

Communications between the independent directors, Internal Auditor and CPAs

Date	Mode	Object	Issues to communicate	Result
2015.01.28	Audit Committee	CPA	CPA Report	Noted
		General Auditor	Report the results of audit work for year 2014	Noted
2015.03.18	Audit Committee	CPA	Report the results of audit work for 2014 financial report	Noted
2015.04.23	Audit Committee	General Auditor	Report the results of audit work for first quarter of 2015	Noted
2015.08.20	Audit Committee	CPA	Report the results of audit work for 1H15 financial report	Noted
		General Auditor	Report the results of audit work for second quarter of 2015	Noted
2015.11.03	Audit Committee	General Auditor	Report the results of audit work for third quarter of 2015	Noted
			Report the plan of audit work for 2016	For Board's approval
		General Auditor and Audit Division	Discussion issues on internal audit work	Accordance with recommendations
2015.12.08	Meeting	CPA	Draft plan for financial report	Accordance with resolution
2016.01.07	Audit Committee	CPA	Report the plan of audit work for 2015 financial reports.	Noted
		General Auditor	Report the results of audit work for year 2015	Noted
2016.03.17	Audit Committee	CPA	Report the results of audit work for 2015 financial reports	Noted
2016.04.26	Audit Committee	General Auditor	Report the results of audit work for first quarter of 2016	Noted
2016.08.11	Audit Committee	CPA	Report the results of audit work for first half of 2016 financial report	Noted
		General Auditor	Report the results of audit work for second quarter of 2016	Noted
2016.11.02	Audit Committee	General Auditor	Report the results of audit work for third quarter of 2016	Noted
			Report the plan of audit work for 2017	For Board's approval
2016.11.04	Audit conference	General Auditor and Audit Division	Discussion issues on internal audit work	Accordance with recommendations
2016.12.16	Meeting	CPA	Draft plan for financial report	Accordance with resolution
2017.01.04	Audit Committee	CPA	Report the plan of audit work for 2016 financial reports.	Noted
		General Auditor	Report the results of audit work for fourth quarter of 2016	Noted
2017.03.01	Audit Committee	CPA	Report the results of audit work for year 2016	Noted

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2017.04.26	Audit Committee	General Auditor	Proposal of audit work report for the first quarter of 2017.	Noted
2017.08.08	Audit Committee	CPA	Reporting of the evaluation of financial statements for the first half of 2017.	Noted
		General Auditor	Proposal of audit work report for the second quarter of 2017 and immediate reporting of bank's subsidiaries (overseas branches) to directors	Noted
2017.11.01	Audit Committee	General Auditor	Proposal of audit work report for the third quarter of 2017 and immediate reporting of bank's subsidiaries (overseas branches) to directors.	Noted
			Proposal of the 2018 audit plan.	For board's approval
2017.11.01	Meeting	General Auditor	Communication of internal auditing matters	Accordance with recommendations
2017.12.13	Audit conference	CPA	Communicating meeting before planning of the 2017 E.SUN financial report evaluation.	Accordance with regulations
2018.01.16	Audit Committee	CPA	Reporting of the 2017 financial evaluation plan.	Noted
		General Auditor	r Proposal of audit work report for the fourth quarter of 2017.	Noted
2018.03.08	Audit Committee	CPA	Reporting of the evaluation of financial statements of 2017	Noted
2018.04.25	Audit Committee	General Auditor	Submission of the 2018 Q2 audit working papers	Duly noted and proceed as recommended
2018.08.07	Audit Committee	CPA	Submission of the 2018 first half financial statement audit result	1.Questions raised by the independent directors were answered and opinions exchanged. 2.Duly noted and proceed as recommended.
		General Auditor	Submission of the 2018 Q1 audit working papers	Duly noted without further recommendations.
2018.11.08	Audit Committee	General Auditor	Submission of the 2018 Q3 audit working papers and the reports from the securities and banking subsidiaries to the directors	Duly noted and proceed as recommended
			Submission of the 2019 audit plan	1.The plan was passed by a unanimous vote and submitted to the Board of Directors for approval.

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				2.Proceed as recommended.
2018.11.08	Auditors Conference	Chief auditor and other auditors in the Company	Discussions on internal audit related matters	1.Questions raised by the independent directors were answered and opinions exchanged. 2.Proceed as recommended.
2019.01.08	Meeting	CPA	Pre-audit meeting for communication on the 2018 group financial statement audit	Proceed as required.
2019.01.17	Audit Committee	CPA	Submission of the 2018 financial statement audit plan	1.Questions raised by the independent directors were answered and opinions exchanged. 2.Duly noted.
		General Auditor	Submission of the 2018 Q4 audit working papers	Duly noted without further recommendations.
2019.03.14	Audit Committee	CPA	Submission of the 2018 financial statement audit results	1.Questions raised by the independent directors were answered and opinions exchanged. 2.Duly noted and proceed as recommended.
2019.04.18	Audit Committee	The Company's General Auditor	Submission of the 2019 Q1 audit working papers	Duly noted and proceed as recommended.
			Submission of re-reviewed audit plan for 2019.	The plan was passed by a vote and submitted to the Board of Directors for review
2019.08.06	Audit Committee	The Company's CPA	Submission of the 2019 first half financial statement audit results	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Duly noted and thereafter provided as recommended by independent directors to the accountant as reference for drafting the due diligence

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				report.
		The Company's General Auditor	Submission of the 2019 Q2 audit working papers	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Duly noted and proceed as recommended.
2019.11.12	Audit Committee	The Company's General Auditor	Submission of the 2019 Q3 audit working papers and the reports from the securities and banking subsidiaries to the directors	Duly noted and proceed as recommended.
			Submission of the 2020 financial statement audit plan	1. Approved and proposed to the Board of Directors. 2. Proceed as recommended.
2019.11.12	Audit meeting	The Company's General Auditor and other auditors	Discussions on internal audit related matters.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Implemented assessment mechanism as recommended.
2019.12.03	Meeting	The Company's CPA	Pre-audit meeting for communication on the 2019 group financial statement audit.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. As recommended by independent directors, the Group's significant considerations and the ratios of individual financial information of non-significant components were presented at the Audit Committee meeting.
2020.01.08	Audit Committee	The Company's CPA	Submission of the 2019 financial statement audit plan	1. Questions raised by the independent directors were

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				answered and opinions exchanged. 2. Duly noted and no other recommendation.
		The Company's General Auditor	Submission of the 2019 Q4 audit working papers and the immediate reports from the bank's subsidiaries to the directors in 2019 Q4	Duly noted and no other recommendation
2020.03.11	Audit Committee	The Company's CPA	Report on the 2019 financial statement audit results.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Duly noted and no other recommendation.
2020.04.22	Audit Committee	The Company's General Auditor	Submission of the 2020 Q1 audit working papers.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Duly noted and information of measures for preventing the spread of the disease was provided to independent directors after the meeting.
2020.07.21	Audit Committee	The Company's CPA	Submission of the 2020 Audit Plan, 2020 Key Audit Matters, and CPA response.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Duly noted and no other recommendation.
		The Company's General Auditor	Submission of the 2020 Q2 audit working papers.	Duly noted and no other recommendation.
2020.08.12	Audit Committee	The Company's CPA	Report on the 2020 Q2 financial statement audit results.	1. Questions raised by the independent directors were answered and

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				opinions exchanged. 2. Duly noted and no other recommendation.
2020.11.11	Audit Committee	The Company's General Auditor	Submission of the 2020 Q3 audit working papers and the immediate reports from the bank's subsidiaries to the directors in 2020 Q3.	Duly noted and no other recommendation.
			Submission of the 2021 audit plan.	1. Questions raised by the independent directors were answered. 2. The plan was approved and submitted to the Board of Directors for review.
2020.11.11	Audit meeting	The Company's General Auditor and other auditors	Discussions on internal/external audit related matters.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Proceed as recommended.
2021.01.20	Audit Committee	The Company's General Auditor	Submission of the 2020 Q4 audit working papers.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Proceed as recommended.
2021.03.09	Audit Committee	The Company's CPA	Report on the 2020 financial statement audit results.	1. Questions raised by the independent directors were answered. 2. Duly noted and no other recommendation
2021.04.21	Audit Committee	The Company's General Auditor	Submission of the 2021 Q1 audit working papers.	Duly noted and no other recommendation.
2021.05.12	Audit Committee	The Company's CPA	Summarization of the review of the 2021 Q1 E.SUN FHC and subsidiaries consolidated financial statements.	1. Questions raised by the independent directors were answered. 2. The effects of

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				interest rate changes were disclosed in the Note section of the financial statements, and subsequent preparation and adjustments were made.
2021.08.18	Meeting	The Company's CPA	Report on the preliminary financial statement audit results.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. There were no major irregularities in this audit.
2021.08.18	Audit Committee	The Company's CPA	Report on the 2021 Q2 financial statement audit results.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Duly noted and no other recommendation.
		The Company's General Auditor	Submission of the 2021 Q2 audit working papers.	Duly noted and no other recommendation.
2021.11.10	Audit Committee	The Company's General Auditor	Submission of the 2021 Q3 audit working papers and matters immediately reported to directors in accordance with the principle of materiality.	Duly noted and no other recommendation.
			Submission of the 2022 audit plan.	The plan was passed by a vote and no other recommendation.
2021.11.12	Audit meeting	The Company's General Auditor and other auditors	Discussions on internal/external audit related matters.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Proceed as recommended.
2022.01.12	Audit Committee	The Company's CPA	Report on the 2021 financial statement audit plan.	1. Questions raised by the independent directors were answered and

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				<p>opinions exchanged</p> <p>2. Proceed as recommended.</p> <p>Regarding the response direction shared by the accountant and a summary of audit planning report was incorporated.</p>
		The Company's General Auditor	Submission of the 2021 Q4 audit working papers.	<p>1. Questions raised by the independent directors were answered and opinions exchanged</p> <p>2. Duly noted and no other recommendation.</p>
2022.03.09	Audit Committee	The Company's CPA	Interview with new accountant.	Questions raised by the independent directors were answered.
		The Company's CPA	CPA communicate with independent directors individually.	Questions concerning the report on preliminary audit results as raised by the independent directors were answered and opinions exchanged.
		The Company's CPA	Report on the 2021 financial statement audit results.	<p>1. Questions concerning the report on the audit conclusion and response to behavioral risks as raised by the independent directors were answered and opinions exchanged.</p> <p>2. Proceed as recommended.</p>
2022.04.18	Audit Committee	The Company's General Auditor	Submission of the 2022 Q1 audit working papers.	<p>1. Questions raised by the independent directors were answered and opinions exchanged.</p> <p>2. Duly noted and no</p>

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				other recommendation.
2022.08.17	Meeting	The Company's CPA	Report on the preliminary financial statement audit results.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. There were no major irregularities in this audit.
2022.08.17	Audit Committee	The Company's CPA	Report on the 2022 Q2 financial statement audit results.	Duly noted and no other recommendation.
		The Company's General Auditor	Submission of the 2022 Q2 audit working papers.	Duly noted and no other recommendation.
2022.11.09	Audit Committee	The Company's General Auditor	Submission of the 2021 Q3 audit working papers.	Duly noted and no other recommendation.
			Submission of the 2023 audit plan.	The plan was passed by a vote and no other recommendation.
2022.11.09	Audit meeting	The Company's General Auditor and other auditors	Discussions on internal/external audit related matters.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Proceed as recommended.
2023.01.04	Audit Committee	The Company's CPA	Report on the 2022 financial statement audit plan.	1. Questions raised by the independent directors were answered and opinions exchanged 2. Proceed as recommended.
2023.02.20	Separate communication meeting between independent directors and accountants	The Company's CPA	Report the preliminary audit results of financial statements.	1. Questions raised by the independent directors were answered and opinions exchanged 2. There are no major abnormalities in this audit.

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2023.02.20	Audit Committee	The Company's CPA	Report on the 2022 financial statement audit results.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Acknowledge with no other recommendation.
2023.03.24	Audit Committee	The Company's General Auditor	Submission of the 2022 Q4 audit working papers.	Acknowledge with no other recommendation.
2023.04.19	Audit Committee	The Company's General Auditor	Submission of the 2023 Q1 audit working papers.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Acknowledge with no other recommendation.
2023.08.23	Separate communication meeting between independent directors and accountants	The Company's CPA	Report the preliminary audit results of financial statements.	1. Questions raised by the independent directors were answered and opinions exchanged 2. There are no major abnormalities in this audit.
2023.08.23	Audit Committee	The Company's CPA	Report on the 2023 Q2 financial statement audit results.	Acknowledge with no other recommendation.
		The Company's General Auditor	Submission of the 2023 Q2 audit working papers.	1. Questions raised by the independent directors were answered and opinions exchanged. 2. Acknowledge with no other recommendation.
2023.09.20	Audit meeting	The Company's General Auditor and other	Discussions on internal/external audit related matters.	1. Questions raised by the independent

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		auditors		directors were answered and opinions exchanged. 2. Proceed as recommended.
2023.11.08	Audit Committee	The Company's General Auditor	Submission of the 2023 Q3 audit working papers.	Acknowledge with no other recommendation
			Submission of the Company's 2024 audit plan	Agreement with no other recommendation
2024.01.17	Audit Committee	The Company's CPA	Report on the 2023 financial statement audit plan.	1. Questions raised by the independent directors were answered and opinions exchanged 2. Acknowledged, to be processed according to the recommendations.
		The Company's General Auditor	Submission of the 2023 Q4 audit working papers.	Acknowledge with no other recommendation.
2024.03.13	Separate communication meeting between independent directors and accountants	The Company's CPA	Report the preliminary audit results of financial statements.	1. Questions raised by the independent directors were answered and opinions exchanged 2. There are no major abnormalities in this audit.
2024.03.13	Audit Committee	The Company's CPA	Report on the 2023 financial statement audit results.	Acknowledge with no other recommendation.
2024.04.17	Audit Committee	The Company's General Auditor	Submission of the 2024 Q1 audit working papers.	1. Questions raised by the independent directors were answered and opinions exchanged 2. Acknowledged,

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				to be processed according to the recommendations.
2024.08.14	Separate communication meeting between independent directors and accountants	The Company's CPA	Report the preliminary audit results of financial statements.	<ol style="list-style-type: none"> 1. Questions raised by the independent directors were answered and opinions exchanged 2. There are no major abnormalities in this audit.
2024.08.14	Audit Committee	The Company's CPA	Report on the 2024 Q2 financial statement audit results.	<ol style="list-style-type: none"> 1. Questions raised by the independent directors were answered and opinions exchanged 2. Acknowledged, to be processed according to the recommendations.
		The Company's General Auditor	Submission of the 2024 Q2 audit working papers.	<ol style="list-style-type: none"> 1. Questions raised by the independent directors were answered and opinions exchanged. 2. Acknowledged, to be processed according to the recommendations.
2024.09.25	Audit meeting	The Company's General Auditor and other auditors	Discussions on internal/external audit related matters.	<ol style="list-style-type: none"> 1. Questions raised by the independent directors were answered and opinions exchanged. 2. Processed according to the recommendations.

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2024.11.06	Audit Committee	The Company's General Auditor	Submission of the 2024 Q3 audit working papers.	Acknowledged, to be processed according to the recommendations.
			Submission of the Company's 2025 audit plan	Agreement with no other recommendation
2025.01.08	Audit Committee	The Company's CPA	Report on the 2024 financial statement audit plan.	1. Questions raised by the independent directors were answered and opinions exchanged 2. Acknowledged.

Note:

- A. The chief auditor of the Company reports to the independent directors in Audit Committee, which convenes quarterly, with regard to performance, results, and follow-ups of audits. The chief auditor attends every board meeting.
- B. Independent directors meet with the chief auditor and auditors at least once every year to fully communicate and document issues relevant to the Company's internal and external audits. Meeting minutes are included as part of the audit working papers.
- C. The CPA attends at least three Audit Committee meetings every year during the review of second-quarter financial report and annual financial reports, to explain the method and scope of financial statement auditing as well as relevant statutory updates, to talk about international trends, and to engage in in-depth discussions with independent directors.
- D. The chief auditor, CPA, and independent directors shall maintain an unimpeded two-way communication, and each of the parties can contact one another directly, when it is deemed necessary.