

Assessment of Human Rights Risks & Related Mitigation or Compensation Measures

Risks	Affected Parties	Indicator	Risk in 2022	Risk Assessment Result	Mitigation Measures	Compensation Measures
Employment discrimination	Job seekers and employees	Number 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"> 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, nationality, facial features, or disability status. 	<ul style="list-style-type: none"> Where an employment discrimination complaint is found upon investigation to have merit, O-Bank helps to uphold the rights and interests of the person who has suffered discrimination and provide psychological counseling resources, and acting in line with the O-Bank Rules for Employee Recognition and Discipline, we also discipline persons who have engaged in discriminatory behavior. No employment discrimination cases took place in 2022.
Diversity, tolerance, and equality	Job seekers and persons with disabilities	Shortfall in employment of the legally required number of persons with disabilities as % of Number of employees enrolled in labor insurance	0%	Assessed as "low risk"	<ul style="list-style-type: none"> Built a barrier-free workplace. Set up special website sections for recruiting persons with disabilities. Each unit is required to hire a sufficient number of persons with disabilities to meet legal requirements. 	<ul style="list-style-type: none"> In 2022 hired seven persons with disabilities, thus meeting the required percentage. If for any reason it is not possible to hire a sufficient number of persons with disabilities, O-Bank must pay to the competent authority for labor matters a compensatory charge for the hiring shortfall.
Sexual harassment	All employees	Number of cases filed and persons involved as % of total employees	0%	Assessed as "low risk"	<ul style="list-style-type: none"> Based on work characteristics and employee needs, provided safe work environments to prevent workplace harassment. Incorporated sexual harassment prevention coursework into mandatory courses for newly hired employees. 	<ul style="list-style-type: none"> Adopted a set of "Measures for Prevention of Sexual Harassment and Investigation/Handling of Complaints" and "Guidelines for Sexual Harassment Prevention, Complaints, and Discipline"; set up a Mailbox for Sexual Harassment Complaints and a mechanism for independent investigations. There were no sexual harassment complaints filed in 2022.
Excessive working hours	All employees	Number of persons reporting > 40 hrs overtime/month as % of total employees	8.50%	Assessed as "high risk"	<ul style="list-style-type: none"> 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. 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. 	<ul style="list-style-type: none"> Employees who work beyond normal hours may apply for overtime pay or compensatory time off.
Workplace health	All employees	Number of job adjustments as % of workplace accidents and hospitalizations	0%	Assessed as "low risk"	<ul style="list-style-type: none"> 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. O-Bank has a special health section on our website, which continues to provide information on the pandemic and health issues in general. 	<ul style="list-style-type: none"> After conducting a questionnaire survey of persons with musculoskeletal disorders, O-Bank arranged for massage therapists to work onsite at the Bank (the headquarters building, the customer service center, the data center) to provide employees with shoulder, neck, and back massages on appointment.
		Number of high-risk persons surveyed as % of persons with musculoskeletal disorders	4%	Assessed as "low risk"		

Assessment of Human Rights Risks & Related Mitigation or Compensation Measures

Risks	Affected Parties	Indicator	Risk in 2022	Risk Assessment Result	Mitigation Measures	Compensation Measures
	Female employees	Number of pregnant female employees as % of job adjustments	0%	Assessed as "low risk"	<ul style="list-style-type: none"> For any female employee who applies each month for prenatal leave, O-Bank evaluates her physical and mental condition as well as workload during pregnancy and for one year postpartum. 	<ul style="list-style-type: none"> Workplace nurses and occupational safety and health officers use a "Self-Assessment Form for Female Employees Who Are Pregnant or Within Their First Postpartum Year" to assess their risk grades, so that on-site physicians can provide suggestions. There was no instance in 2022 in which a female employee's pregnancy made a job adjustment necessary.
Workplace safety	All employees	Number of workplace accidents & deaths as % of total employees	0.60%	Assessed as "low risk"	<ul style="list-style-type: none"> Adopted a set of "Working Rules for Occupational Safety and Health," which set out health standards and matters requiring attention in the workplace. Conducts occupational safety and health training every year. 	<ul style="list-style-type: none"> O-Bank's internal work rules prescribe procedures for the handling of workplace accidents and the provision of compensation. Depending on an employee's injury or illness, we provide compensation for medical expenses, disability, or death. Our 2022 workplace risk level was down by 0.2 percentage points from the preceding year, and we did not experience any serious workplace accidents or deaths.
	Temporary staff dispatched by outside employment agencies	Number of temp staff as % of employees involved in workplace safety incidents	0%	Assessed as "low risk"	<ul style="list-style-type: none"> Confirmed that cooperating temp agencies have all adopted a set of Working Rules for Occupational Safety. 	<ul style="list-style-type: none"> There were no workplace safety incidents involving temp staff in 2022.
Child labor	Job seekers	Number of child laborers as % of total employees	0%	Assessed as "low risk"	<ul style="list-style-type: none"> The "O-Bank Human Rights Policy" prohibits the employment of child labor under 16. Properly checked ID documents of new personnel during recruitment and reporting-in phases. 	<ul style="list-style-type: none"> If a person under 16 years of age has deliberately concealed their age and identity while seeking employment, their employment shall be terminated in accordance with the Labor Standards Act. No child labor was employed in 2022.
Labor-management relations	All employees	Number of persons involved in labor disputes as % of total employees	0%	Assessed as "Low risk"	<ul style="list-style-type: none"> Periodically holds labor-management meetings in accordance with labor legislation. 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. O-Bank organizes one "WeCare 2.0" activity per month to create opportunities for interaction between employees and executive management. 	<ul style="list-style-type: none"> When an employee's complaint is found to be legally compliant and reasonable, O-Bank launches an internal investigation to work out a solution. The share of complaints involving labor-management disputes in 2022 was 0%.
Privacy	All employees	Instances of misuse of personal data as % of Number of employees	0%	Assessed as "Low risk"	<ul style="list-style-type: none"> O-Bank holds regular training courses on personal data protection each year. In 2022, the completion rate of all employees' human rights education and training requirements reached 100%, and there were no instances of misuse of personal data. Acting in accordance with the O-Bank "Personal Information Management Policy," we inform customers of our purpose in collecting their personal information and the range of uses to which it may be put, and we pay balanced attention to management requirements and the need to protect employee privacy. 	<ul style="list-style-type: none"> Where a complaint regarding improper use of personal data is found upon investigation to have merit, O-Bank helps to maintain the rights and interests of the aggrieved party or parties and, acting in line with the O-Bank Rules for Employee Recognition and Discipline, we also discipline persons who have improperly used personal data. No incidents involving improper use of personal data occurred in 2022.