

Communication between the independent directors, chief internal auditor, and CPAs

- (1) Communication between the independent directors, chief internal auditor
- A. In addition to communicating through the audit committee, the independent directors and internal audit supervisors shall hold a forum at least once a year to review the Company's internal control system.
- B. The internal audit report of the Company shall be delivered to the independent directors within two months from the end of the audit.
- C. Summary of communication between independent directors and internal audit supervisors in 2022.

Date	Method	Matters	Results
2022.03.28	Audit Committee	Comprehensive report on audit business in the second half of 2021	No objection
2022.03.28	Audit Committee	2021 Statement on Internal Control	No objection
2022.03.28	Forum	<p>Summary report of the initial draft of the Financial Examination Opinion provided by the Financial Examination Bureau for the Company in 2022.</p> <p>The independent directors suggested the following: Strengthening corporate governance regulations, subsequent cross-departmental communication, auditing, and expense reimbursement require rapid and efficient execution.</p>	We request the authority and responsibility unit to handle the matters according to the suggestions.
2022.04.25	Audit Committee	<p>Summary of key points of the inspection report on the Company's general business inspection by the FSC</p> <p>The independent directors suggested the following:</p> <ol style="list-style-type: none"> 1. The Company should humbly reflect on the matter and request each department to conduct an investigation and make improvements. 2. A prevention mechanism should be established so that even with personnel turnover, the risk of recurrence can be prevented through systematic SOPs or internal regulations. 3. The annual audit plan in the next one to two years should include the review of the financial inspection opinions as an audit item to ensure that the improvements are completed. 	We request the authority and responsibility unit to handle the matters according to the suggestions.
2022.04.25	Audit Committee	Minutes of the 2022 CDF Independent Directors' Forum of the Company.	No objection
2022.05.20	Audit Committee	Major contingencies of the subsidiary KGI Bank	No objection

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2022.05.20	Audit Committee	<p>Report on the improvement of the inspection opinions of the FSC on the Company's general business inspection (Table A).</p> <p>The independent directors suggested the following: Please follow the audit system and require all subsidiaries to implement the following three principles:</p> <ol style="list-style-type: none"> 1. Comprehensive inspections and corrections. 2. Systematization of rules and regulations. 3. Enhance project audits. 	We request the authority and responsibility unit to handle the matters according to the suggestions.
2022.06.27	Audit Committee	<p>Report on the improvement of the inspection opinions of the FSC on the Company's general business inspection (Table B).</p> <p>The independent directors suggested the following:</p> <ol style="list-style-type: none"> 1. Implement improvement measures based on the inspection results effectively. 2. Include the improvements in the Company's internal regulations. 3. Regularly conduct training and education for related personnel. 4. The Audit Department should include the relevant issues in the project audit items for the next two years. <p>In addition, the Company should strengthen education and training for relevant personnel, and ask the audit department to enhance audit efforts for the areas of deficiencies.</p>	We request the authority and responsibility unit to handle the matters according to the suggestions.
2022.09.26	Audit Committee	<p>Comprehensive report on audit business in the first half of 2022.</p> <p>The independent directors suggested the following:</p> <ol style="list-style-type: none"> 1. If there are any deficiencies found in the system during the audit process, suggestions can also be made. 2. Strengthen the sensitivity of front-line personnel to make them more familiar with relevant inspection items to avoid any deficiencies. 	We request the authority and responsibility unit to handle the matters according to the suggestions.
2022.10.21	Audit Committee	The Company "2022 Comparison table of internal control performance scores of all units of the company in 2021 and 2020" "comparison table of comprehensive scores of internal audit operations of subsidiaries in 2022".	No objection.
2022.11.21	Audit Committee	Report on the improvement of the continued inspection opinions of the FSC on the Company's general business inspection (Table B).	No objection.
2022.11.21	Audit Committee	Oral reports: Major contingencies of the subsidiary KGI Bank.	No objection.

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2022.11.21	Forum	Review on the lack of internal control system of the Company in 2022. The independent directors suggested the following: 1. The company has established specific communication and control mechanisms for interactions with major shareholders, and major shareholders can access information through relevant functional committees. 2. If the audit unit encounters a situation where the audited unit refuses to provide information during the audit, the audit report must reflect "limited scope of audit" and report it to the independent directors.	We request the authority and responsibility unit to handle the matters according to the suggestions.
2022.12.19	Audit Committee	The Company's "minutes of the forum on the review of the deficiency in internal control system in 2022".	No objection.
2022.12.19	Audit Committee	The Company's "2023 Audit Plan". The independent directors suggested the following: 1. Audit items should include the financial statement preparation process. 2. Please include "revise internal regulations according to external law changes" as a self-audit item for each unit.	We request the authority and responsibility unit to handle the matters according to the suggestions.

Note:

- If there is independent director resigned before the end of the year resigned date shall be indicated in the note column, and the rate of attendance in person (%) shall be calculated based on the number of meetings held during the terms of office and the number of attendance made in person.
- If there is new election of independent director before the end of the year, the election date and whether such independent director is a previous member, a new member or a re-elected member shall be indicated in the note column. The actual attendance rate (%) shall be calculated based on the number of meetings held during the terms of office and the number of attendance made in person.

(2) Communication between the independent directors and CPAs

A. Policy on communication between independent directors and CPAs

The audit committee of the company is composed of all independent directors. The CPAs communicate and discuss with the independent directors on the audit scope and method of the financial report, audit results, key audit matters, recent major issues of IFRS and the impact of the revision of relevant laws and regulations, so that the independent directors can immediately grasp the financial situation of the Company.

B. Summary of communication between independent directors and the CPAs in 2022

Date	Method	Matters	Results
2022.03.14	Meeting	1. Audit of consolidated financial reports in 2021. 2. Other communication matters such as ESG information disclosure and updations of laws and regulations.	The financial report was submitted to the Audit Committee and the Board for approval.

Date	Method	Matters	Results
2022.03.14	Audit Committee	<ol style="list-style-type: none"> 1. Audit of consolidated financial reports in 2021. 2. The audit results of the consolidated financial report and key audit matters in 2021, as well as other communication matters such as updations of laws and regulations. 	After approved by the Audit Committee, the financial report was submitted to the Board for approval.
2022.05.20	Audit Committee	<ol style="list-style-type: none"> 1. Review of consolidated financial reports in the first quarter of 2022. 2. The review results of the consolidated financial report in the first quarter of 2022, as well as other communication matters such as updations of laws and regulations. 3. The communication matters of key audit matters in the first half of 2022. 	After approved by the Audit Committee, the financial report was submitted to the Board for approval.
2022.08.22	Audit Committee	<ol style="list-style-type: none"> 1. Audit of consolidated financial reports in the second quarter of 2022. 2. The audit results of the consolidated financial report and key audit matters in the second quarter of 2022, as well as other communication matters such as updations of laws and regulations. 	After approved by the Audit Committee, the financial report was submitted to the Board for approval.
2022.11.21	Audit Committee	<ol style="list-style-type: none"> 1. Review of consolidated financial reports in the third quarter of 2022. 2. The review results of the consolidated financial report in the third quarter of 2022, as well as other communication matters such as updations of laws and regulations. 3. The communication matters of key audit matters in 2022. 	After approved by the Audit Committee, the financial report was submitted to the Board for approval.