

First Financial Holding Employee Code of Conduct

Article 1 (Purpose of establishment)

The Code was established to guide employees of First Financial Holding Co. (FFHC) and subsidiaries directly or indirectly held by FFHC (hereinafter referred to as the “Company”) to comply with regulations, laws, internal rules and ethical standard of the Company.

Article 2 (Offering and accepting bribes)

Employees may not directly or indirectly provide, promise, request, or accept money, endowments, commissions, positions, services, preferential treatment rebates, or other items (e.g., vouchers, equity/bonds and securities) of any type or in any name from clients, agents, contractors, suppliers, public servants, or other stakeholders during the course of business. Those received or given occasionally in accordance with accepted social customs and that do not adversely affect specific rights and obligations shall be excluded.

Article 3 (Equal employment environment)

In the course of executing their duties, employees may not make a sexual request, or use verbal or physical conduct of a sexual or gender discriminatory nature to any one, causing a hostile, intimidating or offensive working environment around the employee and leading to an infringement of or an interference with the employee’s personal dignity or physical liberty, or causing an impact on the employee’s job performance. Employees shall comply with the relevant regulations on job transfers due to rotations, inter-departmental transfers, and transfers between investment departments. Employees may not ask others to lobby on their behalf regarding transfers, promotions, or adjustments to job responsibilities.

Article 4 (Duty of confidentiality)

Employees shall faithfully follow the Company's confidentiality standards and may not disclose to any other party any trade secrets properties of the Company of which they have learned, nor may they inquire about or collect any trade secrets properties of the Company unrelated to their individual

duties and undisclosed material information.

Article 5 (Prohibition on insider trading)

Employees should abide by the provisions of the Securities and Exchange Act, and must not use the information they have uncovered to engage in insider trading, nor should they disclose it to others in order to prevent others from using the undisclosed information to engage in insider trading. Employees participating in the Company's mergers and acquisitions program must not disclose any information related to mergers and acquisitions before the news of the mergers and acquisitions are made public, nor can they buy or sell shares of all the Companies related to the mergers and acquisitions and other proprietary securities of equity nature on their own or in the name of others and do not use this information without the Company's consent.

Article 6 (Disclosure of significant internal information)

The disclosure of significant internal information of the Company shall be handled by the Company spokesperson or acting spokesperson after the approval of the regulations, unless otherwise provided in the Act or other Company chapters; the contents of the Company spokesperson and the spokesperson of the Company shall be authorized by the Company. It is limited, and except for the chairman of the board of directors, general manager, spokesperson and acting spokesperson, it is not permitted to expose any major internal information without authorization.

Article 7 (Conflict of interest prevention and prohibition of part-time employment)

Employees shall not take advantage of their positions or influence in the Company to obtain improper benefits for themselves, their spouses, parents, children or any other person, and may not use Company resources on commercial activities other than those of the Company, nor may any personnel's job performance be affected by his or her involvement in the commercial activities other than those of the Company.

Employees may not transfer or borrow money from other Company personnel, nor may employees conduct transactions with the Company in other people's names.

Employees may not guarantee debts for other parties using their job titles.

Employees may not use the name of the Company without authorization unless it is in the course of their job duties.

Employees may not work in positions outside of their job at the Company and the Company's investment business, unless it is with the approval of the Company.

Employees may not engage in speculative trading activities, such as stocks and futures, based on information or relationships derived from their job responsibilities. Employees also may not use their job position to request or lobby a subsidiary to provide loans to the employees' related enterprises, family members, or the employees themselves.

Article 8 (Antitrust/anti-competitive practices)

Employees shall obey the Fair Trading Act and related competition laws during business activities, and may not engage in price-fixing, bid-rigging, limiting output or quotas, or using the distribution of customers, suppliers, business areas or business types to share or partition the market, limit or obstruct the operation of the Company.

Article 9 (Intellectual property protection)

Employees should abide by relevant laws and regulations related to intellectual property, internal operating procedures and contractual provisions; they must not use, disclose, dispose of, destroy or otherwise infringe intellectual property rights without the consent of the owner of the intellectual property rights.

Article 10 (Anti-money Laundering and Countering the Financing of Terrorism)

To prevent the Company from facilitating money laundering and terrorism financing activities through the provision of financial products or services of the Company, employees shall comply with regulations, laws and the Company's internal policies related to anti-money laundering and countering the financing of terrorism. Also, when carrying out their duties of anti-money laundering and countering the financing of terrorism, employees shall confirm clients' identities, implement customer due diligence, continuously monitor accounts and transactions, report suspicious transactions, and keep information in records.

Article 11 (Environment, health and safety)

Employees shall follow the Company's sustainable environmental policies and the carbon reduction targets, and implement environmental protection measures to achieve carbon reduction, waste reduction, and energy and resources conservation, thereby minimizing the impact of operations on the environment.

Employees shall comply with occupational safety and health regulations and prevention measures, and leverage on the health management mechanisms provided by the Company to jointly maintain a healthy and safe working environment.

Employees may not bring contrabands or hazardous objects onto the office premises, nor smoke or place flammable items in the vault, storage, and archive sections.

Employees must not use their positions or positional advantages to perform violent or improper treatment of peers for physical attacks, verbal abuse, intimidation, and threats.

Article 12 (Supervision and reporting)

Company encourages employees to report dishonesty, sexual harassment, or misconduct, and to set up and announce the notification channels for receiving e-mail notifications and special telephone calls. If the case is reported to be true, it shall be rewarded according to the severity of the reported situation; if the investigation reveals that the content is false and involves malicious attacks against the Company or Company personnel, the prosecutor's protection measures are not applicable and shall be punished.

Employees who have engaged in dishonest conduct against the Company and their actions involve illegal activities should notify the judicial and prosecutors organs of relevant facts; if they are involved in public affairs or civil servants, they should notify the government's integrity agencies.

Article 13 (Supplementary Provisions)

This Code of Conduct shall take effect after the Ethical Management Committee submits it to the board of directors and the board approves it. The same applies to all subsequent amendments.

Employees shall sign the declaration letter of this Code of Conduct (as attached) by the end of each year or when they are employed to declare that

they will comply with this Code of Conduct and relevant regulations.

Article 14 (Dates of Execution and Revision)

The Code of Conduct was established on June 15, 2018.

The 1st amendment was made on February 24, 2022.

The 2nd amendment was made on March 23, 2023.

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I _____ hereby acknowledge and commit to the Company that I have read the Code of Conduct and understood my obligations as an employee to follow the principles, policies and laws, including any amendments made by the Company, outlined in the Code.

Employee Signature: _____

ID number: _____

Date: _____