

## **DISCLOSURE MATERIALS**

Certified B Corporations must complete a Disclosure Questionnaire to identify potentially sensitive issues related to the company (e.g. historical fines, sanctions, material litigation, or sensitive industry practices).

This component does not affect the company's score on the B Impact Assessment. If the company answers affirmatively to any items in the Disclosure Questionnaire and B Lab deems them to be material, the company must:

- 1) Be transparent about the disclosure issues identified on the company's public B Impact Report
- 2) Describe how the company has addressed this issue.
- 3) Demonstrate that management systems are in place to avoid similar issues from arising in the future.

In all cases, the Standards Advisory council reserves the right to refuse certification if the company is ultimately deemed not to uphold the spirit of the community.

In addition to the voluntary indication of sensitive issues in the Disclosure Questionnaire, companies pursuing Certification also are subject to background checks by B Lab staff. Background checks include a review of public records, news sources, and search engines for company names, brands, executives/founders, and other relevant topics.

Sensitive issues identified through background checks may or may not be within the scope of questions in the Disclosure Questionnaire, but undergo the same review process and are subject to the same possible review by the Standards Advisory Council, including ineligibility for B Corp Certification, required remediation, or disclosure.

This document contains a copy of the company's completed Disclosure Questionnaire and related disclosure documentation provided by the company.



## **DISCLOSURE QUESTIONNAIRE**

Company Name: O-Bank Date Submitted: 9/11/2017

Disclosure Industries	Yes	No		
Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.				
Any product or activity deemed illegal under host country laws or regulations or international conventions and agreements		√		
Gambling		V		
Pharmaceuticals subject to international phase-outs or bans		√		
Payday lending		V		
Pornography		√		
Wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)		√		
Disclosure Penalties	Yes	No		
Please indicate if the company has had any formate regulatory agency or been assessed any fine or s	al complaint anction in th	to a ne past five		
Please indicate if the company has had any forma regulatory agency or been assessed any fine or s years for any of the following practices or policies	al complaint anction in th	to a ne past five		
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Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "True." If false, select "False."  Company is not formally registered in accordance with domestic regulations  Company has reduced or minimized taxes through the use of corporate shells or structural means  Company facilities are located adjacent to or in sensitive ecosystems.  Company pengloys workers under the age of 15 (or or sensitive ecosystems.  Company pengloys workers under the age of 15 (or or sensitive ecosystems.  Company pengloys workers under the age of 15 (or or sensitive ecosystems.  Company pengloys workers from the age of 15 (or or sensitive ecosystems.  Company pengloys workers from the age of 15 (or or o	Disalagura Dragtiaga	Т		Tolos.	
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Material litigation or arbitration against company  Company has filed for bankruptcy  Company has had material breaches of individual's confidential information  Supplier Disclosure  Yes  No  Don't Know  Please indicate if any of the following statements are true regarding your company's significant suppliers.  Significant Suppliers employ workers under the age of 15 (or other minimum work age covered by the International Labour Organization Convention No. 138)  Significant Suppliers use any workers who are prisoners  Significant Suppliers have had an operational or onthe-job fatality  Significant Suppliers' sites have experienced accidental discharges to air, land or water of hazardous substances  Construction or operation of Significant Suppliers' facilities resulted in physical resettlement or economic displacement involving 5,000 or more people near their facility  Construction or operation of Significant Suppliers involved large scale land acquisition  Construction or operation of Significant Suppliers involved large scale land conversion and/or degradation  Construction or operation of Significant Suppliers involved large scale land conversion and/or degradation  Construction or operation of Significant Suppliers involved harge scale land conversion and/or degradation  Construction or operation of Significant Suppliers involved the construction or refurbishment of dams  Significant Suppliers have had material fines or sanctions in the last five years regarding the issues indicated in DQ4.1	resulted in physical resettlement or economic displacement involving 5,000 or more people near			√	
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conflict zones	Significant Suppliers exploitatively operate in conflict zones			V	

## **B Corp Certification - Disclosure Questionnaire Documentation**

PROVIDED BY: O-Bank

UPDATED AS OF: 09/11/2017

DISCLOSURE QUESTIONNAIRE CATEGORY Penalties Assessed Regarding Investments Or Loans

**ISSUE DATE** February 2014

TOPIC Investment Issue

The Bank's Securities Trading Department inadvertently purchased some stocks that were under the category of Taiwan Stock Exchange's "altered trading method" due to operational negligence. This was in violation of SUMMARY OF ISSUE transaction related article of the "Regulations Governing the Establishment Criteria and Administration of the Industrial Bank". The said transaction was soon detected by the Bank's Securities Trading Department itself and reversed. No financial losses were incurred as a result of this erroneous transaction.

SIZE/SCOPE OF ISSUE (e.g. \$ financial implication, # of individuals

Fined NT\$1,000,000 (0.02% of revenue)

IMPACT ON STAKEHOLDER(S) Limited financial impact

affected)

The Bank took the initiative to conduct an internal audit and voluntarily submitted the report to the regulator, and was fined NT\$1,000,000 (0.02% RESOLUTION of revenue) as a result. Moreover, the Bank was committed to fix the vulnerabilities by implementing a series of measures, including amending internal SOP and deepening staff training. These measures have proved to be effective and no errors of this class have occurred since then.

IMPLEMENTED MGT PRACTICES N/A

REPORT N/A

OTHER MANAGEMENT COMMENTS N/A

RELATED INCIDENTS (YES/NO) NO

DISCLOSURE QUESTIONNAIRE CATEGORY Penalties Assessed Regarding Investments Or Loans

**ISSUE DATE** January 2017

TOPIC Loan Issue

SUMMARY OF ISSUE

IBT Leasing Co., Ltd (IBTL), a subsidiary of O-Bank, was one of the dozen of financial institutions that provided loans to a corporate client that produced forged documents and fraudulent transaction records in its loan application. The corporate client was unable to repay these loans. Consequently, IBTL was charged with negligent due diligence and inadequate risk management procedures, while O-Bank was fined NT\$2,000,000 (0.03% of revenue) for failing to fulfill its supervising and internal control duties over its subsidiary.

SIZE/SCOPE OF ISSUI (e.g. \$ financial implication, # of individuals

The Bank was fined NT\$2,000,000 (0.03% of revenue) by the regulator.

IMPACT ON STAKEHOLDER(S) Limited financial impact

The Bank has swiftly required IBTL to amend its internal credit policies, RESOLUTION strengthen its loan review training and improve its loan review related processes and procedures.

IMPLEMENTED MGT PRACTICES N/A

N/A REPORT

OTHER MANAGEMENT COMMENTS N/A

RELATED INCIDENTS (YES/NO) No