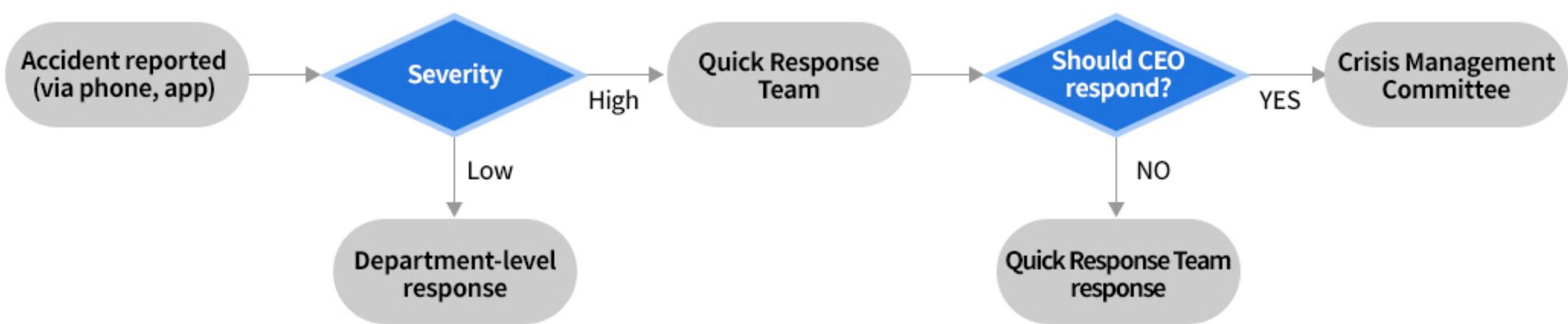


Instituting Financial Accident Management Processes

Process built/implemented for handing financial accidents



Dedicated report channels (landline & mobile phones, apps) created and a reporting process established

- 24/7 accident report channels (dedicated phone line and app) set up
- Information reported via the dedicated app is sent directly to Chief Audit Officer as well as to all Quick Response Team members.

Accident management units newly created

Quick Response Team	Managers of Compliance, Business Management, Risk Management, HR Management, Consumer Protection
Crisis Management Committee	CEO, CFO Quick Response Team members

Defining scenarios by type for systemic handling of financial accidents

Fraudulent actions	<ul style="list-style-type: none">- Trading-related fraudulent transactions- Investment losses resulted from concealment or distortion of material information- Large-amount embezzlements, misappropriations, arbitrary trades
Violations of Law	<ul style="list-style-type: none">- Violations of employee trade guidelines or rules against conflict of interest- Violations of financial restrictions related to anti-money laundering laws- Collusions and other violations of fair- trade laws- Violations of law and rights infringement- Inappropriate conducts in handling accounting, taxation or inside trades

Work-related errors	<ul style="list-style-type: none">- Violations of short sale regulations- Violations of trust/customer-asset management regulations- Omissions of critical product defects or major risk factors- Defects or discrepancies in product evaluation models- Sizeable prop trade-related erroneous transactions- Sizeable brokerage-related erroneous transactions- Significant mistakes in marketable securities-related fiduciary responsibility- Significant mistakes in employee stock ownership-related fiduciary responsibility- Mistakes in calculation of interest rates/fees/taxes/interest rates on deposits- Mistakes in fund transfer or data registration
Other	<ul style="list-style-type: none">- Harming the safety of customers/employees- Spreading Covid-19 or other infectious diseases

Plans devised and implemented to prevent accident reoccurrences, inspection functions strengthened

