

Office Organization Regulation

Chapter 1 General Provisions

Article 1 (Purpose)

This regulation is designed to establish reasonable and efficient business system by stipulating the corporate organization and work responsibility.

Article 2 (Scope of Application)

All matters concerning the corporate organization and Employees' job duty and job position shall be governed by these regulations, except as otherwise provided in related regulations.

Article 3 (Establishment and Operation)

Matters concerning the establishment, revision, and abolition of the corporate organization, and the adjustment of its work responsibility shall be presided over by the Planning Department.

Chapter 2 Organization

Article 4 (General Meeting of Shareholders and Board of Directors)

The Company shall hold a general meeting of Shareholders and a Board of Directors. Their composition, operation and other matters shall be governed by the Articles of Association and regulations of the Board of Directors.

Article 5 (Committee)

The Company can establish and operate a separate committee in order to increase flexibility and rationality of the corporate operation. (The Business Committee governs the setting up of a Branch Office and establishment or revision of general regulations except for the Articles of Association; the Personnel Committee governs the matters concerning rewards and punishment)

Article 6 (Auditor and Law-abiding Guardian)

The Company may appoint the Audit Committee and Law-abiding Guardian, and related matters concerning their job duty, authority and responsibility shall be governed by the "Auditing Regulations" and "Internal Control Standards".

Article 7 (Composition of Organization)

1. The Corporate organization shall be operated to accomplish the business philosophy and business target and to deal with environmental change.
2. The Corporate organization is classified into Operation Divisions, Groups, Centers, Head Office, Department, Team, Branch Office (including the Sales Office within the Branch Office), and Sales Offices.
3. An Operation Division (including Group) can establish and operate a support Team in its respective Division (including Group) to support efficient operation of its Division and cooperation with other Divisions.
4. The Company may establish a temporary organization to carry out special operations of domestic and overseas market.

Article 8 (Director and Employee)

1. The job grade and job position of a Director and an Employee shall be governed by the relevant regulations like "Personnel Regulation".
2. The Company may hire temporary Employees outside stipulated in the Paragraph 1.

Chapter 3 Job Duty

Article 9 (Job Duty of Director and an Employees)

1. Job positions of Directors and Employees are classified as General Director, Auditor, Legal Compliance Officer, Division Representative, Group Representative, Group Head, Center Chief, Head Office Manager, Department Head, Team Leader, Branch Office Manager, Sales Branch Office Manager, In-Charge Manager, Assistant Manager, Work-Team Leader, and Employee.
2. Job duties of Directors and Employees shall be stipulated in the [Table of Work Responsibility, attachment #2].
3. A General Director is responsible for the general management of the Company, supervises and commands all Directors and Employees.
4. An Auditor shall be responsible for relevant duties in accordance with "Auditing Regulations" and supervises and commands all relevant Employees.
5. A Division Representative shall be responsible for relevant Division, and supervises and commands relevant Center Chiefs and Head Office Managers.
6. A Group Representative shall be responsible for relevant Group, and supervises and commands relevant Center Chiefs and Head Office Managers.

7. A Group Head shall be responsible for the relevant Group, and supervises and commands Office Managers.
8. A Head Office Manager shall be responsible for the relevant Teams, and supervises and commands the relevant Teams.
9. A Center Chief, Department Head, Team Leader, and Branch Office Manager (Sales Manager) and Sales Branch Manager shall be responsible for relevant work according to the contents of the work responsibility, stipulate job duties of the relevant Employees and supervises and commands them.
10. An In-Charge Manager, Assistant Manager, Work-Team Leader, and Employee shall carry out his/her assigned duties under the direction of a Branch Office Manager (or Center Chief, Department Head, Team Leader, Sales Branch Office Manager).
11. An Employee without a job shall carry out designated duties under the respective Department Head's direction.

Article 10 (Substitution of Job Duty)

1. In the absence of the respective organization Head, a person in the one lower position will be substituted for the position. Provided, that it is not applicable when the Superior has appointed their successor.
2. When a person-in-charge was absent, the Team Leader shall appoint the successor.
3. During substitution period, the successor shall be responsible for all duties concerned.

<Attachment 1: Organization Chart>

<Attachment 2>

Details of Work Responsibility (Sample)

<Common items>

Retail Division representative, Corporate entity and CM Division representative, Corporate Division representative, and business support Group representative shall carry out the following duties.

- 1. Division Representative (including Business Support Group Representative)**

Division	Job Description
Major duties	<ul style="list-style-type: none"> ■ Command the Division's operations (including business support Group) ■ Make an arbitrary decision on the allocated budget ■ Make an arbitrary decision of major operations inside the Division (including business support Group) (Provided, that important campaign / special events for clients shall be informed to the Planning Department) ■ Manage organization in the establishment / abolition / revision of the Team (including business support Group) [when work area or name between the Divisions (including business support Group) overlaps, prior consultation with the Planning Department shall be required.] ■ Implement duties stipulated under the Corporate regulations or other general regulations.