

O-Bank Human Rights Due Diligence Investigation

O-Bank conducts a systematic annual human rights due diligence investigation. By referencing the United Nations Development Programme (UNDP) human rights framework and considering societal trends, monitoring operational data, and reviewing relevant reports within the financial industry, O-Bank identifies groups that might face human right risks and related issues in the bank's operations, value chain activities (including O-Bank's suppliers and customers) and new business relations (such as mergers, acquisitions, joint ventures, etc.) Subsequently, based on the results of the human rights risk identification, O-Bank assesses the potential impact and likelihood of human rights risks and develops response measures and improvement plans through relevant departments.

In 2023, O-Bank identified a total of 15 potential human rights risk issues. These include employment discrimination, workplace diversity, tolerance and equality, sexual harassment, overtime work, forced labor, workplace health, workplace safety, child labor, labor disputes and collective bargaining rights, freedom of assembly and association, equal remuneration, human trafficking, privacy and personal data protection, service quality and customer rights, as well as the rights to life and health of local communities. Stakeholders potentially affected by human rights risk issues encompass O-Bank's employees, third-party employees, women, children, indigenous people, migrant workers, disabilities, local communities and underprivileged financial customers.

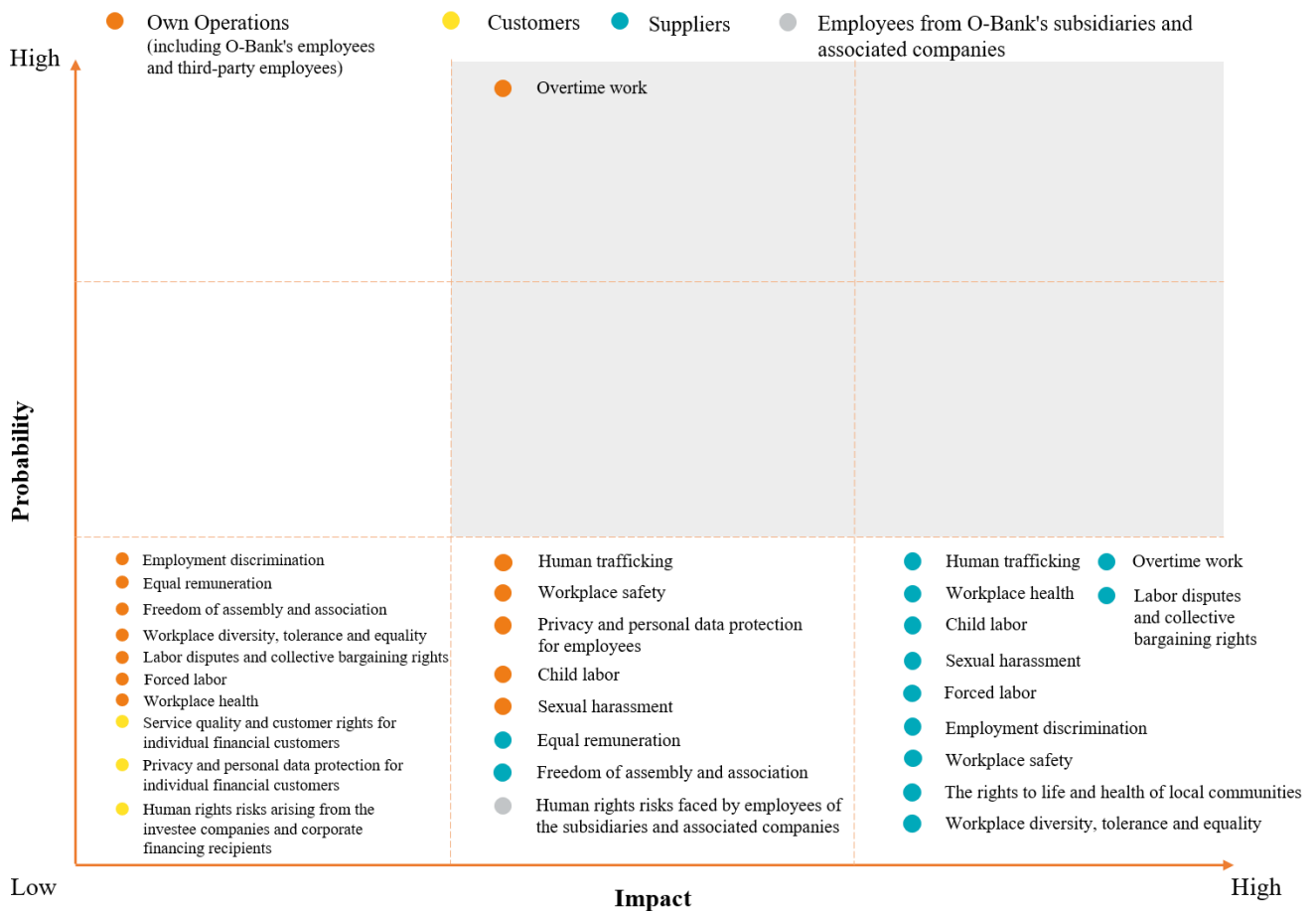
Table 1: 2023 O-Bank Human Rights Risk Identification Results

	Suppliers	Own Operations	Customers (investee companies or corporate financing recipients)	Customers (individual financial customers)	New Business Relations (including mergers, acquisitions, joint ventures, operations of subsidiaries and associated companies)
Potential Human Rights Risk Issues	<ul style="list-style-type: none"> - Employment discrimination - Workplace diversity, tolerance and equality - Sexual harassment - Overtime work - Forced labor - Workplace health - Workplace safety - Child labor - Labor disputes and collective bargaining rights - Freedom of assembly and association - Equal remuneration - Human trafficking - The rights to life and health of local communities 	<ul style="list-style-type: none"> - Employment discrimination - Workplace diversity, tolerance and equality - Sexual harassment - Overtime work - Forced labor - Workplace health - Workplace safety - Child labor - Labor disputes and collective bargaining rights - Freedom of assembly and association - Equal remuneration - Human trafficking - Privacy and personal data protection 	<ul style="list-style-type: none"> - Employment discrimination - Workplace diversity, tolerance and equality - Sexual harassment - Overtime work - Forced labor - Workplace health - Workplace safety - Child labor - Labor disputes and collective bargaining rights - Freedom of assembly and association - Equal remuneration - Human trafficking - The rights to life and health of local communities 	<ul style="list-style-type: none"> - Privacy and personal data protection - Service quality and customer rights 	<ul style="list-style-type: none"> - Employment discrimination - Workplace diversity, tolerance and equality - Sexual harassment - Overtime work - Forced labor - Workplace health - Workplace safety - Child labor - Labor disputes and collective bargaining rights - Freedom of assembly and association - Equal remuneration - Human trafficking - Privacy and personal data protection

Stakeholders Potentially Affected by Human Rights Risks Issues	<ul style="list-style-type: none"> - Third-party employees - Women - Children - Indigenous people - Migrant workers - Disabilities - Local communities 	<ul style="list-style-type: none"> - O-Bank's employees - Third-party employees - Women - Children - Indigenous people - Migrant workers - Disabilities 	<ul style="list-style-type: none"> - Women - Children - Indigenous people - Migrant workers - Disabilities - Local communities 	<ul style="list-style-type: none"> - Underprivileged financial customers 	<ul style="list-style-type: none"> - O-Bank's employees - Third-party employees - Women - Children - Indigenous people - Migrant workers - Disabilities
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To comprehend the impact and likelihood of human rights risk issues on O-Bank's stakeholders, the bank engaged its ESG Development Working Committee members and department heads who had extensive interactions with stakeholders. These members received human rights risk assessment questionnaires, which they used to evaluate the impact and likelihood of various human rights risk issues based on their past interactions with stakeholders. The results of the questionnaire survey were then used to construct a human rights risk matrix, as shown in Table 2.

Table 2: 2023 O-Bank Human Rights Risk Assessment Matrix



Based on the aforementioned human rights risk investigation, relevant departments of O-Bank formulate response measures and improvement plans, as outlined in Table 3. These efforts aim to address and manage potential human rights risks, with a commitment to preventing any violations or

infringements upon human rights, ensuring fair and dignified treatment for all stakeholders.

Table 3: Stakeholders and Response Measures for Human Rights Risk Issues at O-Bank

Stakeholders	Response Measures
O-Bank's Employees	The Human Resources Department of O-Bank employs methods such as analyzing human resources data to establish mitigation or compensation measures for human rights risk issues, as well as setting management objectives. For detailed information, please refer to pages 114-118 of O-Bank's 2023 Sustainability Report.
O-Bank's Customers	<p><u>For investee companies and corporate financing recipients:</u></p> <p>O-Bank deepens its commitment to responsible loans and investment practices, incorporating human rights risk issues of investee companies and corporate financing recipients into its loans and investment assessment processes. For more details, please refer to pages 226-229, 232-235 and 237 of O-Bank's 2023 Sustainability Report. Furthermore, O-Bank has established "Engagement Guidelines for Sustainable Investing and Financing," which lists human rights risks as one of the engagement topics between the bank and its investee companies and corporate financing recipients.</p> <p><u>For individual financial customers:</u></p> <ul style="list-style-type: none"> • Prior to launching new products or services, O-Bank includes human rights risk as a consideration in its review and assessment process. O-Bank continuously collects and manages customer feedback in a systematic manner to ensure service quality and customer rights. For more details, please refer to O-Bank's official website and page 101-102 and 105 of O-Bank's 2023 Sustainability Report. • O-Bank continues to strengthen the management and confidentiality of personal data, and requires third-party collaborators to comply with "The Personal Data Protection Act" and related regulations of the bank. For more details, please refer to pages 75-77 and 107 of O-Bank's 2023 Sustainability Report.
Stakeholders Affected by Suppliers of O-Bank	The General Affairs Department of O-Bank incorporates human rights management standards into relevant regulations, such as the "O-Bank Supplier Sustainability Standards," "O-Bank Rules for Promotion of Fulfillment of Corporate Social Responsibilities by Suppliers" and the "O-Bank Supplier Self-Assessment Form of Human Rights Due Diligence." The department also advocates O-Bank's human rights policy to suppliers. For more details, please refer to O-Bank's official website and pages 175-176 of O-Bank's 2023 Sustainability Report.
Stakeholders Affected by New Business Relations of O-Bank	The Strategic Planning Department of O-Bank supervises its subsidiaries and associated companies in managing their human rights issues, as well as overseeing the potential human rights risks involved in executing new business relation projects.