

### 3. 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 2021.

Date	Method	Matters	Results
2021.03.22	Audit Committee	Comprehensive report on audit business in the second half of 2020	No objection
2021.03.22	Audit Committee	Summary of key points of the inspection report on the Company's general business inspection by the FSC	No objection
2021.03.22	Audit Committee	2020 Statement on Internal Control	No objection
2021.03.22	Audit Committee	Passed the amendment to the 2021 audit plan of the Company to coordinate with the organizational adjustment.	No objection
2021.03.22	Audit Committee	Major contingencies of the subsidiary KGI Bank  The independent directors suggested the following: Thanks for informing the independent directors immediately. Please handle relevant procedures in accordance with the law.	No objection
2021.04.26	Audit Committee	Report on the improvement of the inspection opinions of the FSC on the Company's general business inspection(table B)  The independent directors suggested the following: 1. For the review of the remuneration of senior managerial officers, it is advisable to keep written materials, and we ask the human resources unit to include the description of the connection between the remuneration and personal performance and business objectives into the standard procedures. 2. With regard to the inspection opinions of the parent and subsidiary companies on the inconsistency of the standards for the pressure situation of exchange rate	We request the authority and responsibility unit to handle the matters according to the suggestions.

		changes, it is suggested that the risk unit should specify the details in the risk management report.	
2021.09.27	Audit Committee	<p>Comprehensive report on audit business in the first half of 2021</p> <p>The independent directors suggested the following: As for the credit part of interested parties, the information of interested parties shall be updated immediately to ensure the timeliness of the information and avoid the negligence of relevant operations due to not being included in the interested parties</p>	We request the authority and responsibility unit to handle the matters according to the suggestions.
2021.11.19	Audit Committee	<p>The Company “2021 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 2021”</p> <p>The independent directors suggested the following: The audit department can provide more guidance to the Group Development &amp; Strategy Office and the Group Data &amp; Analytics Office to ensure that relevant functions and education and training meet the requirements.</p>	We request the authority and responsibility unit to handle the matters according to the suggestions.
2021.11.19	Audit Committee	<p>The FSC conducted a special inspection on the "silver-haired financial consumer protection" of its subsidiary KGI Bank, and the handling of the major deficiencies in paragraph B</p> <p>The independent directors suggested the following:</p> <ol style="list-style-type: none"> <li>1. It is suggested that the audit department of KGI Bank list the financial advisor as the key audit item.</li> <li>2. During the case, only the financial advisor was punished, but its immediate supervisor did not have any punishment. We're afraid that it's difficult to prevent this sort of thing from happening again.</li> <li>3. Due to the inability to check the accounts of the financial advisor in other banks, it is impossible to check his relevant defects. Does the bank or the Association of Banks have relevant agreements as remedies?</li> </ol>	<ol style="list-style-type: none"> <li>1. And 2: We request the authority and responsibility unit to handle the matters according to the suggestions.</li> <li>3. The Association of Banks has set up a team to investigate and draw up relevant inter-bank and reporting matters for special affairs. Because many laws and regulations are involved, it is still under investigation.</li> </ol>
2021.11.19	Forum	Review on the lack of internal control system of the Company in 2021	We request the authority and

		The independent directors suggested the following: For the case that the group's colleagues have been exercised the right to be included due to short-term transactions, it is suggested that the human resources or relevant authorities and responsible units should strengthen the education and training for the publicity of relevant laws and regulations for the new (promoted) directors to avoid repeating the mistakes.	responsibility unit to handle the matters according to the suggestions.
2021.12.27	Audit Committee	The Company's "minutes of the forum on the review of the deficiency in internal control system in 2021"	No objection
2021.12.27	Audit Committee	Notification of major incidents of abnormal transactions at the automated teller machine of the subsidiary KGI Bank and its subsequent handling  The independent directors suggested the following: Banks need to scan the huge amount of information regularly. Please instruct KGI Bank to implement it.	We request the authority and responsibility unit to handle the matters according to the suggestions.
2021.12.27	Audit Committee	2022 Audit Plan  The independent directors suggested the following: 1. After China Life became a 100% holding subsidiary of the Company, does the Company have any response measures for the depth and breadth of the audit of China Life? 2. It is suggested that the auditors of the subsidiaries of CDF can be transferred with the auditors of the parent company CDF.	With reference to the suggestions of independent directors, it is suggested to adjust the manpower between CDF and its subsidiaries appropriately.

(2) Communication between 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 at least twice a year, 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 2021

Date	Method	Matters	Results
2021.03.22	Audit Committee	1. Audit of consolidated financial reports in 2020.	No objection

Date	Method	Matters	Results
		2. The audit results of the consolidated financial report and key audit matters in 2020, as well as other communication matters such as the handling matters and supplementary explanation in the preparation of the company's financial report , as well as the key audit matters in the first half of 2021	
2021.08.23	Audit Committee	1. Audit of consolidated financial report in the second quarter of 2021. 2. The audit results of the consolidated financial report and key audit matters in the second quarter of 2021, as well as other communication matters such as the handling matters and supplementary explanation in the preparation of the company's financial report , as well as the key audit matters of 2021	No objection