

Section 2 AML/CTPF Enterprise Risk Assessment

The Group has set out the guidelines of AML/CTPF risk assessment as follows;

1. AML/CTPF enterprise risk assessment results of the Group shall be prepared, and the measures and guidelines on risk reduction shall be prepared in written, which may be in forms of documents or reports.
2. Documents or reports on AML/CTPF enterprise risk assessment shall be deemed the most important policy and procedure of the Group, which shall be approved by the Bank's Board of Directors or its top management.
3. Guidelines for AML/CTPF enterprise risk assessment shall be at least considered based on the following principles;
 - 3.1 The AML/CTPF national risk assessment report has been widely publicized by AMLO should be mutually considered.
 - 3.2 Risk factors such as risk factors regarding customers, areas or countries, products, services, nature of transactions, and service channels should be mutually considered.
 - 3.3 Risk assessment should be conducted and summarized, and risk mitigation or reduction measures and methods should be specified.
4. The Group's AML/CTPF enterprise risk assessment shall be reviewed and revised on 5-year basis.
5. The Group's AML/CTPF enterprise risk assessment results or reports shall be submitted to AMLO upon request.