

2020 Jih Sun Financial Holding Co., Ltd.’s Corporate Governance Practices and Deviation from Corporate Governance Best-Practice Principles for Financial Holding Companies

Assessment criteria	Actual governance (Note 1)			Deviation and causes of deviation from Corporate Governance Best-Practice Principles for Financial Holding Companies
	Yes	No	Summary	
I. Shareholding structure and shareholders equity within the financial holding company				
(I) Does the financial holding company establish internal procedures for handling shareholder proposals, doubts, disputes and litigation matters, and implement them in accordance with the procedures?	V		(I) The Company has arranged dedicated personnel and delegation of authorities to cautiously handle shareholders’ proposals, queries, disputes and litigations. Contact methods have been disclosed on the Company’s website to give shareholders the means to raise queries and opinions. The Company’s spokesperson and acting spokesperson are responsible for handling shareholders’ proposals, disputes and queries. Where the issue concerns administration of shareholder services or legal affairs, the Company would approach the shareholder services agent or legal department for assistance in explanation or handling.	None
(II) Is the financial holding company constantly informed of the identities of its major shareholders and their ultimate controller?	V		(II) The Company keeps track of its shareholders by monitoring the shareholder registry at each book closure date, and by monitoring changes in shareholdings that insiders and major shareholders have reported in accordance with Article 25 of the Securities and Exchange Act and Article 16 of the Financial Holding Company Act. The Company’s shares are held by a small group of shareholders that it maintains good relationship with, which enables it to keep track of the identity of the ultimate controller. The Company’s website contains sections that provide information for shareholders, contact windows, important announcements, and information relevant to Articles 4, 5 and 16 of the Financial Holding Company Act. Application forms have also been made available for download from the website.	None

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(III)Has the financial holding company established and implemented risk management and firewalls on companies it is affiliated with?	V		<p>(III)The Company has established the independent risk management unit and adopted the relevant rules governing risk management. The Company and its affiliates are independent with respect to personnel and assets. It also implements the “Rules on Delegation of Authorities of Jih Sun Financial Holding Co., Ltd.,” the “Management Policies of Sharing of Premises, Facilities and Concurrent Personnel of Jih Sun Financial Holding Co., Ltd. and its Subsidiaries,” and the “Management Principles of Sharing of IT Resources of Jih Sun Financial Holding Co., Ltd. and its Subsidiaries,” the Measures for the Management of Joint Marketing among Subsidiaries of Jih Sun Financial Holding Co., Ltd. and the “Measures for the Information Sharing of Jih Sun Financial Holding Co., Ltd. and its Subsidiary Groups in AML/CFT,” etc. to standardize the management of the rights and responsibilities of the Company and its related enterprises in respect of joint business or transaction, information resource security, business equipment, place sharing and personnel concurrent duties, so as to ensure that there is no conflicts of interest or breaching of firewall regulations, and to protect the security of IT resources.</p> <p>The Company has enacted the “Operating Rules for Transactions Other Than Credit Extension with Interested Parties” to regulate transactions with interested parties. An interested party system has been implemented in accordance with the Financial Holding Company Act, the Securities and Exchange Act, and the Banking Act to facilitate real-time checks on whether a counterparty is an interested party and perform the relevant procedures according to the concerned regulations. Lending and non-lending transactions with the Company's person-in-charge, major shareholders, affiliated companies, and stakeholders are conducted in compliance with Articles 44 and 45 of the Financial Holding Company Act. Based on the above regulations, the Company and subsidiaries have</p>	None

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			formulated several internal policies including "Operation Rules for Credit Extension to Interested Parties of Jih Sun International Commercial Bank Co., Ltd. ", "Operation Rules for Reporting and Disclosure as per Article 46 of Financial Holding Company Act by Jih Sun Financial Holding Co., Ltd." and "Operation Rules for Transactions other than Credit Extension to Interested Parties of Jih Sun Financial Holding Co., Ltd. and its Subsidiaries" and have been implementing them accordingly.	
<p>II. Composition and Responsibilities of the Board of Directors</p> <p>(I) Apart from the Remuneration Committee and Audit Committee, has the financial holding company assembled other functional committees at its own discretion?</p> <p>(II) Does the TWSE/TPEX listed financial holding company have the performance evaluation rules and methods in place for the board of directors? Does it have the evaluation performed regularly every year, report the evaluation result to the board and apply the results as reference for remuneration and continuation of term of office for individual directors? (Note 2)</p>	V	V	<p>(I) During the 2009 shareholders' ordinary meeting, three independent directors were elected in accordance with laws and the Article of Incorporation of the Company. The board of directors has established an "Audit Committee" and a "Remuneration Committee;" no other functional committees have been established.</p> <p>(II) In order to implement the corporate governance and enhance the functions of the board of directors of the Company, establish performance objectives, and enhance the efficiency of the operation of the board of directors, the Company has passed the "performance evaluation rules of the board of directors of Jih Sun Financial Holding Co., Ltd." at the 19th meeting of the 7th term board of directors on December 19, 2019, and has formulated the performance evaluation, evaluation cycle, evaluation period, evaluation scope and method, implementation unit, evaluation procedure and other matters to be followed for the board of directors and functional committee. In addition, in accordance with Article 6 of the "performance evaluation rules of the board of directors", the Company has also promulgated the "performance evaluation measures of the board of directors of Jih Sun Financial Holding Co., Ltd.", regulating the implementation procedures of</p>	<p>None</p> <p>None</p>

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(III) Does the financial holding company conduct regular assessments regarding the independence of its financial statements auditors?	V		<p>the performance evaluation and other related matters.</p> <p>According to the above internal regulations, the Company started to conduct the performance evaluation and self-assessment of the members for the 2020 board of directors and functional committee in January 2021. The results of the performance evaluation were approved by the resolution of the 34st meeting of the 7th term board of directors on February 25, 2021, and have been disclosed on the Company's website. The results of the performance evaluation can be used as a reference for the selection or nomination of directors.</p> <p>(III) The Company's procedures for regularly assessing the independence of certified public accountants are as follows:</p> <ol style="list-style-type: none"> 1. The Company assesses the independence of CPA once a year on a regular basis in accordance with the items listed in Articles 8 to 12 of the Gazette No. 10 of Norm of Professional Ethics for Certified Public Accountant of the Republic of China. The CPA firm issues a statement of independence. The Company conducts the inspection and evaluation of the independence of CPA and submits the letter of appointment to the audit committee and the board of directors of the Company for deliberation. 2. CPAs Chen Jun-Guang and Zhong Dan-Dan of KPMG are all qualified for the Company's independent inspection and evaluation (Note: Table 1), and are qualified to be CPAs of the Company, and the Company has not changed its CPAs for seven consecutive years. 3. For the "appointment of CPAs for financial statements in 2020", on March 19, 2020, the 21st meeting of the 4th term audit committee and the 22nd meeting of the 7th term board of directors appointed KPMG as the CPAs of the Company. The CPAs, Chen Jun-Guang and Zhong Dan-Dan, were adopted by resolution. 	None

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<p>III. Does the financial holding company designate an adequate number of corporate governance personnel with appropriate qualifications and to appoint a chief corporate governance officer to be in charge of corporate governance affairs. (Including but not limited to providing directors/supervisors with the information needed to perform their duties, assisting directors and supervisors with legal compliance, handling matters relating to board meetings and shareholders' meetings according to laws, and producing minutes of board meetings and shareholders meetings etc?)</p>	V		<p>In order to establish sound corporate governance of the Company, assist directors to perform their duties and improve board performance, the Company has passed the establishment of "Corporate Governance Officer" during the 13th meeting of the 7th term board of directors on June 27, 2019 and appointed Vice President Lin Chia-Ching, who also serves as Head of Administration Division, as the corporate governance officer. The said officer is qualified in accordance with the "Compliance Requirements for the Appointment and Exercise of Powers of the Boards of Directors of TPEX Listed Companies" and has been in a managerial position for at least three years in a financial institution or a public company in handling corporate governance affairs.</p> <p>The major scope of competence of corporate governance officer include the "Handling matters relating to board meetings and shareholders' meetings according to laws," the "Producing minutes of board meetings and shareholders' meetings," the "Assisting in onboarding and continuous development of directors", the "Providing of directors with the information needed to perform their duties," the "Assisting of directors with legal compliance" and "Other matters set out in regulations, the article of incorporation or contracts" etc. The Company adopts "SOP of Conducting Director's Requirement of Jih Sun Financial Holding Co., Ltd." for compliance.</p> <p>Various corporate governance affairs are handled by the Company's "Administration Division". The Division shall actively promote and carry out the corporate governance. Implementation of the important corporate governance affairs in 2020 is as follows:</p> <ol style="list-style-type: none"> 1. Shareholders' meeting-related affairs, such as: preparation of meeting notice, meeting agenda and meeting minutes; production of annual report and public announcement and reporting of the relevant information. 2. In charge of the operational affairs for Board of Directors meeting, Audit Committee meeting and Remuneration Committee meeting, including 	None

Assessment criteria	Actual governance (Note 1)			Deviation and causes of deviation from Corporate Governance Best-Practice Principles for Financial Holding Companies																	
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(Continued) explain the details of the company's corporate governance executive training			<p>providing directors with the information needed to perform their duties, arrangement of meeting agenda, delivery of the meeting notice, meeting affairs and production of meeting minutes to help the meeting operation.</p> <p>3. Handling company registration and alteration registration affairs.</p> <p>4. Establishment and maintenance of the Investor Relations section on the Company's website to disclose corporate governance-related information and achievements in Chinese and English.</p> <p>5. Organizing annual training courses for corporate governance, anti-money laundering and combating of terrorist financing and ethical corporate management, for directors and supervisors of the financial holding company and subsidiaries.</p> <p>6. Evaluation for purchase of proper "Directors/Supervisors and Officers Liability Insurance".</p> <p>The details of the company's corporate governance executive training are as follows, and the annual training hours are in line with the standard.</p> <table border="1"> <thead> <tr> <th colspan="2">Training date</th> <th rowspan="2">Course name</th> <th rowspan="2">Organizer</th> <th rowspan="2">Training hours</th> </tr> <tr> <th>From</th> <th>To</th> </tr> </thead> <tbody> <tr> <td>08.29.2019</td> <td>08.29.2019</td> <td>Anti-money Laundering Policy and International Trend Development</td> <td>Taiwan Corporate Governance Association</td> <td>3 hours</td> </tr> <tr> <td>10.23.2019</td> <td>10.23.2019</td> <td>Financial Consumer Protection Act, Introduction to Fair Hospitality and Good Faith Management</td> <td>Taiwan Corporate Governance Association</td> <td>3 hours</td> </tr> </tbody> </table>	Training date		Course name	Organizer	Training hours	From	To	08.29.2019	08.29.2019	Anti-money Laundering Policy and International Trend Development	Taiwan Corporate Governance Association	3 hours	10.23.2019	10.23.2019	Financial Consumer Protection Act, Introduction to Fair Hospitality and Good Faith Management	Taiwan Corporate Governance Association	3 hours	
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(Continued) explain the details of the company's corporate governance executive training			02.12.2020	02.12.2020	Key Technologies and Business Applications of 5G	Securities and Futures Institute	3 hours	
			03.25.2020	03.25.2020	How Do Directors /Supervisors of TWSE (TPEX) Listed Companies Perform Their Duties	Securities and Futures Institute	3 hours	
			04.16.2020	04.16.2020	Principles and Applications of Artificial Intelligence	Securities and Futures Institute	3 hours	
			05.26.2020	05.26.2020	Corporate Governance Lecture Room (61 st term)-Countermeasures for making a speech for public relations crisis handling and emergency measure	Taiwan Academy of Banking and Finance	3 hours	
			07.16.2020.	07.16.2020.	Game theory and industrial competition strategy	Taiwan Corporate Governance Association	3 hours	
			08.27.2020	08.27.2020.	Money laundering laws, patterns and predicate crime (such as insider trading)	Taiwan Corporate Governance Association	3 hours	
			11.25.2020.	11.25.2020.	The principle of fair dealing and the innovation of financial consumer protection system	Institute of of Financial Law and Crime Prevention	3 hours	

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IV. Does the financial holding company establish a communication channel with stakeholders (including but not limited to shareholders, employees, customers, etc.), set up a stakeholder area on the company's website, and properly respond to the major corporate social responsibility issues of concern to stakeholders?	V		<p>1. In order to grasp the major subjects and needs of stakeholders, the company has set up exclusive communication channels for stakeholders, regularly manage and review the implementation, and report to the board of directors once a year. The most recent report was "communication with stakeholders" at the 31st meeting of the 7th term board of directors on December 17, 2020.</p> <p>2. The topics and communication channels concerned by stakeholders groups of all parties and the communication between the company and stakeholders of all parties are shown in Table 2 below. Details have been disclosed in the stakeholders section of Jih Sun FHC's website: http://www.jsun.com/Home/Others?page=relationship01</p>	None
V. Information disclosure				
(I) Has the financial holding company established a website that discloses financial, business and corporate governance-related information?	V		(I) The Company has set up a financial holding website to disclose financial business and corporate governance information in the investor zone. Website address of FHC is http://www.jsun.com/Finance/Finance01 .	None
(II) Has the financial holding company adopted other means to disclose information (e.g., English website, assignment of specific personnel to collect and disclose corporate information, implementation of a spokesperson system, broadcasting of investor conferences via the company website)?	V		<p>(II) Other means of information disclosure:</p> <p>1. The Company has established Spokesperson and Acting Spokesperson System and enacted the "Rules on Public Speaking of Jih Sun Financial Holding Co., Ltd."</p> <p>2. A system has been established for posting public information over the Internet.</p> <p>3. An English version website has been established.</p> <p>4. Dedicated personnel have been assigned for the collection of information relating to the Company in order to facilitate more transparent and timely disclosure of information.</p> <p>5. The Company has disclosed all information relevant to corporate governance in compliance with the regulations.</p>	None

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(III) Does the financial holding company, pursuant to Financial Holding Company Act and Securities and Exchange Act, publicly announces and registers with the competent authority financial reports within the time limit after the close of each fiscal year, and announces and registers the quarterly financial reports of the first, second and third quarter and monthly operational status before respective deadlines?	V		(III) With regards to publication of the Company's business and financial status, investors can search on the Company's website and MOPS. Deadlines of announcing and registering quarterly financial statements and monthly business and financial status are as follows: 1. The annual financial statements shall be publicly announced and registered within three months after the close of each fiscal year. 2. The second quarter financial statements shall be publicly announced and registered within two months after the close of each first half of fiscal year. 3. The first quarter and third quarter financial statements shall be publicly announced and reported within 60 days after the end of each quarter. 4. For the operation of each month, before the 10 th day of each month, the consolidated unaudited pre-tax net profit of the previous month shall be announced and reported, and the unaudited operation information of the Company and important subsidiaries, i.e. Jih Sun Bank and Jih Sun Securities, shall be disclosed by issuing material information.	Announced and registered by regulated deadlines.
VI. Does the financial holding company have other information that enables a better understanding of the company's corporate governance practices (including but not limited to employee rights, employee care, investor relations, stakeholders' rights, continuing education of directors/supervisors, implementation of risk management policies and risk measurements, implementation of customer policy, insuring against liabilities of company directors and	V		1. Disclosure of the Company's corporate governance-related information: the Company has enacted the corporate governance-related policies such as the "Article of Incorporation," the "Shareholders' Meeting Rules," the "Board of Directors Meeting Rules," the "Director Election Rules," the "Board of Directors Organization Rules," the "Audit Committee Organization Rules," "Remuneration Committee Organization Rules," the "Independent Director Responsibilities," the "Director and Manager Code of Conduct," "Corporate Governance Practice Principles," the "Corporate Social Responsibility Practice Principles," and the "Ethical Corporate Management Rules." All of which have been complied with to date. 2. Directors' ongoing education: disclosures have been posted onto the Market Observation Post System as required by law. All of the Company's directors (including independent directors) have completed the mandatory education in	None

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supervisors, and donation to political parties, stakeholders and charity organizations)?			<p>2020, and complied with the requirements of the "Directions for the Implementation of Continuing Education for Directors and Supervisors of TWSE/TPEX Listed Companies."</p> <p>3. Implementation of risk management policies and risk measurement criteria: Please refer to "analysis and evaluation of the following risk management matters in the latest year and up to the date of publication of the annual report based on the overall consolidated financial and business conditions." in Chapter Seven, Section VI of this annual report.</p> <p>4. Implementation of customer policies: The Company has enacted the "Measures for Customer Data Confidentiality of Jih Sun Financial Holding Co., Ltd. and Subsidiaries", the "Code of Ethics for the Use of Customer Data of Jih Sun Financial Holding Co., Ltd. and its Subsidiaries, the "Methods for Management of Financial Consumer Rights Protection of Jih Sun Financial Holding Co., Ltd." and the "Measures for the Management of Joint Marketing among Subsidiaries of Jih Sun Financial Holding Co., Ltd.", and implemented them to protect customers' rights and interests.</p> <p>5. Insurance against directors' and supervisors' liabilities: the Company has insured itself against liabilities of its directors and supervisors in accordance with Articles 39 and 49 of Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies; these insurance policies cover the entire term of office of the above parties.</p> <p>6. Employee rights and care: the Company is especially dedicated to improving employees' work efficiency and loyalty by providing the best welfare and maintaining sound employer-employee relationship through complete employee care and protection of employee rights and interests.</p> <p>7. Investor relations: the Company values the transparency and timeliness of information disclosure. We disclose financial and business information by law and keep reinforcing the transparency of information. The Company established Investor page in its website, providing correct and reasonable replies to investors' queries. Furthermore, the Company has a spokesperson and</p>	

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			<p>an acting spokesperson in place to publish relevant company information, make regular public announcements as required by law and publish information to MOPS and to the Company's own website for easy access by investors.</p> <p>8. Supplier relations: the Company has maintained good relationship with its suppliers and developed mutual trust through sharing of information, which in turn raises satisfaction and loyalty between the two parties and facilitates positive influences to work efficiency.</p> <p>9. Donation to political parties, interested parties and charity organizations: The Company donates second hand computers in name of subsidiaries. Please refer to (VI) Fulfillment of Social Responsibilities.</p> <p>10. Other important information that helps to understand the operation of corporate governance: please refer to the "Corporate Social Responsibility of Jih Sun" page on the company's website and the report on social responsibility of Jih Sun FHC.</p>	
<p>VII. Please explain the improvements made, based on the latest Corporate Governance Evaluation results published by TWSE Corporate Governance Center, and propose enhancement measures for any issues that are yet to be rectified. (Not applicable if the company is not one of the evaluated subjects):</p> <p>The Company's corporate governance efforts have yielded tangible results, as the Company was ranked in the top 6% to 20% among TPEX listed companies during the 6th term Corporate Governance Evaluation. The Company continued to promote corporate governance practice. In 2020, the board of directors adopted the amendments to the relevant rules of the board of directors, the policies and rules of ethical corporate management, the intellectual property management plan, and reported the communication with stakeholders, operation and implementation of ethical management, which helped to improve corporate governance matters and disclosed them on the Company's website. The Company formulates various ESG related management policies, and the operation and improvement status are described in the above items and disclosed on the Company's website. In the future, the Company will continue to strengthen corporate governance.</p>				

Note 1: Whether the company selects "Yes" or "No" in the operation condition, it should explain the situation in the summary space.

Note 2: Deviation and causes of deviation from the Corporate Governance Best-Practice Principles for TWSE/TPEX Listed Companies: None.

Table 1: 2020 Independence evaluation of CPAs

Appointed accounting firm: KPMG Taiwan. CPA: <u>Chen Jun-Kuang, Chung Dan Dan</u>		
Evaluation criteria for independence of CPAs		
Assessment criteria	Evaluation results	Whether or not to comply with independence
1. Does any of the CPAs have a direct or material indirect financial interest with the Company	No	Yes
2. Does any of the CPAs have loan or guarantee relationship with the Company or any directors/supervisors of the Company	No	Yes
3. Has any of the CPAs ever been concerned about the possibility of losing a client	No	Yes
4. Does any of the CPAs have a close business relationship with the Company	No	Yes
5. Has any of the CPAs entered into potential employment negotiations with the Company	No	Yes
6. Has any of the CPAs entered into a contingent fee arrangement relating to an audit engagement	No	Yes
7. Has any member of the audit team assumed the role of director, supervisor, or any position within the Company that would materially affect their audit performance currently or in the last two years	No	Yes
8. Does any of the CPAs provide non-audit service to the Company which might affect the audit engagement directly	No	Yes
9. Does any of the CPAs promote or broker shares or other securities issued by the Company	No	Yes
10. Does any of the CPAs act as a defender of the Company or coordinate conflicts with third parties on behalf of the Company	No	Yes
11. Does any of the CPAs have a close or immediate family member who is a director, supervisor or any position within the Company that would materially affect their audit performance	No	Yes
12. Does any former partner within one year of disassociating from the accounting firm assume the role of director, supervisor or any position within the Company that would materially affect their audit performance	No	Yes
13. Does any of the CPAs accept preferential treatment or gifts from the Company, the Company's directors, supervisors or managers	No	Yes
14. Has any of the CPAs been asked by the management to agree with an inappropriate accounting treatment or an inadequate disclosure on financial statements	No	Yes
15. Has any of the CPAs been pressured to inappropriately reduce the extent of work performed in order to reduce audit fees	No	Yes

Table 2: Topics concerned by stakeholders and response methods

Stakeholders	Concerned topics	Communication channel and frequency		Response method
Customer	1. Service quality and customer satisfaction 2. Corporate ethical management 3. Privacy issues 4. Corporate ethical management 5. Protection for consumers' right and interest 6. Customer complaint mechanism	Immediate	24-hour service hotline and e-mail	<ul style="list-style-type: none"> ■ The bank sets up 24-hour service hotline and e-mail; The service hotline for the securities subsidiary is 8:00 a.m.-22:00 p.m. ■ The bank and securities subsidiary set up complaint channels, consumer protection mailbox and responsible units to accept customers' inquiries, suggestions and complaints, and provide customers with the best service in accordance with the company's "Rules for Handling of Customer Consumption Dispute". ■ Every month, the bank and the securities call customers to conduct satisfaction survey on the closed complaint cases, with four levels of records: very satisfied, satisfied, fair and dissatisfied. If there is only one case in the current month and the customer cannot be contacted, the case can only be closed after contacting the customer at least twice and on different dates. ■ Each year, there are employee education and training plans and service etiquette activities, and customer satisfaction survey and telephone service etiquette test are conducted as reference for functional training, operation process optimization and service improvement, so as to provide customers with better quality and perfect services.
		Irregular	1. Customer complaint hotline, complaint channel and responsible unit 2. Consumer protection email 3. Strategies and activities to promote fair dealing	
		Monthly	A survey on the satisfaction of the closed complaint cases	
		Quarterly	Set up customer care group and hold customer care meeting regularly	
		Annually	1. Employee fair dealing education and training plan and service etiquette activity plan 2. Customer satisfaction survey and telephone service etiquette test	
Shareholders / investors	1. Operational performance and strategy 2. Corporate governance 3. Risk management 4. Corporate ethical management 5. Transparency of information disclosure	Immediate	Immediate input of important information into the MOPS	<ul style="list-style-type: none"> ■ Immediate: input the Company's material information into the MOPS in Chinese and English before the specified time limit. ■ Irregular: publish material information about the Company in the "investor zone" of the official website. There is a spokesperson system to respond to investors' questions and provide the relevant information in a unified manner. ■ Monthly: regularly announce various information at the MOPS. ■ Annually: annual shareholders' meeting, annual report and social responsibility report.
		Irregular	1. Set up "investor zone" in Chinese and English on the Company's official website 2. Responsible contact window and email box; Spokespersons system to respond to investors' questions and provide the relevant information in a unified manner	
		Monthly	Announcement of information at the MOPS	

Stakeholders	Concerned topics	Communication channel and frequency		Response method
		Annually	Annual shareholders' meeting, annual report and social responsibility report.	
Employee	1. Corporate ethical management 2. Operational performance and strategy 3. Fair remuneration 4. Employee welfare 5. Talent development and cultivation	Immediate	Staff communication hotline, internal mailbox and internal communication page	<ul style="list-style-type: none"> ■Instant: employee's communication hotline, internal mailbox and internal communication page. Employees can use e-mail, communication mailbox or written delivery to respond to the management or HR units. ■Jih Sun FHC cooperates with external professional institutions to implement the employee assistance program (EAP) and provide free psychological counseling services to help deal with various physical and mental pressures that may be faced in life and work. ■The weekly legal compliance advocacy includes the case of the sanctions on the peers, which is to make examples and deter unethical conduct. The education and training in compliance with relevant laws has been reported to the board of directors every six months. ■Jih Sun FHC publishes smile e-paper every month and sends it to employees. ■Jih Sun FHC and its subsidiaries hold an employer-employee meeting every three months to discuss employee rights and benefits on a regular basis. ■Jih Sun FHC has established the "Rules for Employee Performance Management and Development" to enable employees to effectively implement the company's objectives, and to assist employees to enhance their ability and career development. It can provide objective and fair evaluation and feedback for employees' work performance, which is conducive to the growth and progress of the organization and employees. ■Every year, Jih Sun FHC carries out education and training on corporate ethical management, corporate governance, Money Laundering Control Act, Consumer Protection Act and Personal Data Protection Act. ■The health check of general employees in the service can be
		Irregular	Whistleblowing mailbox, mailbox for reporting sexual harassment and violation of gender equality, employee assistance program (EAP), employee life services program, free psychological counseling services	
		Weekly	Advocacy for legal compliance	
		Monthly	Employee smile e-paper	
		Quarterly	Employer-employee meeting	
		Every six months	Twice a year: employee performance appraisal and communication	
		Annually	1. Employee satisfaction survey 2. Education and training on laws and issues 3. Staff health check	

Stakeholders	Concerned topics	Communication channel and frequency		Response method
				conducted by the employees of Jih Sun FHC every year / or every two years.
Competent authority	1. Legal compliance 2. Corporate governance 3. Risk management 4. Corporate ethical management 5. Protection for consumers' rights and interests	Immediate	Telephone, e-mail and material information declaration	<ul style="list-style-type: none"> ■ Immediate: telephone, email, material information declaration ■ Irregular: advocacy meeting, public hearing and issuing letter for compliance ■ The Company and its subsidiaries, such as the bank and the securities subsidiaries, all have contact windows with the competent authorities, which can reply to the inquiries of the competent authorities in a timely manner.
		Irregular	1. Advocacy meeting, public hearing, letter issuing 2. Cooperate with the competent authority for inspection and continuous interaction with the competent authority	
		Annually	Attend annual internal audit symposium held by the Financial Examination Bureau of the Financial Supervisory Commission	
Supplier	1. Labor health and safety 2. Corporate ethical management 3. Legal compliance 4. Risk management 5. Environmental protection	Irregular	Briefing for vendors, exchange opinions with suppliers. There are enterprise liability clauses in the contract with the suppliers	<ul style="list-style-type: none"> ■ Irregular: briefing for vendors, exchange opinions with suppliers. There are enterprise liability clauses in the contract with the supplier.
Community	1. Social welfare 2. Corporate ethical management 3. Environmental protection 4. Fintech and innovation	Irregular	1. In response to the needs of the community, it provides public welfare support, sponsorship of cultural and artistic activities, promotion of cultural and creative products or fund-raising activities, donation in case of emergency major disasters or accidents, lectures on finance for community, visits of	<ul style="list-style-type: none"> ■ Irregular: provide public welfare support, cultural and artistic activities sponsorship, promote cultural and creative products or fund-raising activities, and donate in case of emergency major disasters or accidents ■ Irregular: lectures on finance for community, visits of college students and internship opportunities.

Stakeholders	Concerned topics	Communication channel and frequency		Response method
			college students and internship opportunities. 2. Employees participate in volunteer activities 3. Public donation	
		Monthly	Regularly send e-papers to disclose fund-raising activities related to cooperation with social welfare organizations	