

**(VI) Integrity policies and practices.**

| Assessment criteria  | Actual governance (Note 1) |    |   | Deviations from Ethical Corporate Management Best Practice Principles for TWSE/TPEX-Listed Companies and the causes of such deviations |
|--|----------------------------|----|---|--|
|  | Yes                        | No | Summary   |  |
| <p>I. Establishing Ethical Management Policies and Plans</p> <p>(I) Has the Company stated in its Memorandum or external correspondence about the polices and practices it has to maintain business integrity? Are the board of directors and the management committed in fulfilling this commitment?</p> <p>(II) Does the company have any measures against dishonest conducts? Are these measures supported by proper procedures, behavioral guidelines, disciplinary actions and complaint systems?</p> <p>(III) Has the Company taken steps to prevent</p> | V                          |    | <p>(I) The Company believes integrity and honesty to be the foundation of all business activities, and has therefore adopted JihSun Holding's (the parent company) "credibility, honesty, and accountability" as the three principles that employees are bound to uphold. We believe that ethics and loyalty are the foundations of all businesses. The Company follows JihSun Financial Holding and Subsidiaries Business Integrity Principles and directors'/managers' ethical code of conduct to enhance its corporate governance system. The integrity principles serve as a foundation for corporate governance practices, and exist to ensure that directors', independent directors' and managers' behaviors are consistent with ethical standards. All related policies have been announced to the public through Market Observation Post System.</p> <p>(II) Dishonest conducts have are prohibited according to JihSun Financial Holding and Subsidiaries Business Integrity Principles, directors'/managers' ethical code of conduct, and JihSun Securities Work Rules. The Work Rules also outline the disciplinary policy and communication channels the Company has in place. Violations are subject to disciplinary action depending on the level of severity.</p> <p>(III) As part of the Company's internal control, certain job roles are rotated on an unscheduled basis</p> | None   |

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| occurrences listed in Paragraph 2, Article 7 of "Ethical Corporate Management Best Practice Principles for TWSE/TPEX-Listed Companies" or business conducts that are prone to integrity risks?  |                            |  | or are subjected to mandatory leave of absence. This is to avoid concealment of fraudulent activities. The Company also has Work Rules that outline the discipline and code of conduct that employees are bound to obey. It follows the directors' and managers' code of conduct of its parent company (JihSun Financial Holdings) to prohibit dishonest conducts, and JihSun Financial Holding Donation Policy to regulate all donations to external parties. |  |
| <p>II. Enforcing ethical management</p> <p>(I) Does the Company evaluate the integrity of all counterparties it has business relationships with? Are there any integrity clauses in the agreements it signs with business partners?</p> <p>(II) Does the Company have a unit that specializes (or is involved) in business integrity? Does this unit report its progress to the board of directors on a regular basis?</p> <p>(III) Does the Company have any policy that prevents conflict of interest, and channels that facilitate the report of</p> | V                          | <p>(I) The Company chooses its business partners carefully. We uphold our principles of ethical dealing and specify the condition of ethical management in business contracts.</p> <p>(II) To enforce business integrity management, the parent company's (JihSun Financial Holdings) Group Risk Management Division has been assigned the duty to develop integrity policies throughout the group. It coordinates with various departments to report to the board of directors on an annual basis.</p> <p>(III) The Company has followed the rules concerning avoidance of conflicting interests outlined in JihSun FHC's business integrity principles. All directors, managers and any stakeholders present at board of directors meetings are bound to comply with The</p> | None   |  |

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|                        | Yes                        | No |   |  |
| conflicting interests? |                            |    | <p>Company Act and the Company's Board of Directors Conference Rules with respect to any motion that presents conflicting interests against themselves or against the entities they represent.</p> <p>Employees of the Company must not exploit their vested authorities for improper gains, whether for themselves or for spouse, parents, children, or any other parties.</p> <p>JihSun Holding's directors and managers ethical code of conduct specifically requires directors and managers to take initiative in explaining potential conflict of interest that involve them, their spouse or 2nd-degree relative or closer whenever the Company lends money, offers guarantee, or engages in significant transaction with a related company. This requirement is to prevent people from exploiting their authorities for illicit gains.</p> <p>According to the Parliamentary Rules of the Board of Directors Meeting: if a director, or the corporate entity that the director represents, is considered a stakeholder to the discussed motion, the director must state the stakes involved during the current meeting session and shall disassociate from all discussions and voting if such stakes are in conflict against the Company's interests. In which case, the director may not exercise voting rights on behalf of other directors.</p> <p>The investor relations section on JihSun FHC's website provides a channel for reporting on misconduct: If any personnel is found violating the ethical management practices, he/she may be reported via the relevant mailbox. The Company will keep the malpractice reporter's identity and reported misconduct in confidence. If the misconduct is proven to be true, the Company</p> | None   |

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| <p>(IV) Has the Company implemented effective accounting and internal control systems for the purpose of maintaining business integrity? Are these systems reviewed by internal or external auditors on a regular basis?</p> <p>(V) Does the Company organize internal or external training on a regular basis to maintain business integrity?</p> |                            |    | <p>will apply the related laws or the Company's internal rules.</p> <p>(IV) The Company has implemented effective accounting policies. The internal audit department plans and conducts audits regularly, and assists external auditors on audit tasks.</p> <p>(V) The Company has outlined in its work rules and management policies the behaviors that employees are bound to obey, and disciplinary systems to enforce such behaviors. Training is organized on a yearly basis to promote employees' awareness of the Money Laundering Control Act, the Consumer Protection Act, and the Personal Information Protection Act. The Company also makes weekly compliance announcements that include case studies of penalties imposed against peers, which serves as a warning against potential dishonest behaviors. Progress of compliance training is reported to the board of directors on a half-yearly basis.</p> | None   |
| <p>III. Reporting of misconducts</p> <p>(I) Does the Company provide incentives and means for employees to report misconduct? Does the Company assign</p>  | V                          |    | <p>(I) The Company has implemented a multitude of communication channels as well as reporting mechanisms inside the organization. Upon discovering any violation against the code of conducts, employees may report the incident to the management or to human resources via email, opinion boxes, or in writing. A customer opinion mailbox has</p>   | None   |

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| <p>dedicated personnel to investigate the reported misconduct?</p> <p>(II) Has the Company implemented any standard procedures or confidentiality measures for handling reported misconduct?</p> <p>(III) Has the Company provided proper whistle blower protection?</p> |   |    | <p>also been created to accept complaints and reports from outside the organization.</p> <p>(II) The Company has implemented standard procedures and confidentiality measures for handling reported misconducts.</p> <p>(III) The Company has measures in place to assure that malpractice reporters will not be mistreated in any way.</p> |  |
| <p>IV. Enhanced information disclosure<br/>Has the Company disclosed its integrity principles and progress onto its website and Market Observation Post System (MOPS)?</p>   | V   |    | <p>Details of "JihSun Financial Holding and Subsidiaries Business Integrity Principles" have already been disclosed on the JihSun Holding's website and MOPS.</p>   | None   |
| V.   | <p>For companies which have established corporate social responsibility codes of conduct in accordance with the "Corporate Governance Best-Practice Principles for TWSE and TPEX Listed Companies", please describe the current practices and any deviations from the code of conduct: None.</p>  |    |   |  |
| VI.  | <p>Other important information that is helpful in understanding the corporate ethical management operation of the Company? (Such as, the Company has amended the corporate ethical management best practice principles, etc.):<br/>To facilitate sound governance and management, the Company's Board of Directors has been founded and operates in accordance with the Articles of Incorporation, Articles of Association and Parliamentary Rules. Meanwhile, three Independent Directors have been appointed in compliance with laws and the Articles of Incorporation and formed the Audit Committee that specializes in supervising operations and enhancing management practices within the Company. The Investor Relations Section has been created on JihSun FHC's website to serve as means of communication with the public.<br/>Regular corporate governance courses are arranged for Directors and Managers of the Company to enforce governance and business integrity.</p> |    |   |  |

Note 1: Always provide explanations in the summary description column, regardless of

whether there are any deviations from the best practice principles.