

Code of Ethics of DRB

Given DRB's great respect for ethical management as the company's core value, all officers and employees of the company recognize the importance of and actively put into practice ethical values as a standard for their decision-making and business activities.

Chapter 1. General provisions

1. Application of Code of Ethics

- 1.1 The Code of Ethics shall be applicable to all officers and employees, including those of DRB's subsidiaries and their subsidiaries.
- 1.2 Subsidiaries and their subsidiaries may operate a separate code of ethics to the extent that it does not conflict with the Code of Ethics of DRB, which outlines the company's ethical management ideology and policies.

2. Violations and reporting of violations of the Code of Ethics

- 2.1 When an officer or employee of the company becomes aware of a violation(s) of the Code of Ethics, he or she shall, without delay, report such violation(s) to his or her manager, relevant department, or the audit department.
- 2.2 When an officer or employee makes a decision or engages in activities in violation of the Code of Ethics, he or she may be subject to investigation under relevant internal regulations and be subject to disciplinary action depending upon the investigation results.
- 2.3 When an officer or employee has violated the Code of Ethics, the company shall prevent the reoccurrence of such violation(s) by thoroughly identifying the relevant cause(s) and providing education and training programs.

3. Review of Code of Ethics and request for opinions

- 3.1 The audit department may periodically review compliance with the Code of Ethics, and a relevant auditor(s) shall conduct verification thereof.
- 3.2 In the event the audit department's findings or interpretation regarding the application of the Code of Ethics are unclear, officers and employees may request that the audit department provide relevant opinions.

Chapter 2. Ethics for officers and employees

1. Compliance with laws and fair provision of services

- 1.1 Officers and employees shall respect market orders, comply with relevant legal provisions in all activities of DRB, and pursue the provision of services in a fair and ethical manner.
- 1.2 Officers and employees shall not engage in illegal money-laundering or insider-trading activities.
- 1.3 Officers and employees shall not direct or compel their fellows or subordinate employees to provide services in an unfair or unethical manner. In the event an officer or employee of the company is subject to such direction or compulsion, he or she shall not comply therewith.

2. Prohibition of giving or receiving monies or entertainment

- 2.1 Officers and employees shall not receive monies, gifts, or entertainment from interested parties, including their transacting parties.
- 2.2 Officers and employees shall not provide monies, gifts, or entertainment beyond the acceptable social norms to interested parties, including their transacting parties, with respect to the company's businesses.

2.3 Officers and employees also shall not provide monies, excessive gifts, or entertainment to each other.

3. Prevention of conflicts of interest

3.1 Officers and employees shall make efforts to prevent situations where their interests are in conflict with those of the company. In the event the company's interests conflict with individual or interdepartmental interests, officers and employees shall engage in their activities after first considering the company's interests.

4. Protection and prohibition of use of internal information

4.1 Officers and employees shall strictly control and protect all information on the company and customers they obtain in the course of providing services, and they shall not disclose or privately use such information.

4.2 Officers and employees shall not take advantage of any internal information they obtain in the course of providing services to engage in securities transactions, and shall not provide a third party with any undisclosed important information that may affect the prices of securities without completing all lawful procedures.

5. Prevention of sexual harassment

5.1 Officers and employees shall not use any language or engage in any activity that may undermine sound collegueship, including physical, linguistic, or visual activities that may be found to cause sexual humiliation.

6. Compliance with Code of Ethics

6.1 All officers and employees shall sincerely comply with the Code of Ethics. In the event an officer or employee of the company violates the Code of Ethics, he or she shall be held responsible for their actions.

Chapter 3. Ethics for customers, shareholders, and business partners

1. Respect and protection of customers

1.1 DRB shall think and act from the perspectives of customers, while keeping in mind that the growth of customers translates to the growth of DRB, and make efforts to ensure customer satisfaction by considering social responsibility and providing products and services that can satisfy and be relied upon by customers.

1.2 DRB shall provide accurate information on products, services, etc. to customers, and shall not subject customers to excessive promotional activities or advertisements for products, services, etc.

1.3 DRB shall protect the interests, safety, and personal information of customers and shall not engage in unreasonable activities in relation to customers.

1.4 DRB shall provide products and services that prioritizes safety of customers, and complies with all consumer protection laws.

2. Protection of shareholders and investors

2.1 DRB shall protect the rights of shareholders and accept reasonable requests and proposals of shareholders.

2.2 DRB shall treat all shareholders, including minority shareholders, in a fair and equal manner.

2.3 DRB shall make efforts to ensure that the interests and rights of minority shareholders are not unreasonably infringed upon in making business management judgments by considering all interests involved.

2.4 DRB shall transparently prepare financial conditions and business management performance by recording and managing accounting materials in accordance with the generally accepted accounting principles, and allow users of such information, including investors, to make reasonable investment decisions by providing such information in a timely manner and in accordance with relevant laws.

3. Respect for business partners and competitors

- 3.1 DRB shall make common developments by establishing mutual trust and cooperative relationships through fair transactions with its business partners.
- 3.2 DRB shall not compel its business partners to engage in any form of unreasonable activity or unduly influence its business partners by taking advantage of its position, and respect the business partners' physical and intellectual property rights.
- 3.3 DRB shall respect the fair and free market economy order according to the principle of free competition and engage in fair competition with its competitors.
- 3.4 DRB shall respect the fair trade order and comply with fair trade-related laws.

Chapter 4. Social responsibilities and contributions

1. Compliance with domestic and foreign laws

- 1.1 DRB shall comply with not only domestic laws, as a member of the nation and local community, but also relevant internationally accepted laws.

2. Contributions to national economy and social development

- 2.1 DRB shall contribute to the development of the national economy and society by improving productivity, creating jobs, properly paying taxes, and making social contributions.

3. Environmental protection

- 3.1 DRB shall make efforts to protect nature and preserve the environment.