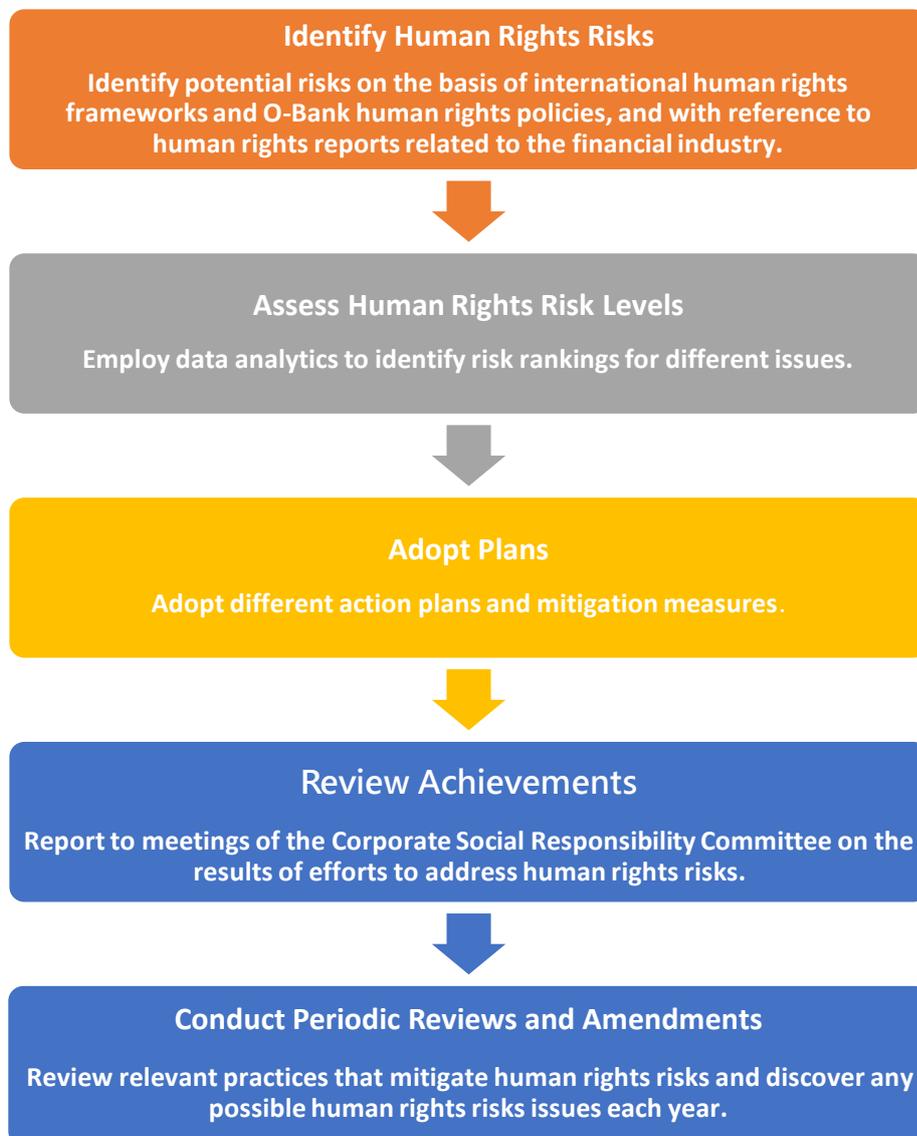


## O-Bank Human rights due diligence procedure

In accordance with “Universal Declaration of Human Rights,” “United Nations Global Compact,” “ILO Conventions,” “United Nations Guiding Principles on Business and Human Rights,” and Declaration of Fundamental Principles and Rights at Work of International Labour Organization, O-Bank has formulated and implemented "O-Bank Co., Ltd. Human Rights Policy," establishing appropriate management methods and procedures, including not employing child labor and involuntary labor, prohibiting discrimination and inhumane treatment, and putting an end to any conduct that infringes or violates human rights. The O-Bank Corporate Social Responsibility Committee's Employee Care Subcommittee each year assesses human rights risks that employees could possibly face, uses human resources data to determine the likelihood of occurrence of various risks, and on the basis of such determinations establishes mitigation measures and management targets to reduce the harm and impact that related human rights risks cause to employees.



Risks	Affected Parties	Indicator	Risk in 2021	Risk Assessment Result	Mitigation Measures and Results
Employment discrimination	Job seekers and employees	No. of cases involved in cases deemed "employment discrimination" by the competent authority as % of total employees	0%	Assessed as "low risk"	<ul style="list-style-type: none"> <li>● The "Human Rights Policy" requires workplace diversity, and prohibits unequal treatment or any form of discrimination based on gender, sexual orientation, ethnicity, skin color, social class, age, marital status, linguistic background, ideology, religion, party affiliation, place of family origin, facial features, or disability status. No incidents of employment discrimination occurred in 2021.</li> </ul>
Diversity, tolerance, and equality	Job seekers and persons with disabilities	Shortfall in employment of the legally required number of persons with disabilities as % of No. of employees enrolled in labor insurance	0%	Assessed as "low risk"	<ul style="list-style-type: none"> <li>● Built a barrier-free workplace.</li> <li>● Set up special website sections for recruiting persons with disabilities.</li> <li>● In 2021 hired 7 persons with disabilities, thus meeting the required percentage.</li> </ul>
Sexual harassment	All employees	No. of cases filed and persons involved as % of total employees	0%	Assessed as "low risk"	<ul style="list-style-type: none"> <li>● Adopted a set of "Measures for Prevention of Sexual Harassment and Investigation/Handling of Complaints" and "Guidelines for Sexual Harassment Prevention, Complaints, and Discipline."</li> <li>● Based on work characteristics and employee needs, provided safe work environments to prevent workplace harassment.</li> <li>● Incorporated sexual harassment prevention coursework into mandatory courses for newly hired employees.</li> </ul>

Risks	Affected Parties	Indicator	Risk in 2021	Risk Assessment Result	Mitigation Measures and Results
					<ul style="list-style-type: none"> <li>● Set up a Mailbox for Sexual Harassment Complaints and a mechanism for independent investigations. There were no sexual harassment complaints filed in 2021.</li> </ul>
Excessive working hours	All employees	No. of persons reporting > 40 hrs overtime/month as % of total employees	4.01%	Assessed as "medium risk"	<ul style="list-style-type: none"> <li>● Adopted the "O-Bank Rules for Management of Employee Overtime," which provides that an immediate supervisor bears responsibility for overseeing the overtime work under his/ her supervision, and must reasonably allocate employee workloads to prevent excessive concentration of workloads.</li> <li>● O-Bank urges employees to go home when their work for the day comes to a reasonable stopping point so they can strike a balance between work and their personal lives.</li> <li>● Employees who work beyond normal hours may apply for overtime pay or compensatory time off.</li> </ul>
Workplace health	All employees	No. of job adjustments as % of workplace accidents and hospitalizations	0%	Assessed as "low risk"	<ul style="list-style-type: none"> <li>● O-Bank arranges employee health examinations each year. The list checks performed is more extensive than what is required by law, and necessary follow-ups are conducted.</li> </ul>

Risks	Affected Parties	Indicator	Risk in 2021	Risk Assessment Result	Mitigation Measures and Results
		No. of highrisk persons surveyed as % of persons with musculoskeletal disorders	4.24%	Assessed as "low risk"	<ul style="list-style-type: none"> <li>● O-Bank has a special health section on our website, which continues to provide information on the pandemic and health issues in general.</li> <li>● After conducting a questionnaire survey of persons with musculoskeletal disorders, O-Bank arranged for massage therapists to work onsite at O-Bank to provide employees with shoulder, neck, and back massages on appointment.</li> </ul>
Workplace safety	All employees	No. of workplace accidents & deaths as % of total employees	0.8%	Assessed as "low risk"	<ul style="list-style-type: none"> <li>● Adopted a set of "Working Rules for Occupational Safety and Health," which set out health standards and matters requiring attention in the workplace. Regularly conducts occupational safety and health training, which covers such matters as traffic safety during the commute to and from work.</li> <li>● O-Bank's internal work rules prescribe procedures for the handling of workplace accidents, and our 2021 workplace risk level was down by 0.16 percentage points from the preceding year, and we did not experience any serious workplace accidents or deaths.</li> </ul>
Child labor	Job seekers	No. of child laborers as % of total employees	0%	Assessed as "low risk"	<ul style="list-style-type: none"> <li>● The "O-Bank Human Rights Policy" prohibits the employment of child labor under 16.</li> <li>● O-Bank prohibits the use of child labor, and in 2021 no child labor was hired.</li> </ul>

Risks	Affected Parties	Indicator	Risk in 2021	Risk Assessment Result	Mitigation Measures and Results
Labor-management relations	All employees	No. of persons involved in labor disputes as % of total employees	0.11	Assessed as "medium-low risk"	<ul style="list-style-type: none"> <li>Periodically holds labor-management meetings in accordance with labor legislation.</li> <li>To safeguard employee interests and ensure unobstructed communications, O-Bank has set up a Mailbox for Employee Complaints and conducts an annual Survey on Employee Satisfaction.</li> <li>O-Bank organizes one "WeCare 2.0" activity per month to create opportunities for interaction between employees and senior management.</li> <li>O-Bank's 2021 labor dispute rate was lower than the national average as reported in statistics released by the Ministry of Labor.</li> </ul>
Privacy	All employees	Instances of misuse of personal data as % of No. of employees	0%	Assessed as "low risk"	<ul style="list-style-type: none"> <li>O-Bank holds regular training courses on personal data protection each year. In 2021, the completion rate of all employees' human rights education an training requirements reached 100%, and there were no instances of misuse of personal data.</li> </ul>

- Human rights risk level % = No. of employees identified as being at risk as % of total employees
- The figures in this table only cover employees in Taiwan.
- Risk ratings are set by comparing yearly average data on the basis of legislation or employee self-evaluation questionnaires.