to business partners and creditors. All opinions and suggestions will also be carefully considered and implemented when appropriate.

It is our goal to cooperate for business operation under the framework of relevant laws and regulations with efficiency and fairness. We wish to support and encourage business partners and creditors to have good corporate governance as well.

### **Regulators**

The Company will comply with the laws, policies, rules and regulations of the supervisory unit involved. We are committed to cooperate and support policies and activities of such units.

### **Community, Society and Country**

The Company will conduct business in strict compliance with laws, regulations, ethics, code of conduct, and the corporation's policies and guidelines regarding social responsibility. Furthermore, we will conduct business with due care by taking into consideration possible impact on the economy, environment, society and country where the Company operates. We will avoid any activity or support of activity that can have negative impact on the economy, environment, society and country.

The Company will support activities and policies which benefit society at large in order to build a sustainable global community. We aim to educate, build awareness and cultivate a spirit of volunteering amongst executives and employees at every level. We will apply business knowledge and experience to develop projects that can concretely add value to the community, including following up and evaluating its progress and long-term achievement. The Company provides financial support and resources along with facilitating and arranging public benefit activities/projects that are beneficial to the development of the environment, community, society, and country. All shall adhere to the Company's guidelines on social contribution, donations, and charitable project support.