

Major Resolutions of Board Meetings in 2018

- (1) 2018/2/27: the 6th meeting of the 7th Board of Directors
 - * Approval of the date, venue, and agenda of 2018 general shareholders' meeting
 - * Approval of 2017 parent financial statements
 - * Approval of proposal for distribution of 2017 earnings
 - * Approval of proposal for director remunerations and employee remunerations for 2017
 - * Approval of 2018 plan for risk management with regard to money laundering and financing of terrorism
- (2) 2018/3/28: the 7th meeting of the 7th Board of Directors
 - * Approval of business report and consolidated financial statements for 2017
 - * Approval of amendments to the Bank's *Articles of Incorporation*
 - * Approval of the *O-Bank Co., Ltd. Regulations Governing Lending to Interested Parties* to bolster corporate governance
- (3) 2018/4/27: the 8th meeting of the 7th Board of Directors
 - * Approval of applying to the competent authority for issuance of subordinated financial debentures.
 - * Approval of evaluation of CPAs as independent and suitable and of the Bank's hiring them as such
 - * Approval of the Bank's signing contracts and MOUs with President Securities Investment Trust Co., Ltd. on the sale of mutual funds
- (4) 2018/5/23: the 9th meeting of the 7th Board of Directors
 - * Approval of the Bank's launching the O-Bank Number One Real Estate Investment Trust (REITs) Fund and selling it to interested parties and affiliated businesses
- (5) 2018/6/27: the 10th meeting of the 7th Board of Directors
 - * Setting of July 21, 2018 as the record date for distribution of 2017 cash dividends
 - * Approval of undertaking of the Bank's 2018 capital increase by issuing registered preferred stock A
 - * Approval of reengagement of Lotus International Law Office and engagement of Peace & Grace International Attorneys at Law as the Bank's legal counsels to accommodate its business endeavors becoming increasingly diversified
 - * Approval of adoption of the Recovery Plan for the Hong Kong Branch
- (6) 2018/8/22: the 11th meeting of the 7th Board of Directors

- * Approval of consolidated and parent financial statements for the first half of 2018
 - * Approval of adoption of the Bank's *Regulations for Handling Whistleblower Reports*
 - * Approval of applying to the competent authority for setting up a consumer finance joint venture in mainland China to develop the consumer finance market there
- (7) 2018/9/26: the 12th meeting of the 7th Board of Directors
- * Approval of the Bank's reporting to the competent authority on IBT International Leasing Corp.'s absorption M&A of IBT Tianjin International Leasing Co., Ltd. with a view to further developing its leasing business in mainland China
- (8) 2018/10/30: the 13th meeting of the 7th Board of Directors
- * Approval of adoption of O-Bank Group Policy for Sharing AML/CFT Information
 - * Approval of adoption of the Bank's Information Security Policy
 - * Approval of amendments of the Bank's *Corporate Social Responsibility Committee Organizational Rules*
 - * Approval of amendments to the Bank's *Information Security Guidelines* and adoption of the Information Security Policy
 - * Approval of amendments to the Bank's *Regulations for Handling Customer Complaints and Financial Consumer Disputes*
- (9) 2018/12/27: the 14th meeting of the 7th Board of Directors
- * Approval of budgets proposed for 2019
 - * Approval of the Bank's replacing its CPAs from the first quarter of 2019
 - * Approval of 2019 audit plan
 - * Approval of 2019 internal audit plan for the insurance agent business
 - * Approval of 2019 guiding principles for market risk management as well as liquidity and interest rate risk management
 - * Approval of adoption of the Bank's *Regulations for Managing Political Donations* and of amendments to the *Regulations for Reviewing Proposed Donations*
 - * Approval of adoption of the Bank's Operational Regulations for the Trust Department's Full Understanding of Customers—Applicable to Professional Investors