

**CEO's message:**

15 years really flew by. 15 years of age is an important turning point in people's lives when they emerge from their parents' embrace and enter the adult world. Likewise, during our time, we have experienced many challenges but have endured and matured into a bank that is ready to advance.

Over 3 years ago, our new management and the Bank started to work together towards our future goals. We started to provide our business clients with full comprehensive service and started our E-banking services, which play a key role in making Uniti Bank a strong competitor in the industry.

Through business banking, we have become consulting partners with our business clients by understanding issues and working together to find solutions towards business and management growth. We have introduced and developed online business banking, which is normally monopolized by big companies and banks, to work compatibly with smaller businesses. I trust that our e-banking system is a profound contribution in helping our clients advance during this 4<sup>th</sup> Industrial Revolution symbolized by A.I., robotics, and computerized automation.

I believe that this corporate strategy is only possible if our business values are the internal foundation of our bank. Corporate strategy is like the design and structure of a building. Uniti Bank pursues four primary core values.

The first value is honor. We aim for a culture in which our clients and employees respect each other and in which our employees trust our clients and coworkers. A company's values should foster and care for the relationships between clients and shareholders, employees and associated companies, as well as the local community. If we create and convey these values, I believe that it will result in financial profit for both the Bank and our clients. As such, we are trying our best to create a culture in which all employees share a mutual trust and respect for one another.

The second value is innovation. Our bank creates change every day and strives to be the first to adapt to our surrounding environment. We put forth our best efforts to provide our customers with services, such as e-banking as previously mentioned, that help businesses stay ahead of changes to the industrial world.

The third value is excellence. All of our board of directors and employees strive to be the best they can be within their respective departments. This character development not only includes expertise in specified fields, but also broader knowledge in business and finance as well as genuine customer service. We support and encourage our employees so that they can be the most capable no matter where they go.



Last, but not least, is the consideration for our community. The most fundamental value is that we provide our customers with a satisfying experience and that all employees have an interdependent relationship in which they can lean on and help each other. We also strive to be at the forefront of new information and change in order to contribute to our developing industry. Furthermore, we have extended our customer base to become more inclusive in a broader spectrum of local communities, including the Vietnamese and Indian communities. We are very thankful for the opportunity to come together as minority groups and collectively participate in the dynamic development of the economy.

With our four core values of honor, innovation, excellence, and community, Uniti Bank aims to make every single interaction an amazing experience. Everyone here is a companion in the pursuit of these values, which we will continue to proudly serve.

In this fast-paced society, I am worried that we pass each day without realizing the important things in life. I am concerned that these are some of the scariest times in which social relationships have faltered and almost perished. However, as long as we create a culture in which people share, help, and trust each other, our society will flourish.

Uniti Bank will continue to develop, as long as we remember the responsibilities we have to honor each other, to carry out our duties with excellence and innovation, and to be considerate of our neighbors. With this, I want to reestablish our resolve and vow that we will continue to work towards our promising future together.

-Jack Choi  
President and Chief Executive Officer