

## **Communication between the Audit Committee and Certified Public Accountants**

### **1. Policy on the Communication between the Audit Committee and Certified Public Accountants:**

The audit committee of this Company is composed of all independent directors. In order to improve the efficiency and effectiveness of its operations and strengthen the interaction with the certified public accountant (CPA), the audit committee has formulated the Communication Procedures between the Audit Committee and Certified Public Accountants to monitor if the Company's financial statements are appropriately expressed and the independence and performance of the CPAs.

The communication items regulated by the Communication Procedures between the Audit Committee and the Certified Public Accountants are as follows:

- (1) When planning the audit -- The CPAs shall be present at the pre-audit meeting and ask if there are additional audit instructions, and shall also inform the independent directors of the audit plan.
- (2) During the audit -- If any significant abnormality is found, it shall be immediately reported to the members of the audit committee.
- (3) Before completing the audit report -- The CPAs shall report to the members of the audit committee at the post-audit meeting.
- (4) The CPAs shall maintain close contact with the chairman or convener of this committee at any time to inform about new special regulations, products and businesses of the industry.
- (5) The CPAs shall meet with the members of the audit committee on a regular basis or when necessary.

According to the aforementioned Procedures, the independent directors of this Company and the CPAs meet at least four times a year. The CPAs report to the independent directors on the financial status and internal control checks of the major subsidiaries of this financial holding group and communicates fully whether there are any significant adjustments to the entries or legal amendments that have significant impact on this financial holding group.

### **2. Communication between the Audit Committee and Certified Public Accountants**

Date	Communication Focus	Communication Results
March 11, 2021	1. The CPAs explained the audit process	In accordance with the independent directors'

	<p>and results for the year 2020.</p> <ol style="list-style-type: none"> <li>2. Discussed the impact of “Corporate Governance 3.0 - Sustainable Development Roadmap” on the Group’s financial reporting schedule.</li> <li>3. Discussed the reasonableness of the adequacy tests and assumptions underlying the estimates of insurance liabilities of the life insurance subsidiary.</li> <li>4. Discussed the key audit items of the securities subsidiary application system audit.</li> <li>5. The CPAs addressed and discussed the questions asked by the independent directors.</li> </ol>	<p>recommendations, the CPAs shall act accordingly.</p>
<p>November 2, 2020</p>	<ol style="list-style-type: none"> <li>1. The CPAs explained the audit process and results in the third quarter of 2020.</li> <li>2. Discussed the criteria for calculating the Group’s materiality.</li> </ol>	<p>In accordance with the independent directors’ recommendations, the CPAs shall act accordingly.</p>

	<ol style="list-style-type: none"> <li>3. Discussed the impact of the life insurance subsidiary's initial commission fees on renewal commission fees and future premium income.</li> <li>4. The CPAs addressed and discussed the questions asked by the independent directors.</li> </ol>	
August 14, 2020	<ol style="list-style-type: none"> <li>1. The CPAs explained the audit process and results in the second quarter of 2020, and reported and made recommendations on the matters identified in the internal control inspection.</li> <li>2. Discussed the Group's goodwill impairment assessment and audit process.</li> <li>3. Discussed issues such as the tax administrative relief of the Group's profit-seeking enterprise income tax and the Korean tax verification system.</li> <li>4. Shared recent major news from the financial industry.</li> <li>5. The CPAs addressed and discussed the</li> </ol>	In accordance with the independent directors' recommendations, the CPAs shall act accordingly.

	questions asked by the independent directors.	
April 24, 2020	<ol style="list-style-type: none"> <li>1. The CPAs explained the review process and results in the first quarter of 2020.</li> <li>2. Discussed the differences between income tax returns and financial accounting treatment of the Group's profit-making businesses.</li> <li>3. Discussed the asset impairment assessment of the Group's overseas subsidiaries.</li> <li>4. Continued to track the impact of the COVID-19 pandemic on the Group.</li> <li>5. The CPAs addressed and discussed the questions asked by the independent directors.</li> </ol>	In accordance with the independent directors' recommendations, the CPAs shall act accordingly.

1. The communication situations of all previous post-audit meetings.
2. Other regular and irregular communication: The CPAs sit in the audit committee monthly to provide advice. In addition, the CPAs also from time to time addressed and discussed the items asked by the independent directors.