



彰化銀行

Stock Code: 2801

# 2025 ANNUAL REPORT



AI

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### **CPA-Auditor of the Financial Report**

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None.

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# 2025 Sustainability Performance

## Overall Performance and Corporate Governance

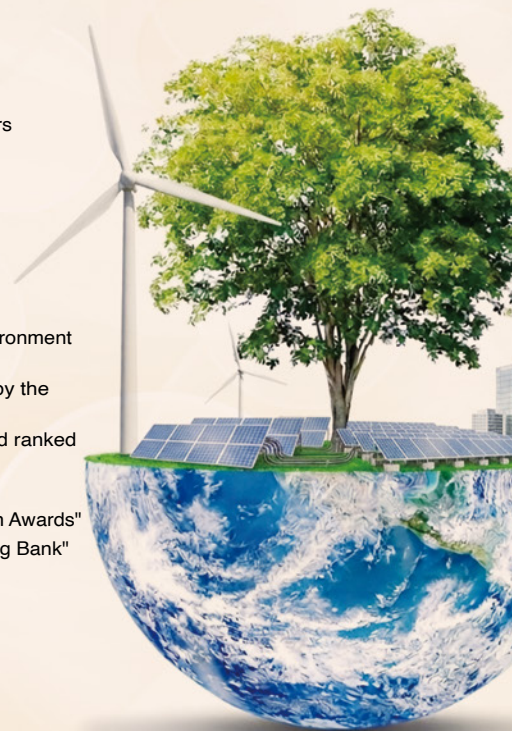
- Selected as the constituent stock of Dow Jones Best-in-Class "World" and "Emerging Markets" Index
- Selected as the Sustainability Yearbook Member in S&P Global Sustainability Yearbook for 4 consecutive years, and selected as top 5% member in 2026
- Ranked in the Top 25% of the banking industry in the Sustainable Finance Evaluation by the Financial Supervisory Commission (FSC) for 3 consecutive years
- Awarded the top 5% of TWSE-Listed Companies of Corporate Governance Evaluation for 5 consecutive years
- Selected as the Global Top 500 Banking Brands for 18 times
- Selected as the constituent stock of the FTSE4Good TIP Taiwan ESG Index for 15 consecutive terms
- Selected as the constituent stock of the Taiwan High Compensation 100 index for 12 consecutive years
- Selected as the constituent stock of the FTSE4Good Emerging Index for 9 consecutive years
- Selected as the constituent stock of the Taiwan Employment Creation Index 99 for 9 consecutive years
- Selected as the constituent stock of the TWSE CG 100 Index for 3 consecutive years
- Awarded the "Sustainability Pilot Award" by the British Standards Institution (BSI) for 6 consecutive years

## Environmental Sustainability

- Awarded Gold Level of Enterprise Carbon Reduction Commuting Excellence Label by the Ministry of Transportation and Communications
- Awarded Silver Level of the National Enterprise Environmental Protection Award by the Ministry of Environment for 2 consecutive years
- "Changhua and West Tainan Branch Solar Power Voluntary Emission Reduction Project" approved by the Ministry of Environment
- Ranked "leadership level" in the Climate theme of the CDP questionnaire for 3 consecutive years, and ranked "management level" in the Water Security theme and Forest theme in 2025
- Awarded ESG Business Awards 2025 – Carbon Disclosure Award by the ESG Business
- Awarded "Silver Award" and "Net Zero Green Lifestyle Excellence Award" of 2025 "Taipei Climate Action Awards"
- National Chengchi University Center for Business Sustainability "TCFD Report Evaluation – Outstanding Bank" for 2 consecutive years

## Social Inclusion

- Ranked in the Top 25% of banking industry of 2025 Treating Customers Fairly (TCF) Evaluation
- Awarded by FSC the 1<sup>st</sup> place of "Outstanding Banks for SME Loan Programs" and A class of the "Reward Program for Domestic Banks Handling Loans to the Six Core Strategic Industries"
- The FSC's 4<sup>th</sup> phase "Trust Industry Promotion of Trust 2.0 Plan Evaluation" awarded 2<sup>nd</sup> place in Group A for the "Elderly Care Trust Award", and 2<sup>nd</sup> place for the "Trust Business Innovation Award"
- Top-performing banks in the Ministry of Economic Affairs' 2025 "Increased Loan Support for Diversified Development of SMEs and Micro-enterprises" and "Increased Preferential Guarantee for Export Loans" programs.
- Awarded "Supporting Award for Youth Entrepreneurship, Startups, and Microenterprises", "Supporting Taiwan's Export Supply Chains" and "Excellent Performance Award for Collection of Credit Guarantee Cases" by the SME Credit Guarantee Fund of Taiwan in 2026
- Overseas Credit Guarantee Fund 2026 "Outstanding Performance Award."
- Awarded the 2025 "Golden Security Award" by the Joint Credit Information Center
- Awarded the 2025 "Green Net-Zero Finance-Golden Quality of 5<sup>th</sup> Digital Financial Award" by the Commercial Times
- Awarded the 5<sup>th</sup> Taiwan Sustainable Investment Award – Individual Influence on Sustainable Bond "Silver Award" by the Taiwan Institute for Sustainable Energy in 2025
- Awarded the "F-ISAC Outstanding Institution Award for Members' Performance in Information Sharing" (Excellence) by the FSC for 4 consecutive years
- Awarded "1<sup>st</sup> Place in Auxiliary Personnel Group in Microinsurance" Promotion by the FSC for 3 consecutive years
- Awarded the 2025 "Best CSR Award of 27<sup>th</sup> Faith, Hope & Love Awards of Insurance" by the Risk Management & Insurance Education Foundation (RMi)
- Awarded the "Interbank Service Innovation Award" and "Anti-Fraud Joint Defense Contribution Award" by Financial Information Service Co., Ltd.
- Awarded the "Financial Inclusion Pilot Award" by Central Deposit Insurance Corporation (CDIC)
- Awarded the "Sustainable Finance Promotion Award" by Small and Medium Enterprise and Startup Administration, Ministry of Economic Affairs
- Awarded the "Best Treating Customers Fairly Award" and "Best Customer Referral Award" in 2025 Excellent Banking Evaluation – Non-Financial Holding Banks by The Excellence Magazine
- Awarded the 1<sup>st</sup> place of the "Best Treating Customers Fairly Award" in 2025 19<sup>th</sup> Wealth Management Bank & Securities Awards" by Business Today
- Awarded 2025 5<sup>th</sup> Trust Award – Diverse Trust Innovation Award, "Best Insurance Trust Innovation Award – Excellence Award", and "Best Real Estate Management Trust Innovation – Excellence Award" by Commercial Times
- Awarded the 2025 5<sup>th</sup> "TSAA Taiwan Sustainability Action Awards" six initiatives from the Taiwan Institute for Sustainable Energy, receiving one gold, four silver, and one bronze award
- Awarded 11 awards of the 22<sup>nd</sup> "National Brand Yushan Award", including "Outstanding Enterprise Leader", "Best Popular Brand Award", and 8 "Best Product Category Awards"
- Awarded the "Best Financial Inclusion Initiative in Taiwan" by Asian Banking & Finance (ABF)
- Awarded the "Gold Prize in the Financial Consulting category", and "Commendation for Baby Bonus" of the "2025 Happy Enterprise Awards" by 1111 Job Bank
- Awarded the 2025 1<sup>st</sup> "Taiwan Happy Enterprise Award – Excellence Award of Large Enterprise Group" by the Commercial Times



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Chairperson *Kuang-Hua Hu*

## I | Letter to Shareholders

### A. 2025 Results of Operations

#### a. The domestic and overseas financial environments

In 2025, Donald Trump returned to the White House and implemented measures including technology war, tariff actions, and currency strategies. Those measures resulted in volatility in the global economic and an intensified financial environment. Fortunately, robust investment growth in AI hardware and infrastructure, together with a relatively contained inflation, enabled major central banks to largely maintain accommodative monetary policy stances, thereby supporting economic activity and underpinning the resilience of the global economy.

With respect to domestic economic conditions, Taiwan's technology sector continued to benefit from AI-related opportunities due to its strong technological capabilities and a well-developed industrial cluster. These advantages in turn drove export growth and private investment, resulting in another solid economic growth performance for Taiwan in 2025. However, divergence in business conditions across domestic industries should not be overlooked. Amid heightened volatility in the New Taiwan dollar exchange rate and the impact of reciprocal tariffs, operating pressures on Taiwan's traditional industries intensified. In addition, under mounting uncertainty regarding the economic outlook, consumer confidence weakened, and this weighed on the performance of domestic wholesale and retail sectors. In light of these developments, Taiwan's banking institutions continued to seize financing and investment opportunities arising from AI-related business developments to support the sustained growth in the overall loan balances and earnings of domestic banks. At the same time, banking institutions aligned with government initiatives on financial support and foreign exchange risk hedging, and worked proactively to assist domestic industries in navigating an increasingly volatile international environment. While pursuing business growth, the banking sector should also remain committed to fulfilling its corporate social responsibility.

b. Bank organization and change

In order to continuously enhance the Bank's corporate value and to align with operational requirements, the 24<sup>th</sup> meeting of the 27<sup>th</sup> Board of Directors, held on March 20, 2025, approved the Bank's organizational restructuring plan. Under this plan, the title of the head of regulatory compliance at the head office was revised to "Chief Compliance Officer." In addition, the Capital Operations Division was renamed the Treasury Division, and the Financial Management Division was renamed the Accounting Division. Furthermore, in order to strengthen the development of credit card operations, a Credit Card Division was established.

c. Operational planning and implementation results of management strategies

1. In profit performance, driven by the Bank's internal operational strategies and coupled with the external economic environment, the Bank achieved an outstanding profit performance in 2025, with a net income after tax of NT\$17.775 billion, a growth of 18.93% from the previous year, and EPS of NT\$1.51, with ROE of 8.43%. The quality of the Bank's credit assets remained sound and stable. The non-performing loan ratio was maintained at 0.16%, while the coverage ratio improved to 836.89%.

2. Business development

(1) Deposit/Loan business:

- i The Bank continued to adjust and optimize its customer portfolio structure in line with government policies supporting small and micro-sized enterprises, and designated SME lending as a key focus of its annual initiatives. By actively acquiring new customers and expanding credit relationships with existing clients, the outstanding balance of SME loans increased by more than NT\$30 billion compared with the end of 2024. In alignment with government policies, the Bank promoted financial support measures including the trade finance interest rate reduction program and diversified development loan programs for small and micro-sized enterprises, in conjunction with the SME Credit Guarantee Fund. These initiatives assisted enterprises in strengthening funding accessibility and operational resilience, thereby mitigating the impact of U.S. tariffs. In addition, the Bank rolled out the "Quality Supply Chain Financing Program," the "Sustainability Performance-Linked Payroll Banking Incentive Program," and the "Yi Lu Fa Gold Preferred Loan," and expanded eligible collateral to include ETFs under the "FUND Xin Gu Wu Loan Program."
- ii The Bank offered the "Reverse Mortgage Loan for Senior Living" program and, in accordance with government policies, implemented preferential housing loans for young families, housing subsidy loans for home purchase and renovation, as well as residential repair loans for disaster-affected areas. Through these policy-based lending programs, the Bank endeavored to work with customers to advance the practice of inclusive finance.



President *Chih-Kuang Chien*

iii In response to global trends in green finance, the Bank continued to promote initiatives such as the “Green Enterprise Project Loan,” the “Recyclable Waste Recycling and Treatment Industry Project Loan,” and the “Solar Photovoltaic Installation Project Loan.” The Bank also supported the development of renewable energy and offshore wind power industries and, in conjunction with national financing guarantee mechanisms, further advanced lending under the “Incentive Program for Domestic Banks to Finance Six Core Strategic Industries” for green electricity and renewable energy sectors, as well as the “Energy Service Industry Project Loan.” In addition, the Bank continued the “Sustainability Performance-Linked Payroll Banking Incentive Program” and launched the “Industrial Wastewater Treatment Green Transformation Project Loan,” thereby supporting the development of green industries. The Bank also continued the “Green Building Loan Program” to encourage customers to purchase or construct green buildings featuring ecological design, energy efficiency, waste reduction, and healthy living environments.

(2) Digital Finance and Credit Card Business:

- i The Bank further strengthened engagement with its digital customer base and expanded service channels. Key initiatives included the launch of the new personal mobile banking application “ChaiBo,” the provision of fully online loan application services for merchant owner loans, employee stock subscription credit loans, Yi Lu Fa Gold Preferred Loans, and public sector employee loans. In response to government energy conservation and carbon reduction policies, the Bank offered digital voucher and transit QR code services through the “Taiwan Mobile Payment” app, and introduced an Account Link service in collaboration with LINE Pay Money (LINE Pay EPI Taiwan Limited) to connect deposit accounts.
- ii The Bank placed strong emphasis on service quality and security, and continued to enhance its online service functions. New offerings included a “Consolidated Account Statement” for individual customers, the addition of an “Anti-Fraud Zone” to personal internet banking, and the launch of a “Real-Time Lock for New Taiwan Dollar Transfers” feature. The Bank also optimized its Interactive Voice Response (IVR) system and intelligent customer service system to improve service efficiency. In support of the government’s promotion of the “TWQR” common QR Code initiative, the Bank expanded payment support to include EasyCard Wallet, iPASS Money, PX Pay Plus, O’Pay, and iCash credit card payment services. To strengthen the prevention of credit card fraud and in line with government policies to enhance card binding security mechanisms, the Bank implemented a credit card identity authentication mechanism for merchant mobile applications and further reinforced monitoring of online fraudulent transactions.

(3) Wealth Management Business:

- i The Bank continued to promote a diversified insurance product portfolio, including protection-type insurance products, health and medical insurance, interest rate-linked insurance policies denominated in New Taiwan dollars and foreign currencies, participating policies, and mortgage life insurance. At the same time, the Bank further developed niche insurance segments such as personal accident insurance, motor vehicle insurance, and comprehensive home insurance.
- ii The Bank introduced the “Wealth Transfer Trust Account” program to provide clients with comprehensive wealth management solutions. Under this program, designated trust fund assets may be directly transferred to long-term care trust accounts, enabling an integrated, end-to-end wealth trust service that covers clients’ needs from early adulthood through retirement.

3. Sustainable development:

In response to the international trend in sustainable finance, the Bank has incorporated ESG factors into its core business and operational activities and has set up and reviewed its sustainable development plan every year to implement the policy. We have achieved important environmental, social, and governance objectives for 2025.

- (1) Environmental: The Bank is committed to implementing carbon reduction initiatives and advancing its net-zero transition. The Bank’s “Changhua and West Tainan Branch Solar Power Voluntary Emission Reduction Project” was approved following review by the Ministry of Environment. To increase the utilization of renewable energy, six locations have adopted renewable energy through power wheeling arrangements or rooftop solar installations. In response to the Ministry of Environment’s Net-Zero Green Lifestyle initiative, the Bank joined the “Net-Zero Green Lifestyle Alliance” and guided 185 domestic business locations to participate in the Ministry of Environment’s “Green Office” program. The Bank revised the “Industry-Specific Credit and Investment Limit Management Guidelines” to formally include green industries as an item for limit adjustments and to add categories of specially controlled industries. In addition, the “Climate and Nature Risk Management Policy” was amended to incorporate natural environmental issues into the scope of risk assessment and disclosure, aligning with the Taskforce on Nature-related Financial Disclosures (TNFD) framework. Through these measures, the Bank continues to enhance risk management related to climate and nature, while progressing toward nature-positive objectives.

(2) Social:

- i The Bank promotes inclusive finance and continues to enhance accessible financial services. To date, 120 bilingual branches have been established to offer service and consultations in both Chinese and English. All automated teller machines (ATMs) comply with barrier-free standards, of which 439 units are accessible for visually impaired users. In addition, a financial accessibility service database has been established to provide customers with appropriate supportive measures and assistance. To enhance the convenience and accessibility of financial services for persons with disabilities, the Bank added an "Enable/Disable Telephone Banking Fund Transactions" function to personal internet banking. The accessible section of online banking was expanded to include loss reporting and payment services. In addition, a text-based customer service channel was introduced, allowing customers to receive real-time personal information and account inquiries after identity verification. A priority call-routing mechanism was also implemented for customers with accessibility service indicators.
- ii The Bank actively combats fraud and promotes financial literacy. On a voluntary basis, the Bank undertook responsibility for financial security and launched the "Guardian Star Anti-Fraud Initiative," with the STAR symbol representing the Bank's commitment to safeguarding financial security. To strengthen the prevention of financial fraud and crime, the Bank enhanced account controls, introduced a short-code SMS mechanism, and participated in the "Joint Financial AI Fraud Prevention Platform." The Bank also entered into a Memorandum of Understanding (MOU) on fraud prevention project cooperation and an MOU on a suspicious transaction analysis mechanism with the Criminal Investigation Bureau of the National Police Agency, Ministry of the Interior, and the Taiwan High Prosecutors Office, thereby improving fraud interception effectiveness.

(3) Governance: The Bank is committed to strengthening its corporate governance framework and formulated a "Corporate Value Enhancement Plan." The Bank also implemented an adoption plan for the IFRS Sustainability Disclosure Standards and established a cross-departmental IFRS sustainability disclosure task force. The Bank was ranked among the top 5% of TWSE-listed companies in the 11<sup>th</sup> Corporate Governance Evaluation.

d. Budget execution

1. The total deposit volume was NT\$2,620,555,807 thousand, or 96.13% of the budget target.
2. The total loan volume was NT\$2,020,738,070 thousand, or 99.35% of the budget target.
3. The average volume of investment operations (marketable securities) was NT\$927,845,067 thousand, or 101.79% of the budget target.
4. The trading volume of foreign exchange operations was US\$133,524,354 thousand, or 101.92% of the budget target.
5. The securities brokerage transactions were NT\$318,245,477 thousand or 90.67% of the budget target.
6. Trust fund subscription was NT\$77,899,119 thousand, or 94.42% of the budget target.
7. Trust assets under custody was NT\$865,233,717 thousand, or 117.11% of the budget target.
8. Insurance business (premiums) was NT\$17,436,868 thousand, or 120.82% of the budget target.
9. Card business (volume of transactions) was NT\$27,924,318 thousand, or 91.56% of the budget target.

e. Financial highlights

1. Net interest income: NT\$27,106,352 thousand.
2. Net non-interest income: NT\$18,203,737 thousand.
3. Net revenue and gains: NT\$45,310,089 thousand.
4. Bad debts expense, commitment and guarantee liability provision: NT\$2,866,439 thousand.
5. Operating expenses: NT\$21,326,927 thousand.
6. Income before income tax: NT\$21,116,723 thousand.
7. Income tax expense: NT\$3,341,857 thousand.
8. Net income: NT\$17,774,866 thousand.
9. Other comprehensive income: NT\$6,757,680 thousand.
10. Total comprehensive income: NT\$24,532,546 thousand.
11. EPS after tax: NT\$1.51.
12. Return on Assets (ROA): 0.54%.
13. Return on Equity (ROE): 8.43%.

f. Research and development

1. Innovative FinTech services

Regarding R&D patents, the Bank continued to accumulate innovation in FinTech. In 2025, the Bank obtained a total of 34 utility model patents and 5 invention patents.

2. Business development research

To keep abreast of the latest industry and economic trends, the Bank has set up a dedicated unit to collect and analyze relevant information on the economy, industry, and market and prepare overall economic and industry outlooks and survey analysis reports as references for business promotion and marketing interviews of all bank units. Additionally, to promote business innovation and development, all employees are encouraged to research current business development trends and financial-related issues, and a total of 25 business research reports were collected in 2025.

3. Big data application and development

By leveraging the "Retail Customer Segmentation Model" and the "Potential Corporate Customer Mining Model," and integrating customer transaction patterns with various internal and external data sources, the Bank precisely expanded retail wealth management-related loan products and online consumer credit services. At the same time, the Bank efficiently developed new corporate credit customers, thereby expanding its overall business scale.

4. Introducing Robotic Process Automation (RPA) technology

In 2025, a total of 9 RPA processes were launched. To enhance the effectiveness of RPA applications, the Bank continued to establish robust RPA maintenance and operation mechanisms, flexibly expand and reallocate resources, cultivate internal RPA talent, and broaden the scope of business applications.

5. To reduce incidents of customer fraud, the Bank leveraged AI technologies and databases in collaboration with professional vendors to monitor abnormal account activity patterns and further strengthened account control mechanisms.

## B. 2026 Highlights of Business Plans and Future Development Strategies

### a. Business directions and operational policies and future development strategy

Looking ahead to 2026, the Bank will carry forward the core spirit of prudent management cultivated over more than 120 years and remain committed to its business philosophy of "Passion, Efficiency, and Innovation." Through passion, the Bank seeks to better understand and respond to customer needs; through efficiency, to distinguish itself in regional markets; and through innovation, to create greater sustainable value. The Bank will focus on enhancing operating efficiency, optimizing its revenue structure, and strengthening business resilience, while pragmatically advancing various operating initiatives. In doing so, the Bank aims to sustain steady growth momentum amid a dynamic financial environment and to create long-term value for shareholders, customers, and society.

The Bank's business direction and operational policies and future development strategy are as follows:

#### 1. Optimizing Profit Structure and Enhancing Capital Efficiency

- (1) Enhancing capital utilization efficiency: The Bank will continue to optimize its asset-liability structure, increase the proportion of niche businesses and non-interest income, and build diversified profit engines.
- (2) Expanding diversified credit niches: The Bank will actively develop high-quality new customers and deepen its engagement with SMEs, promote accounts receivable factoring and cash dividend disbursement services, and leverage cash management services to generate synergies for corporate and retail banking, thereby strengthening its core profit base.
- (3) Deepening engagement with high-net-worth clients: The Bank will introduce premium wealth management service models for high-net-worth clients, offering customized succession and financial planning services. By integrating trust and insurance products, the Bank aims to increase fee income and assets under management.
- (4) Strengthening all-age wealth management coverage: The Bank will implement segmented customer strategies by offering diversified products tailored to clients ranging from younger to senior segments. At the same time, it will enhance integration between banking and securities operations to build a one-stop asset allocation platform that meets the wealth management needs of all customer segments.
- (5) Expanding the financial ecosystem: The Bank will actively promote cross-industry alliance strategies, broaden service access channels, and precisely reach potential customer segments, thereby expanding the customer base and enhancing customer loyalty.
- (6) Implementing flexible financial management strategies: The Bank will closely monitor financial market volatility and changes in its deposit and lending structure, dynamically adjust investment portfolio allocations, and enhance overall capital utilization efficiency. While maintaining prudent risk control, the Bank seeks to achieve stable long-term investment returns and capital gains.

#### 2. Expanding the Overseas Network to Connect with Global Markets

- (1) Expanding overseas presence: The Bank will prudently deploy resources in high-potential markets and continue to expand local deposit operations overseas, optimize the loan-to-deposit ratio to effectively reduce funding costs, and strengthen the foundation for overseas operations and profitability.
- (2) Strengthening domestic and overseas linkage: The Bank will establish information-sharing mechanisms among domestic and overseas branches, connect its global service network, and provide seamless global fund deployment and financing services for Taiwanese enterprises and multinational corporations, thereby leveraging group-wide synergies and enhancing customer loyalty.
- (3) Creating diversified overseas revenue streams: The Bank will increase the proportion of self-arranged lending to optimize interest margin returns and strengthen its capabilities as a lead arranger for international syndicated loans, thereby developing stable and diversified sources of overseas income.

### 3. Accelerating Digital Transformation and Driving Innovative Services

- (1) Enhancing customer experience: The Bank will initiate upgrades to corporate online banking and optimize overseas online banking platforms to improve corporate cash management efficiency and global fund deployment flexibility. It will also enhance its securities trading app to provide a smooth and stable investment environment, thereby building a comprehensive digital financial ecosystem.
- (2) Deepening AI technology applications: The Bank will introduce generative AI and big data analytics technologies and apply them to intelligent customer service, precision marketing, and monitoring of abnormal account activities to support customer service, business development, and fraud prevention mechanisms.
- (3) Promoting process automation: The Bank will continue to expand the application scope of robotic process automation (RPA) and streamline operational processes to reduce operating costs and improve efficiency.

### 4. Strengthening Governance Foundations and Enhancing Business Resilience

- (1) Implementing the three lines of defense: The Bank will strictly enforce internal control and risk management mechanisms, as well as establish a robust risk control framework to prevent potential deficiencies and misconduct.
- (2) Upgrading Cybersecurity Protection: In response to digital financial risks, the Bank will build a zero-trust network architecture, conduct red team–blue team simulation exercises, and assess the effectiveness of its defense mechanisms. These measures aim to enhance cybersecurity resilience and ensure operational stability amid market volatility and unforeseen events.
- (3) Upholding fair customer treatment: The Bank will uphold the principles of fair customer treatment and a culture of integrity, strengthen compliance mechanisms, safeguard consumer rights, and reinforce the foundation of customer trust.

### 5. Advancing Sustainable Finance and Strengthening Human Capital

- (1) Promoting green finance: The Bank will integrate sustainability principles into credit extension, investment activities, and product design, advance the development of green finance, actively support corporate net-zero transitions, and fulfill its environmental sustainability responsibilities.
- (2) Practicing inclusive finance: The Bank will continue to implement accessible financial services by providing barrier-free facilities, products, and services for senior citizens, persons with disabilities, and disadvantaged groups, thereby creating more diverse social value.
- (3) Strengthening talent development: The Bank will establish a comprehensive talent blueprint, promote multi-skill development through job rotation and cross-departmental assignments, and implement competitive compensation and incentive systems to enhance organizational competitiveness.

#### b. Business operational targets

1. Deposits Volume: NT\$2,781,189,798 thousand.
2. Loans Volume: NT\$2,135,586,940 thousand.
3. Investment Business (Securities): NT\$1,009,148,121 thousand.
4. Foreign Exchange Transactions: US\$139,712,394 thousand.
5. Securities Brokerage Transactions: NT\$319,355,111 thousand.
6. Trust Fund Subscription: NT\$88,663,263 thousand.
7. Assets under Custody: NT\$931,500,000 thousand.
8. Insurance Agency Transactions: NT\$20,008,058 thousand.
9. Card Business (Volume of transaction): NT\$ 29,644,970 thousand.

## C. The Impact of the External Competitive Environment, Regulatory Environment and Macroeconomic Environment

### a. Impact of the External Competitive Environment

1. In recent years, competition in the credit card market has continued to intensify. The Bank will continue to refine its credit card business strategies, focusing on the optimization of product incentives and segmented customer management. By integrating promotional campaigns with customer segment strategies, the Bank aims to increase card activation and usage rates, while actively leveraging cross-industry partnerships to enhance overall marketing effectiveness and competitiveness.
2. In response to the trend toward longer life expectancies and a super-aged society, the Bank provides retirement planning solutions that address longevity risk and distributes a broad range of insurance products covering pensions, medical care, and long-term care. The Bank also continues to offer more diversified wealth planning services and financial products tailored to evolving customer needs.

### b. Impact of the Regulatory Environment

1. In alignment with the regulations promulgated by the Financial Supervisory Commission (the “FSC”), namely the “Regulations Governing Fraud Crime Hazard Prevention by Financial Institutions and Businesses or Personnel Providing Virtual Asset Services,” as well as the guidelines issued by the Bankers Association of the Republic of China regarding the joint alert account notification mechanism for deposit-taking institutions, the Bank revised its alert account reporting mechanisms and related internal guidelines.
2. In accordance with amendments by the Central Bank and the FSC allowing banks concurrently engaging in trust business to accept pledges of beneficial interests in foreign currency-denominated specific money trusts as collateral for New Taiwan dollar loans, the Bank revised its relevant operating procedures.
3. In accordance with laws and supervisory requirements of domestic and overseas regulatory authorities, the Bank continuously optimizes its information security management mechanisms and policies, and plans to introduce new protective tools to enhance overall security maturity. The Bank continues to monitor information and cybersecurity risks arising from the application of financial technology, cloud services, and artificial intelligence, and, in response to post-quantum computing trends, is formulating post-quantum cryptography security control mechanisms.

### c. Impact of the Macroeconomic Environment

Since 2025, although AI-related opportunities and an accommodative monetary policy environment have supported the global economy, unpredictable policy shifts by Donald Trump have periodically impacted global economic growth, inflation, interest rate conditions, and exchange rate trends. In addition, escalating geopolitical risks, including the Russia-Ukraine war and tensions in the Middle East, together with intensified U.S.-China rivalry driving global supply chain reconfiguration, have posed ongoing challenges to the overall operating environment for banks. Accordingly, banking institutions must continuously adapt their capital management, lending strategies, and business development directions.

Looking ahead to 2026, in the face of uncertainties stemming from Trump's policies and geopolitical developments, the Bank will maintain flexible capital management and adjust its investment structure and currency positions in a timely manner in response to market conditions. The Bank will also continue to cultivate AI-related investment and financing opportunities and actively support government initiatives aimed at economic revitalization and stabilization. Furthermore, in response to trends such as supply chain reconfiguration and global net-zero carbon emissions, the Bank will appropriately expand its operating footprint and diversify its product offerings to align with the strategic deployment of domestic enterprises and talent. Through these efforts, the Bank will consistently implement its strategic focus on being "customer-centric, sustainable, and integrity-driven."

#### D. Latest Credit Ratings

Credit Rating Agency	Release Date	International Rating		Domestic Rating		Outlook
		Long term	Short term	Long term	Short term	
Taiwan Ratings	2025/11	-	-	twAA+	twA-1+	Stable
S&P	2025/11	A	A-1	-	-	Stable
Moody's	2026/4	A2	P-1	-	-	Stable

Chairperson



President

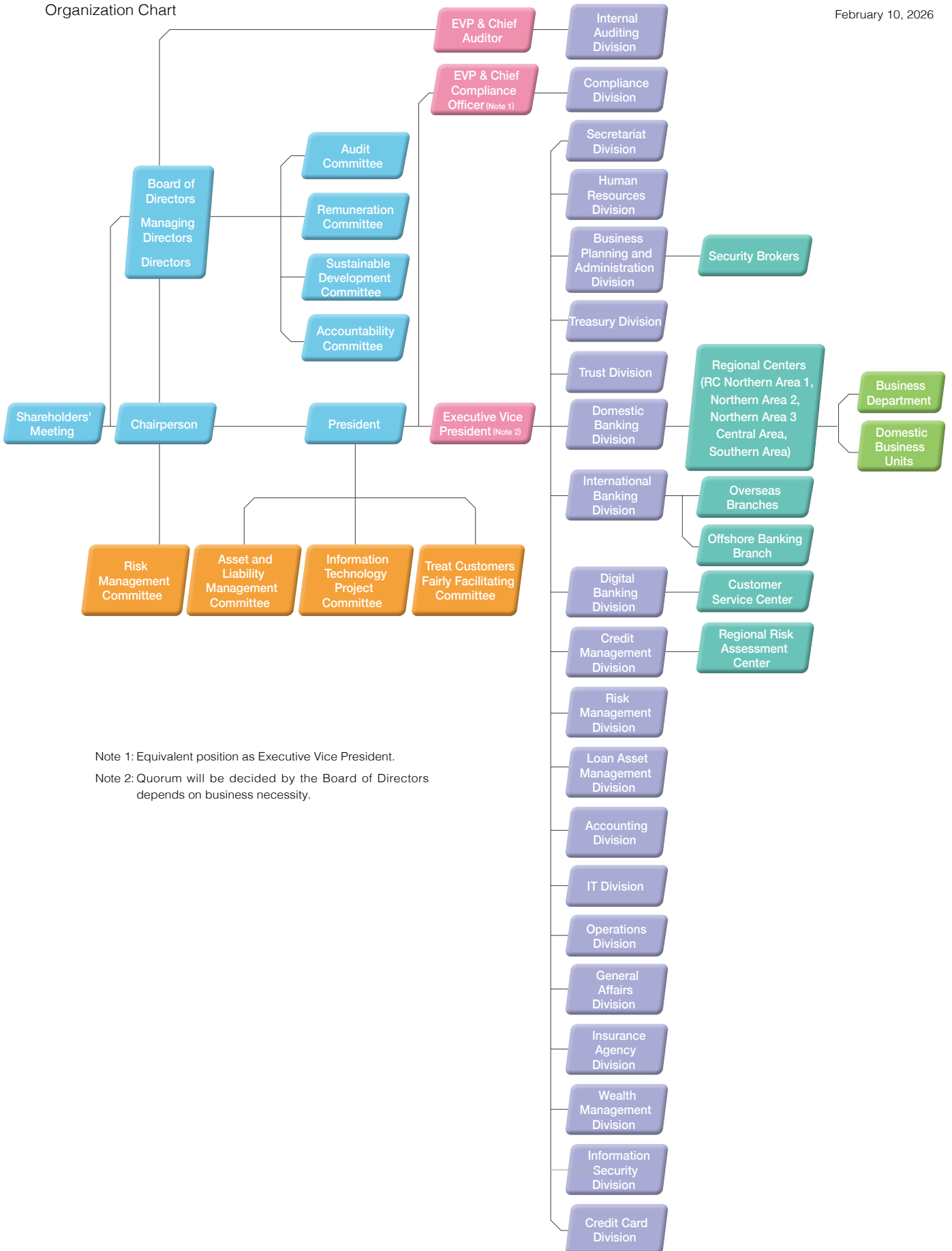


# II | Corporate Governance Report

## A. Organization

Organization Chart

February 10, 2026



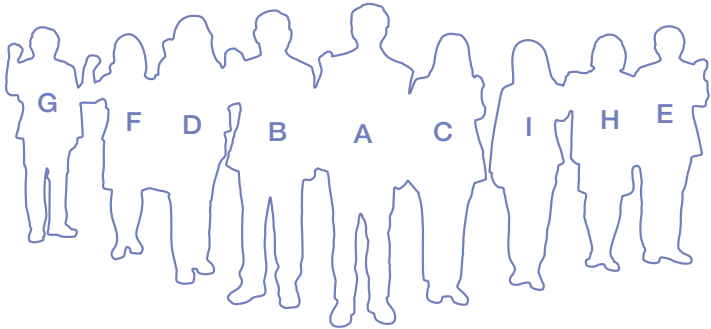
Note 1: Equivalent position as Executive Vice President.

Note 2: Quorum will be decided by the Board of Directors depends on business necessity.

# Management Team of CHB



- A Chairperson | Kuang-Hua Hu
- B President | Chih-Kuang Chien
- C Executive Vice President | Hsiu-Chuan Teng
- D Executive Vice President | Yu-Yeh Lin
- E Executive Vice President | Cheng-Chi Chuang
- F Executive Vice President | Ruei-Jan Chen
- G Executive Vice President | Chi-Min Chung
- H EVP & Compliance Officer | Hsueh-Ni Hsieh
- I EVP & Chief Auditor | Yu-Chin Fan



## B. Information on Directors, Senior Managers and Consultants

### a. Director information

#### 1. Director information (1):

Title	Nationality or Place of Registration	Name	Gender Age	Elected Date	Term	Date of First Elected	Shareholding when elected		Current Shares		Current shareholding of principal, spouse, and minor children	
							Shares	%	Shares	%	Shares	%
Chairperson	The Republic of China (R.O.C.)	Kuang-Hua Hu (Delegate of Ministry of Finance (MOF))	Male 61~70 years old	2024/8	3 years	2024/8	1,291,658,617	12.19	1,434,632,308	12.19	0	0
Managing Director	The Republic of China (R.O.C.)	Chih-Kuang Chien (Delegate of Ministry of Finance (MOF))	Male 61~70 years old	2025/4	3 years	2025/4	1,291,658,617	12.19	1,434,632,308	12.19	0	0
Managing Director (Independent Director)	The Republic of China (R.O.C.)	Yu-Hsueh Wu	Male 51~60 years old	2023/6	3 years	2023/6	79,981	0	88,833	0	88,833	0
Director	The Republic of China (R.O.C.)	Shiu-Yen Lin (Delegate of Chunghwa Post Co., Ltd.)	Female 61~70 years old	2023/6	3 years	2022/11	794,554,300	7.50	882,503,514	7.50	0	0
Director	The Republic of China (R.O.C.)	Chien-Yi Chang (Delegate of National Development Fund, Executive Yuan)	Male 51~60 years old	2023/6	3 years	2018/6	574,468,579	5.42	638,056,505	5.42	0	0

December 31, 2025

	Shareholding under other's name		Education and Experience	Other Current Positions within the company or other companies	Executives, Directors or Supervisors who are spouses or within the second degree of kinship			Chairperson and President or personnel of an equivalent post (the highest-level manager) of a company are the same person, spouses, or relatives within the first degree of kinship.
	Shares	%			Title	Name	Relationship	
	0	0	MBA, College of Business, Iowa State University President and Managing Director, Mega International Commercial Bank Director, Mega International Investment Trust Co., Ltd. Managing Director, Mega International Commercial Bank President and Director, Mega Financial Holding Co., Ltd. Director, Next Commercial Bank Co., Ltd. Executive Vice President, Taiwan Cooperative Bank, Taiwan Cooperative Financial Holding Co., Ltd. Chairperson, Taiwan Cooperative Bills Finance Corporation Executive Vice President, Taiwan Cooperative Bank	Director, Taiwan Asset Management Corporation Director, Taipei Financial Center Corp. Managing Supervisor, The Bankers Association of the Republic of China Director, The Bankers Association of Taipei	None	None	None	None
	0	0	EMBA, National Chiao Tung University Executive Vice President, First Commercial Bank Executive Vice President & Chief Compliance Officer, First Financial Holding Co., Ltd. Director, Taipei Financial Center Corporation Director, First Commercial Bank (USA) Director, FCB Leasing Co., Ltd. Vice President & General Manager, Phnom Penh Branch of First Commercial Bank Supervisor, FCB Leasing Co., Ltd. Supervisor, FCB Financing Lease (Xiamen) Ltd. Supervisor, FCB International Leasing Ltd. Chief of Corp. Banking Business Admin. Division, First Commercial Bank Vice President & General Manager, Ximen Branch of First Commercial Bank Vice President & General Manager, Fuxing Branch of First Commercial Bank Vice President & General Manager, Xingjia Branch of First Commercial Bank	President, Chang Hwa Bank Director, CDIB & Partners Investment Holding Corp. Director, Taiwan SMECF	None	None	None	None
	0	0	Master of Management, National Taiwan University (EMBA) Master of Laws, National Defense University National Compensation Panel Member, National Immigration Agency, Ministry of the Interior Secretary-general/Deputy Secretary-general, Taiwan Bar Association, R.O.C. Supervisor, Taipei Bar Association Delegate, National Assembly Commission Member, Central Election Commission Consultant, Public Service Pension Fund Management Board Committee Member, Law and Regulation Commission, Council of Labor Affairs, Executive Yuan Lecturer, Department of Law, Ming Chuan University Lecturer, Central Police University Senior Clerk, Central Trust of China	Attorney-at-Law, JIN-YI Law Firm Independent Director, China Metal Products Co., Ltd. Chairperson, The Taiwan Bar Association of Corporate Governance and Company Act Committee Gender Equality Committee Member, Legislative Yuan Committee Member, Ill-gotten Party Assets Settlement Committee Director, Cooperative Association of Wanhua District, Taipei City Commission Member, Taipei City Election Commission Commission Member, Research Ethic Commission, Taiwan Blood Services Foundation	None	None	None	None
	0	0	Master of Economics, National Taiwan University Director, Taiwan Business Bank Chief Secretary, National Treasury Administration, MOF Director, National Treasury Administration, MOF	Deputy Director-General, National Treasury Administration, MOF	None	None	None	None
	0	0	Ph. D., Economics, National Taipei University Director, Research Division II, Taiwan Institute of Economic Research Deputy Director, Research Division II, Taiwan Institute of Economic Research Assistant Professor, Department of Economics, Ming Chuan University Associate Research Fellow, Taiwan Institute of Economic Research	President, Taiwan Institute of Economic Research Managing Independent Director, CPC Corporation, Taiwan Director, Taiwan Institute for Sustainable Energy Director, Taipei Exchange Director, Central Bank of the Republic of China (Taiwan) Independent Director, United Renewable Energy Co., Ltd. Director, Yang Ming Marine Transport Corp. Director, Asia Pacific Emerging Industry Venture Capital Co., Ltd. Committee Member, Wholesale and Retail Committee, Taiwan Coalition of Service Industries Research Fellow, Taiwan Institute of Economic Research Director, TUEA Chairperson, CTPECC	None	None	None	None

Title	Nationality or Place of Registration	Name	Gender Age	Elected Date	Term	Date of First Elected	Shareholding when elected		Current Shares		Current shareholding of principal, spouse, and minor children	
							Shares	%	Shares	%	Shares	%
Director	The Republic of China (R.O.C.)	Wen-Siung Lee	Male 61~70 years old	2023/6	3 years	2020/6	0	0	0	0	0	0
Director	The Republic of China (R.O.C.)	Jen-Chieh Hsu (Delegate of Ministry of Finance (MOF))	Male 41~50 years old	2024/5	3 years	2024/5	1,291,658,617	12.19	1,434,632,308	12.19	0	0
Director (Independent Director)	The Republic of China (R.O.C.)	Shu-Hua Lee	Female 51~60 years old	2023/6	3 years	2023/6	0	0	0	0	0	0
Director (Independent Director)	The Republic of China (R.O.C.)	Chao-Kuei Huang	Female 51~60 years old	2023/6	3 years	2023/6	0	0	0	0	0	0

2. Major shareholders of institutional shareholders:

April 20, 2026

Name of institutional shareholder	Major shareholders of institutional shareholder
Ministry of Finance	Government institution
Chungwa Post Co., Ltd.	Ministry of Transportation and Communications (100%)
National Development Fund, Executive Yuan	Government owned (100%)

	Shareholding under other's name		Education and Experience	Other Current Positions within the company or other companies	Executives, Directors or Supervisors who are spouses or within the second degree of kinship			Chairperson and President or personnel of an equivalent post (the highest-level manager) of a company are the same person, spouses, or relatives within the first degree of kinship.
	Shares	%			Title	Name	Relationship	
	0	0	Ph. D., Business Administration, University of Houston Chairperson, Land Bank Insurance Brokerage Co., Ltd. Adjunct Associate Professor, Finance Department, National Central University Managing Director, Land Bank of Taiwan Associate Professor, Finance Department, Chien Hsin University of Science and Technology Director, Securities and Futures Bureau, FSC Director, Banking Bureau, FSC	Adjunct Associate Professor, Finance Department, Chien Hsin University of Science and Technology	None	None	None	None
	0	0	Master of Institute of the Law of the sea, National Taiwan Ocean University Manager, Nankang Branch, Chang Hwa Bank Director, the 9 <sup>th</sup> term board of Directors, Taiwan Federation of Financial Unions Committee Member, the 5 <sup>th</sup> term of Communication Task Force, Taiwan Federation of Financial Unions Vice President, the 8 <sup>th</sup> term board of Directors, Chang Hwa Bank Corporate Union Manager & Deputy Section Chief, Loan Asset Management Division, Chang Hwa Bank	AVP & Section Chief, Credit Management Division, Chang Hwa Bank President, Chang Hwa Bank Corporate Union Vice President, the 10 <sup>th</sup> term board of Directors, Taiwan Federation of Financial Unions	None	None	None	None
	0	0	Ph. D., Department and Graduate Institute of Accounting, National Taiwan University Associate Professor /Assistant Professor, Department of Accountancy, National Taipei University In-Charge, Deloitte Touche Tohmatsu Limited (T N SOONG & CO, 1993~1995) R.O.C. CPA	Professor and Chair, Department of Accountancy, Vice Dean, College of Business, National Taipei University Director, Taiwan Insurance Guaranty Fund Committee Member, Taiwan Financial Reporting Standards Committee, Accounting Research and Development Foundation Committee Member, Financial Accounting Issues Task Force, Accounting Research and Development Foundation External Reviewer, Securities Listing Review Committee, Taiwan Stock Exchange Corporation	None	None	None	None
	0	0	Ph. D., Business Administration, National Cheng Kung University Member of the Grading Committee, Civil Service Junior Examination and Level Three Senior Examination, Examination Yuan Reviewer, The Current Psychology, Electronic Commerce Research and Application SSCI Journal Editorial Board Member, Internet Research SSCI Journal Visiting Professor, Program of International Management, FHWS, Germany Committee Member, Evaluation Committee of Senior Secondary Schools, National and Pre-school Education Department, Ministry of Education Master Program Chair, IMBA, National Kaohsiung University of Science and Technology Committee Member of the Evaluation Committee, Senior Secondary Schools, Bureau of Education, Kaohsiung City Government Committee Member, Innovation Applied Service Research and Development Project Committee, Ministry of Economics Visiting Researcher, University of Vienna, Austria P/T Professor, Global Business Program, FH Joanneum, Austria Professor /Associate Professor /Assistant Professor, Department of Information Management, National Kaohsiung First University of Science and Technology Deputy Dean of College of Management, National Kaohsiung First University of Science and Technology	Professor, Department of Information Management, National Kaohsiung University of Science and Technology Professional Committee Member of the Government Procurement Selection Committee, Public Construction Commission, Executive Yuan	None	None	None	None

### 3. Main shareholders of the institutional shareholders that are listed as main shareholders in the preceding table:

April 20, 2026

Name of institutional shareholder	Main shareholders of institutional shareholder
N.A.	N.A.

4. Director information (2):

(1) Disclosure of Professional Qualifications of Directors and Independence Status of Independent Directors:

Name	Criteria Professional Qualifications and Experience / Independence Status	Number of other public companies in which the individual is concurrently serving as an Independent Director
Kuang-Hua Hu (Chairperson)	Professional Qualifications and Experience	0
	<p>Mr. Kuang-Hua Hu has served at Taiwan Cooperative Bank for over 10 years, holding positions such as Chief Secretary of the Secretariat Division, Chairperson of Taiwan Cooperative Bills Finance Corporation, and Executive Vice President of Taiwan Cooperative Financial Holding Co., Ltd., and Taiwan Cooperative Bank. He subsequently worked at Mega International Commercial Bank for over 5 years, where he held roles including President and Director of Mega Financial Holding Co., Ltd., Managing Director of Mega International Commercial Bank, President and Managing Director of Mega International Commercial Bank, and member of the Bank's Ethical Management Committee, Risk Management Committee, Compliance Committee, and Compliance Action Committee. He also chaired the Business Conference, Asset and Liability Management Committee, Case Review Committee, and Trust 2.0 Business Strategy Development Committee. During this time, he concurrently held positions as Director of Mega International Investment Trust Co., Ltd., Director of Next Commercial Bank Co., Ltd., Director of Taipei Financial Center Corporation, and Director of Financial Information Service Co., Ltd. Since August 2024, he has been serving as Chairperson of our Bank and currently holds additional roles as Director of Taiwan Asset Management Corporation, Director of Taipei Financial Center Corp., Managing Supervisor of the Bankers Association of the Republic of China, and Director of the Bankers Association of Taipei.</p> <p>Mr. Kuang-Hua Hu possesses extensive practical experience in banking, as well as leadership and corporate management skills. He meets the qualification requirements of Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act. He is dedicated to enhancing the quality of the Board of Directors, corporate governance, and sustainable development decision-making. He serves as the Chairperson of the Board of Directors and the Board of Managing Directors, the convener of the Sustainable Development Committee and Accountability Committee, and, due to his emphasis on risk management, the Chair of the Risk Management Committee.</p> <p><b>【Industrial experience and professional competence】</b> Banking, Insurance, Risk Management, Securities, Investment, Trust, Bills Finance, ESG and Sustainability.</p>	
	<p>Independence Status</p> <p>All matters are compliant with Article 26-3, Paragraph 3, of the Securities and Exchange Act; the Chairperson and President are not the same person; he, his spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold shares in a total of more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders, thus meeting the requirements for independence.</p>	
Chih-Kuang Chien (Managing Director and President)	Professional Qualifications and Experience	0
	<p>Mr. Chih-Kuang Chien has worked for the First Bank for more than 35 years, and successively served as the VP &amp; GM of the Phnom Penh Branch of First Commercial Bank, the Chief of Corp. Banking Business Admin. Division of First Commercial Bank, the Supervisor of FCB International Leasing Ltd., the Supervisor of FCB Financing Lease (Xiamen) Ltd. and the Supervisor of FCB Leasing Co., Ltd. from 2016 to 2018, the Director of First Commercial Bank (USA) from 2023 to 2024, and the Executive Vice President of First Commercial Bank from 2023 to 2025. In 2023, he also served as the Executive Vice President &amp; Chief Compliance Officer of First Financial Holding Co., Ltd. He has rich experience in banking practice and legal compliance and is familiar with the international financial market. He has served as the Managing Director and President of the Bank since 2025 and is a Director with managerial status.</p> <p>Mr. Chih-Kuang Chien possess working experience required for banking business, serves as Managing Director and President of the Bank and adheres to the resolutions of the Board of Directors to comprehensively manage the Bank's business. He serves as member of Sustainable Development Committee and Accountability Committee, Chairman of Asset and Liability Management Committee, Risk Management Committee, Information Technology Project Committee and Treat Customers Fairly Facilitating Committee. He meets the qualification requirements of Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act.</p> <p><b>【Industrial experience and professional competence】</b> Banking, Risk Management, Marketing, Business, ESG and Sustainability.</p>	
	<p>Independence Status</p> <p>All matters are compliant with Article 26-3, Paragraph 3, of the Securities and Exchange Act; the Chairperson and President are not the same person; he, his spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold shares in a total of more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders, thus meeting the requirements for independence.</p>	
Yu-Hsueh Wu (Managing Independent Director)	Professional Qualifications and Experience	1
	<p>Mr. Yu-Hsueh Wu holds a Master of Laws and a Master of Management. He is currently the Attorney-at-Law at Jin-Yi Law Firm, with over 27 years of experience in practice. His Master's thesis in Management is titled "Trends and Challenges of Promoting Sustainable Finance in Taiwan." He previously held a number of positions, including Senior Clerk at the Central Trust of China; Committee Member at the Law and Regulation Commission, Council of Labor Affairs, Executive Yuan; Consultant to the Public Service Pension Fund Management Board; and Delegate of the National Assembly. Furthermore, he previously served as a Lecturer at the Central Police University and the Department of Law, Ming Chuan University. At present, in addition to being an Independent Director of the Bank and Chairperson of the Taiwan Bar Association of Corporate Governance and Company Act Committee, he also serves as an Independent Director of China Metal Products Co., Ltd. He possesses expertise and practical experience in banking, law, labor rights and compensation management, and ESG and sustainability.</p> <p>Mr. Yu-Hsueh Wu has been serving as a member of the Bank's Remuneration Committee since 2020 and a Managing Director and Independent Director of the Bank since 2023. He is also the convener of the Bank's Audit Committee and Remuneration Committee, as well as a member of the Bank's Sustainability Committee, and a member of the Accountability Committee at the Bank since 2024. In other words, he possesses the working experience required for the banking business. Therefore, he meets the professional qualifications stipulated in the Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act.</p> <p><b>【Industrial experience and professional competence】</b> Banking, Law, Labor Rights and Compensation Management, ESG and Sustainability.</p>	
	<p>Independence Status</p> <p>He, his spouse, or a relative within the second degree of kinship does not hold a position as Director, Supervisor or employee of the Bank or its affiliated enterprises; he, his spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold shares in a total of more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders; there are no matters specified in Article 3, Paragraph 1, Subparagraphs 5 to 9 of the 'Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies', thus meeting the requirements for independence.</p>	

Name	Criteria Professional Qualifications and Experience / Independence Status	Number of other public companies in which the individual is concurrently serving as an Independent Director
Shiu-Yen Lin (Director)	Professional Qualifications and Experience	0
	<p>Ms. Shiu-Yen Lin served as the Director and Chief Secretary of National Treasury Administration, MOF, and has been serving as the Deputy Director-General of National Treasury Administration since 2018 until present. She also served as Director of Taiwan Business Bank from 2014 to 2022. She is experienced with administrative management roles at state-owned enterprise and state-owned banks, and serves as the Director of the Bank since 2022. She specializes in finance, economics, budgeting and treasury management, and her expertise is in finance, thus having the required work experience for duties at a bank. She meets the qualification requirements of Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act.</p> <p><b>【Industrial experience and professional competence】</b> Banking, Administration, Economics.</p>	
	Independence Status	
	<p>All matters are compliant with Article 26-3, Paragraph 3, of the Securities and Exchange Act; she, her spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders, thus meeting the requirements for independence.</p>	
Chien-Yi Chang (Director)	Professional Qualifications and Experience	2
	<p>Mr. Chien-Yi Chang is a Ph.D. in economics. After entering the Taiwan Institute of Economic Research, he has served as Research Fellow, Associate Research Fellow and Director of Research Division II, Taiwan Institute of Economic Research. He has been served as the President of the Taiwan Institute of Economic Research since 2019, and Director of Central Bank of the Republic of China (Taiwan) since 2020. He has been served as a Director of the Bank since 2018, and currently serving as Director of Taipei Exchange, Managing Independent Director of CPC Corp., Taiwan, Director of Yang Ming Marine Transport Corp., Director of Asia Pacific Emerging Industry Venture Capital Co., Ltd. and Independent Director, United Renewable Energy Co., Ltd. He specializes in emerging market venture capital, monetary policy, macroeconomics and microeconomic research, manufacturing and service industry issues, industrial development and policy planning, with industrial experiences of energy technology and venture capital. He meets the qualification requirements of Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act.</p> <p><b>【Industrial experience and professional competence】</b> Banking, Technology, Venture Capital, Economics, Monetary Policy.</p>	
	Independence Status	
	<p>All matters are compliant with Article 26-3, Paragraph 3, of the Securities and Exchange Act; he, his spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders, thus meeting the requirements for independence.</p>	
Wen-Siung Lee (Director)	Professional Qualifications and Experience	0
	<p>Mr. Wen-Siung Lee has a Ph.D. in business administration. He has served as Director of Banking Bureau and Director of Securities and Futures Bureau of FSC, Chairman of Land Bank Insurance Brokerage Co., Ltd. Mr. Wen-Siung Lee has been served as a Director of the Bank since 2020 and is also an adjunct associate professor of Finance Department of Chien Hsin University of Science and Technology with his supervision and management experiences of banking, insurance and securities, and expertise in administration and business. Mr. Wen-Siung Lee meets the qualification requirements of Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act.</p> <p><b>【Industrial experience and professional competence】</b> Banking, Insurance, Securities, Administration, Business.</p>	
	Independence Status	
	<p>All matters are compliant with Article 26-3, Paragraph 3, of the Securities and Exchange Act; he, his spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders, thus meeting the requirements for independence.</p>	
Jen-Chieh Hsu (Director)	Professional Qualifications and Experience	0
	<p>Mr. Jen-Chieh Hsu serves as the President of the Chang Hwa Bank Corporate Union and as the AVP &amp; Section Chief of the Credit Management Division. He actively participates in union activities and holds a leadership position within the union. Furthermore, he possesses a Master's degree from the Graduate Institute of Law at National Taiwan Ocean University, demonstrating his expertise and experience in labor rights and law.</p> <p>Mr. Jen-Chieh Hsu has joined the Bank since 2006. He has held various positions, including Legal Specialist in Collections for the Regional Center Area 2, Legal Specialist in the Loan Asset Management Division, Specialist in Non-performing Credit Negotiations and Control, Corporate Finance Management Specialist in the Risk Management Division, Corporate Finance Planning Specialist in the Credit Management Division, Manager at the Nankang Branch (overseeing deposits, credit support, foreign exchange, operations, and corporate finance), and the Manager &amp; Deputy Section Chief of the Loan Asset Management Division. With nearly 20 years of experience in banking, he is well-versed in various banking operations and possesses extensive banking experience and professional knowledge. He meets the qualification requirements of Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act.</p> <p><b>【Industrial experience and professional competence】</b> Banking, Labor Rights, Law, Risk Management.</p>	
	Independence Status	
	<p>All matters are compliant with Article 26-3, Paragraph 3, of the Securities and Exchange Act; he, his spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders, thus meeting the requirements for independence.</p>	

Name	Criteria	Professional Qualifications and Experience / Independence Status	Number of other public companies in which the individual is concurrently serving as an Independent Director
Shu-Hua Lee (Independent Director)	Professional Qualifications and Experience	<p>Ms. Shu-Hua Lee holds a Ph.D. in Accounting and is a certified public accountant in the Republic of China. She previously served as the Auditor-in-Charge at T.N. Soong &amp; Co. (currently Deloitte &amp; Touche Tohmatsu Limited) and a member of the International Financial Reporting Standards Sustainability Disclosure Standards S1 and S2 Translation Review Task Force at the Accounting Research and Development Foundation of the Republic of China (ARDF). At present, she is a Professor and Chair in the Department of Accountancy, and Vice Dean, College of Business, at National Taipei University, a Committee Member of the Taiwan Financial Reporting Standards Committee and the Financial Accounting Issues Task Force at the ARDF, an External Reviewer of the Securities Listing Review Committee at Taiwan Stock Exchange Corporation and a Director of Taiwan Insurance Guaranty Fund.</p> <p>Ms. Shu-Hua Lee has been serving as an Independent Director, a member of the Audit Committee, a member of the Remuneration Committee, a member of the Sustainability Committee at the Bank since 2023, and a member of the Accountability Committee at the Bank since 2024. She is a member of all Functional Committee with accounting expertise and possesses the work experience required in the banking sector. Therefore, she meets the professional qualifications stipulated in the Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act.</p> <p><b>【Industrial experience and professional competence】</b> Accounting, Finance, ESG and Sustainability.</p>	0
	Independence Status	<p>She, her spouse, or a relative within the second degree does not hold a position as Director, Supervisor or employee of the Bank or its affiliated enterprises; she, her spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold shares in a total of more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders; there are no matters specified in Article 3, Paragraph 1, Subparagraphs 5 to 9 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies", thus meeting the requirements for independence.</p>	
	Professional Qualifications and Experience	<p>Ms. Chao-Kuei Huang holds a Ph.D. in Business Administration, and is currently a Professor in the Department of Information Management at National Kaohsiung University of Science and Technology. She previously served as a part-time Professor in the Global Business Program at FH Joanneum University of Applied Sciences in Austria, a visiting Professor in the Program of International Management at the University of Applied Sciences Würzburg-Schweinfurt (FHWS) in Germany, an Editorial Board Member of international SSCI journal "Internet Research," a Reviewer of international SSCI journal "The Current Psychology, Electronic Commerce Research and Application," a Committee Member of the Ministry of Economics' "Innovation Applied Service Research and Development Project Committee", and a co-project investigator in the National Science and Technology Council's research project titled "Dapp Implementation of Carbon Coin Issuance Anchored on Extra Carbon Capture and Its Business Model Design." She possesses experience and expertise in marketing, technology, business, as well as ESG and Sustainability.</p> <p>Ms. Chao-Kuei Huang has been serving as an Independent Director, a member of the Audit Committee, a member of the Remuneration Committee, a member of the Sustainability Committee at the Bank since 2023, and a member of the Accountability Committee at the Bank since 2024. She possesses the work experience required in the banking sector. Therefore, she meets the professional qualifications stipulated in the Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks and complies with Article 30 of the Company Act.</p> <p><b>【Industrial experience and professional competence】</b> Marketing, Technology, Business, Information Management, e-Commerce and Online Marketing, ESG and Sustainability.</p>	
Independence Status	<p>She, her spouse, or a relative within the second degree does not hold a position as Director, supervisor or employee of the Bank or its affiliated enterprises; she, her spouse, and relatives within the second degree of kinship (or under any other person's name) do not hold shares in a total of more than one percent of the total issued shares of the Bank or rank among the top ten natural shareholders; there are no matters specified in Article 3, Paragraph 1, Subparagraphs 5 to 9 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies", thus meeting the requirements for independence.</p>		

(2) The Board of Directors' Diversity and Independence

① Board of Directors' diversification policy and its implementation

- I Diversification Policy: The election of Directors of the Bank adopts a diversified composition policy, including the following two general standards, namely, basic requirements and values (including gender, age, nationality, race, and culture, etc.. Among them, the number of Directors of different genders may not be less than one, and the proportion of female Directors should reach one-third of the Directors), professional knowledge and skills (including professional background, skills, and industry experience, etc.), which are stipulated according to Article 29, Paragraph 2 of the Corporate Governance Best Practice Principles of the Bank.
- II The Bank's Board of Directors is composed of 9 Directors, including 3 Independent Directors (33.3%). Apart from Mr. Chih-Kuang Chien, who holds the positions of Managing Director and President of the Bank, and Mr. Jen-Chieh Hsu, the Director who is an employee of the Bank (22.2%), no other Directors concurrently hold managerial positions or serve as an employee at the Bank. The

Directors have professional backgrounds in accounting, finance, banking, insurance, law, marketing, technology, securities, venture capital, administration, economics, business, information management, e-commerce and online marketing, monetary policy, labor rights and compensation management, ESG and sustainability, etc., and based on their background and experience, they are equipped with the competencies - operating judgment, accounting and financial analysis, business management, risk management, crisis management, knowledge of the industry, international market perspective, leadership and decision-making - as stipulated in Article 29 of the Bank's Corporate Governance Best Practice Principles. Among them, 3 Directors have the qualifications of persons in charge of banks, bills finance companies, and insurance brokerage companies, 1 is a Director of the Central Bank, 1 has served in the FSC, and 1 Director is the current President of the Bank's Corporate Union. Of the 3 Independent Directors, 1 holds the qualifications of a practicing lawyer; 1 holds the qualifications of an accountant; and 1 is an expert in the field of information management, demonstrating a complementary result.

III The member, gender and expertise composition of the Board are in compliance with the Bank's goal of Board diversity. The 27<sup>th</sup> Board of Directors has 3 female Directors (33.3% of all Directors), meeting the goal of having more than 1/3 of the Board per gender. There are 3 new professional Independent Directors, and 1 natural Director. All Directors are nationals of the Republic of China, aged between 41-50 (1 person), 51-60 (4 persons), and 61-70 (4 persons). All Directors are equipped with the required knowledge, skills and competencies for their duties, and are compliant with the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks".

Name	Criteria	Basic Composition							
		Nationality	Gender	Age				Tenure of Independent Director	
				41-50 years old	51-60 years old	61-70 years old	71-80 years old	Less than 3 years	6 years - 9 years
Kuang-Hua Hu	R.O.C.	Male			✓				
Chih-Kuang Chien	R.O.C.	Male			✓				
Yu-Hseuh Wu	R.O.C.	Male		✓				✓	
Shiu-Yen Lin	R.O.C.	Female			✓				
Chien-Yi Chang	R.O.C.	Male		✓					
Wen-Siung Lee	R.O.C.	Male			✓				
Jen-Chieh Hsu	R.O.C.	Male	✓						
Shu-Hua Lee	R.O.C.	Female		✓				✓	
Chao-Kuei Huang	R.O.C.	Female		✓				✓	

IV The implementation status of the Bank's diversity policy and specific management goals:

Specific management goals: The number of Directors of different genders may not be less than one, and the proportion of female Directors should reach one-third of the Directors; having diverse professional backgrounds.

Current implementation status: The Directors' background encompasses an array of fields, including accounting, finance, banking, insurance, law, marketing, technology, securities, venture capital, administration, economics, business, information management, e-commerce and online marketing, monetary policy, risk management, labor rights and remuneration management, ESG and sustainability, etc., which is in line with the Bank's operational development. At present, the Bank has 3 female Directors, thus realizing the Bank's goal of Board diversity.

② Independence Status of the Board of Directors:

I Structure of the Board of Directors:

The Board of Directors consists of 9 Directors with 3 Independent Directors; the proportion of Independent Directors is 33.3%.

II Independence of the Board of Directors:

In accordance with the provisions on Securities and Exchange Act, Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies, and Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks, the Bank confirms the independence of each Director according to the information provided and disclosed by each Director or public information.

After checking the above regulations information:

- i None of the members of the Board of Directors of the Bank is related to each other as a spouse or relative within the second degree of kinship. There is no circumstance specified in Paragraph 3 of Article 26-3 of the Securities and Exchange Act.
- ii Apart from Mr. Yu-Hsueh Wu, serving as Managing Independent Director, other Directors do not hold shares of the Bank, while Mr. Yu-Hsueh Wu, serving as Managing Independent Director, holds less than 1% of the total issued shares of the Bank.
- iii Apart from Mr. Kuang-Hua Hu, serving as Director of Taipei Financial Center Corp., Mr. Yu-Hsueh Wu, serving as the Managing Independent Director of the Bank and Independent Director of China Metal Products Co., Ltd., and Mr. Chien-Yi Chang, serving as the Director of the Bank, Director of Yang Ming Marine Transport Corp., Independent Director of United Renewable Energy Co., Ltd. and Managing Independent Director of CPC Corporation, Taiwan, none of the Directors are concurrently Directors or Independent Directors of other public companies.
- iv In 2025, the Bank reviewed the eligibility of the Independent Directors during the term of office in the 27<sup>th</sup> Board of Directors (i.e., Mr. Yu-Hsueh Wu, Ms. Shu-Hua Lee, and Ms. Chao-Kuei Huang) according to the rules and regulations set forth by Taiwan Stock Exchange Corporation, while both the Bank and 3 Independent Directors issued the Statement of Independent Directors (during the term of office). The results of review on the eligibility of Independent Directors during the term of office were submitted to the 28<sup>th</sup> meeting of the 27<sup>th</sup> Board of Directors on October 16, 2025 for deliberation and examination.

In summary, all Directors of the Bank have the independence required to exercise their duties.

b. Information on President, EVPs, SVPs, VPs, and Heads of Divisions and Business Units

As of December 31, 2025

Name of Unit	Title	Name	Gender	Nationality	Assignment Date (yyyy/mm/dd)	Shareholding		Shareholding by Spouse & Minor Children		Shareholding under Other's Title		Education and Experience	Concurrent Positions at Other Companies	Managers who are spouses or within the second degree of kinship			Remark (Note 1)
						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Head Office	President	Chih-Kuang Chien	M	R.O.C	2025/04/17	0	0	0	0	0	0	EMBA,National Chiao Tung University	Director, CDIB & Partners Investment Holding Corp.	None	None	None	None
Head Office	Executive Vice President	Hsiu-Chuan Teng	F	R.O.C	2021/01/18	807	0	0	0	0	0	EMBA,National Chengchi University	1. Supervisor, CHB Venture Capital Co., Ltd. 2. Supervisor, Financial eSolution Co., Ltd."	None	None	None	None
Head Office	Executive Vice President	Yu-Yeh Lin	F	R.O.C	2023/11/01	291	0	0	0	0	0	Department of Economics,National Chengchi University	1. Director, Chang Hua Commercial Bank, Ltd. 2. Supervisor, Taiwan Financial Asset Service Corp. 3. Director, Taiwan Mobile Payment Co., Ltd."	None	None	None	None
Head Office	Executive Vice President	Cheng-Chi Chuang	M	R.O.C	2024/11/01	840	0	0	0	0	0	Master of Economics,Feng Chia University	Director, Taipei Forex Inc	None	None	None	None
Head Office	Executive Vice President	Ruei-Jan Chen	F	R.O.C	2025/02/01	131,446	0	0	0	0	0	Master of Science in Finance,Fu Jen Catholic University	Director, Lan An Service Corporation	None	None	None	None
Head Office	Executive Vice President	Chi-Min Chung	M	R.O.C	2025/05/01	6,247	0	0	0	0	0	Department of Applied Business,Open College Affiliated with National Taipei College of Business	Director, Chang Hua Commercial Bank, Ltd.	None	None	None	None
Head Office	EVP& Chief Auditor	Yu-Chin Fan	F	R.O.C	2024/10/28	16,882	0	0	0	0	0	Graduate Institute of Management,National Taiwan Institute of Technology	None	None	None	None	None
Compliance Division	EVP & Chief Compliance Officer	Hsueh-Ni Hsieh	F	R.O.C	2025/04/01	47,968	0	0	0	0	0	LLM,National ChengChi University	Director, Chang Hua Commercial Bank, Ltd.	None	None	None	None
Internal Auditing Division	SVP & Division Head	Shu-Lin Liu	F	R.O.C	2025/06/01	51,738	0	0	0	0	0	EMBA,National Changhua University of Education	None	None	None	None	None
Compliance Division	SVP & Division Head	Yu-Ting Wang	F	R.O.C	2024/11/01	0	0	0	0	0	0	Department of Law,Fu Jen Catholic University	None	None	None	None	None
Secretariat Division	SVP & Division Head	Hui-Ling Lee	F	R.O.C	2025/04/01	3,397	0	510	0	0	0	Master of Business Administration,Tamkang University	None	None	None	None	None
Human Resources Division	SVP & Division Head	Tung-Chia Lu	M	R.O.C	2024/02/01	0	0	0	0	0	0	Master of Science in Finance,Ming Chuan University	None	None	None	None	None
Strategic Management Division (Note 2)	SVP & Division Head	Yu-Ling Tang	F	R.O.C	2025/01/03	187	0	0	0	0	0	MBA,National Taiwan University	None	None	None	None	None
Treasury Division	SVP & Division Head	Yu-Li Teng	F	R.O.C	2025/04/01	7,927	0	0	0	0	0	Department of Commerce,National Taiwan University	Director, CHB Venture Capital Co., Ltd.	None	None	None	None
Trust Division	SVP & Division Head	Jui-Hui Hsu	F	R.O.C	2025/03/01	15,064	0	8,891	0	0	0	Department of Public Finance and Taxation,China University of Technology	None	None	None	None	None
Domestic Banking Division	SVP & Division Head	Chi-Hsiang Chen	M	R.O.C	2024/11/01	1,243	0	22,866	0	0	0	Master of Management & Sciences,Aletheia University	None	None	None	None	None



Name of Unit	Title	Name	Gender	Nationality	Assignment Date (yyyy/mm/dd)	Shareholding		Shareholding by Spouse & Minor Children		Shareholding under Other's Title		Education and Experience	Concurrent Positions at Other Companies	Managers who are spouses or within the second degree of kinship			Remark (Note 1)
						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
International Banking Division	SVP & Division Head	Jung-Chien Hu	M	R.O.C	2023/11/16	2,180	0	0	0	0	0	EMBA,National Chengchi University	Director, Chang Hua Commercial Bank, Ltd.	None	None	None	None
International Banking Division	VP & GM	Hui-Ting Lin	F	R.O.C	2025/07/01	0	0	0	0	0	0	Master of Business Administration,National Cheng Kung University	None	None	None	None	None
International Banking Division	VP & GM	Mu-Kun Lin	M	R.O.C	2025/04/01	6,000	0	4,922	0	0	0	EMBA,Chang Gung University	None	None	None	None	None
International Banking Division	VP & GM	Nai-Chia Chang	F	R.O.C	2025/09/01	0	0	0	0	0	0	Master of Laws Program for Executives,National Chengchi University	None	None	None	None	None
Digital Banking Division	SVP & Division Head	Hsiu-Hsia Tsai	F	R.O.C	2018/10/01	16,867	0	2,247	0	0	0	Master of Banking and Finance,Tamkang University	None	VP & GM	Yi-Ming Wang	Spous	None
Credit Management Division	SVP & Division Head	Shu-Ming Lin	F	R.O.C	2025/05/01	787	0	971	0	0	0	Master of Business Administration,Tamkang University	None	None	None	None	None
Loan Asset Management Division	SVP & Division Head	Wen-Jeng Chou	M	R.O.C	2025/01/01	41,490	0	24,150	0	0	0	Department of Business Administration,Chihlee Technical College	None	None	None	None	None
Accounting Division	SVP & Division Head	Chin-Shiang Ding	F	R.O.C	2025/04/01	0	0	0	0	0	0	Department of Statistics,Tamkang University	None	None	None	None	None
IT Division	SVP & Division Head	Chang-Ho Wang	M	R.O.C	2023/12/01	45,079	0	0	0	0	0	Department of Business Administration,Soochow University	None	None	None	None	None
Operations Division	SVP & Division Head	Wen-Chieh Chang	M	R.O.C	2025/04/01	435	0	0	0	0	0	Master of Business Administration,Tamkang University	None	None	None	None	None
General Affairs Division	SVP & Division Head	Mei-Ching Chang	F	R.O.C	2025/04/01	95,377	0	0	0	0	0	Master Program of Business Administration in Practicing,Chinese Culture University	None	None	None	None	None
Insurance Agency Division	SVP & Division Head	Jiun-Uei Lin	M	R.O.C	2024/03/01	59,997	0	1,275	0	0	0	Master of Risk Management and Insurance,Tamkang University	None	None	None	None	None
Wealth Management Division	SVP & Division Head	Hui-Yu Chen	F	R.O.C	2016/04/01	0	0	0	0	0	0	MBA,Tulane University	None	None	None	None	None
Information Security Division	SVP & Division Head	Yao-Ju Lu	F	R.O.C	2022/03/01	9,026	0	0	0	0	0	Master of Computer Science,National Chengchi University	None	None	None	None	None
Credit Card Division	SVP & Division Head	Mei-Chun Tsou	F	R.O.C	2025/04/01	0	0	0	0	0	0	Master of International Business,Soochow University	None	None	None	None	None
Regional Center Northern Area 1	SVP & Division Head	Su-Chen Cheng	F	R.O.C	2024/11/01	435	0	0	0	0	0	Department of Banking and Insurance,National Taichung College of Commerce	None	None	None	None	None
Regional Center Northern Area 2	SVP & Division Head	Chih-Hao Lo	M	R.O.C	2024/09/01	1,118	0	0	0	0	0	EMBA,Feng Chia University	None	VP & GM	Yu-Fang Chang	Spous	None

Name of Unit	Title	Name	Gender	Nationality	Assignment Date (yyyy/mm/dd)	Shareholding		Shareholding by Spouse & Minor Children		Shareholding under Others' Title		Education and Experience	Concurrent Positions at Other Companies	Managers who are spouses or within the second degree of kinship			Remark (Note 1)
						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Regional Center Northern Area 3	SVP & Division Head	Ming-Hua Huang	M	R.O.C	2024/03/01	68	0	27,468	0	0	0	Department of Applied Business, Open Junior Affiliated with National Taipei College of Business	None	VP & GM	Lin-Li, Ku	Spous	None
Regional Center Central Area	SVP & Division Head	A - R Liu	F	R.O.C	2025/10/01	20,696	0	3,438	0	0	0	Master of Accounting, National Changhua University of Education	None	None	None	None	None
Regional Center Southern Area	SVP & Division Head	Mei-Hui Wu	F	R.O.C	2022/03/01	12,940	0	0	0	0	0	EMBA, National Chiayi University	None	None	None	None	None
Business Department	VP & GM	Jui-Hung Weng	M	R.O.C	2024/11/01	6,247	0	0	0	0	0	Department of Finance, Chaoyang University of Technology	None	None	None	None	None
Central Branch	VP & GM	Lin-Ling Chen	F	R.O.C	2024/02/01	23,221	0	0	0	0	0	Master of Science in Finance, Ming Chuan University	None	None	None	None	None
Taipei Securities Broker	VP & GM	Jui-Mei Ho	F	R.O.C	2021/07/01	903	0	2,100	0	0	0	Master of Business Administration, Soochow University	None	None	None	None	None
Taichung Securities Broker	VP & GM	Shuo-Hung Huang	M	R.O.C	2016/05/01	50,909	0	0	0	0	0	Department of Food and Nutrition, Chinese Culture University	None	None	None	None	None
Chi-Hsien Securities Broker	VP & GM	Chuen-Lan Fu	F	R.O.C	2020/08/01	0	0	0	0	0	0	Master of Finance, National Kaohsiung First University of Science and Technology	None	None	None	None	None
Taichung Branch	VP & GM	Chiu-Min Shen	F	R.O.C	2024/11/01	2,295	0	0	0	0	0	Master of Business Administration, Providence University	None	None	None	None	None
Pei-Taichung Branch	VP & GM	Chin-Hsien Shen	M	R.O.C	2025/03/01	15,354	0	0	0	0	0	Master of Business Administration, Chaoyang University of Technology	None	None	None	None	None
Nan-Taichung Branch	VP & GM	Yu-Fang Chang	F	R.O.C	2025/06/01	0	0	1,118	0	0	0	Bachelor's Program of Business, Feng Chia University	None	SVP & Division Head	Chih-Hao Lo	Spous	None
Peitun Branch	VP & GM	Yuan-Fen Chen	F	R.O.C	2023/02/01	15,897	0	0	0	0	0	Master of Finance, Chaoyang University of Technology	None	None	None	None	None
Chung-Kang Branch	VP & GM	Li-Fen Tzeng	F	R.O.C	2024/11/01	30,317	0	0	0	0	0	Department of Public Finance, National Chung Hsing University	None	None	None	None	None
Shuinan Branch	VP & GM	Man-Sui Liu	F	R.O.C	2025/06/01	43,381	0	0	0	0	0	Master of Business Administration, National Taichung University of Science and Technology.	None	None	None	None	None
Nantun Branch	VP & GM	Kuen-Shan Wang	M	R.O.C	2025/03/01	3,954	0	0	0	0	0	Department of International Business, Tunghai University	None	None	None	None	None
Hsitun Branch	VP & GM	Chiung-Hsiao Hung	F	R.O.C	2024/11/01	84,096	0	0	0	0	0	Department of International Business, National Taichung College of Commerce	None	None	None	None	None
Keelung Branch	VP & GM	Ming-Hui Tsai	F	R.O.C	2025/03/03	0	0	0	0	0	0	Master of International Business, Tamkang University	None	None	None	None	None
Jenai Branch	VP & GM	Hsiu-Hui Hung	F	R.O.C	2025/10/01	0	0	0	0	0	0	Master of Business Administration, Soochow University	None	None	None	None	None



Name of Unit	Title	Name	Gender	Nationality	Assignment Date (yyyy/mm/dd)	Shareholding		Shareholding by Spouse & Minor Children		Shareholding under Other's Title		Education and Experience	Concurrent Positions at Other Companies	Managers who are spouses or within the second degree of kinship			Remark (Note 1)
						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Tung-Keelung Branch	VP & GM	Shinn-Guang Duh	M	R.O.C	2019/09/09	9,263	0	0	0	0	0	Master of Business Administration,Tamkang University	None	None	None	None	None
Ilan Branch	VP & GM	Kuo-Lung Lin	M	R.O.C	2025/07/01	376	0	0	0	0	0	EMBA,Ming Chuan University	None	None	None	None	None
Lotung Branch	VP & GM	Ya-Cheng Chang	F	R.O.C	2024/11/01	0	0	0	0	0	0	Master of Risk Management and Insurance,Ming Chuan University	None	None	None	None	None
Suao Branch	VP & GM	Chih-Min Chen	F	R.O.C	2025/07/01	1,926	0	0	0	0	0	Graduate Institute of Industrial Economics,National Central University	None	None	None	None	None
Taipei Branch	VP & GM	Chang-Cheng Chu	M	R.O.C	2025/03/01	117,812	0	0	0	0	0	Department of International Trade,Chinese Culture University	None	None	None	None	None
Chengnei Branch	VP & GM	Shu-Fen Liu	F	R.O.C	2024/11/01	15,151	0	0	0	0	0	Department of Business Administration,National Taipei University of Business	None	None	None	None	None
Tunhwa Branch	VP & GM	Hsiu-O Hsieh	F	R.O.C	2025/11/01	652	0	13,120	0	0	0	Department of Economics,National Chung Hsing University	None	None	None	None	None
Wanhua Branch	VP & GM	Hui-Ching Liu	F	R.O.C	2024/07/01	0	0	156	0	0	0	Doctoral Program in Psychology,Fu Jen Catholic University	None	None	None	None	None
Shuangyuan Branch	VP & GM	Cheng-I Huang	M	R.O.C	2024/11/01	0	0	0	0	0	0	Doctoral degree in Electronic and Computer Engineering,National Taiwan University of Science and Technology	None	None	None	None	None
Hsimen Branch	VP & GM	Shr-Jan Tzeng	M	R.O.C	2025/03/01	938	0	0	0	0	0	Department of International Business,Soochow University	None	None	None	None	None
Peimen Branch	VP & GM	Li-Chu Hsu	F	R.O.C	2024/03/01	0	0	0	0	0	0	Department of Business Administration,Fu Jen Catholic University	None	None	None	None	None
Yunglo Branch	VP & GM	Shu-Ching Chang	F	R.O.C	2025/03/01	7,484	0	0	0	0	0	Master of Economics,National Taiwan University	None	None	None	None	None
Chiencheng Branch	VP & GM	Su-Man Hsueh	F	R.O.C	2024/03/01	16,483	0	0	0	0	0	Department of Industrial Engineering and Management,St.John's University	None	None	None	None	None
Tatung Branch	VP & GM	Hsi-Peng Hsu	M	R.O.C	2024/11/01	19	0	5,650	0	0	0	Master of Business Administration,Fu Jen Catholic University	None	None	None	None	None
Min-sheng Branch	VP & GM	Feng-Fu Jang	M	R.O.C	2025/07/01	0	0	0	0	0	0	Department of Electronic Data Processing,National Taichung College of Commerce	None	None	None	None	None
Chungshan North Rd. Branch	VP & GM	Ying-Hui Hung	F	R.O.C	2024/11/01	72,625	0	0	0	0	0	Department of International Business,Tamkang University	None	None	None	None	None
Ching-Kuang Branch	VP & GM	Yu-Wen Peng	F	R.O.C	2025/09/01	0	0	0	0	0	0	Master of International Business,Yuan Ze University	None	None	None	None	None
Chien-Kuo Branch	VP & GM	Mei-Hsing Lin	F	R.O.C	2025/06/01	19,238	0	0	0	0	0	Graduate Institute of Finance,National Taiwan University of Science and Technology	None	None	None	None	None

Name of Unit	Title	Name	Gender	Nationality	Assignment Date (yyyy/mm/dd)	Shareholding		Shareholding by Spouse & Minor Children		Shareholding under Other's Title		Education and Experience	Concurrent Positions at Other Companies	Managers who are spouses or within the second degree of kinship			Remark (Note 1)
						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Chilin Branch	VP & GM	Wei-Shuo Luo	M	R.O.C	2025/07/01	25,148	0	0	0	0	0	Department of International Business and Trade, Chung Yuan Christian University	None	None	None	None	None
Chang-An E. Rd. Branch	VP & GM	Jenq-Jong Chen	M	R.O.C	2023/08/17	3,771	0	66,616	0	0	0	Department of International Business, Soochow University	None	None	None	None	None
Tungmen Branch	VP & GM	Yuan-Kuang Pan	M	R.O.C	2025/07/01	1,267	0	748	0	0	0	Department of Banking and Insurance, Tamkang University	None	None	None	None	None
Chung-Cheng Branch	VP & GM	Sheng-Ming Lin	M	R.O.C	2025/06/01	0	0	0	0	0	0	Graduate Institute of Industrial Economics, National Central University	None	None	None	None	None
Kuting Branch	VP & GM	Han-Bin Huang	M	R.O.C	2024/11/01	74	0	25,590	0	0	0	Master of Business Administration, Chien Hsin University of Science and Technology	None	None	None	None	None
Chung-Hsiao Tung Lu Branch	VP & GM	Hsi-Lung Wu	M	R.O.C	2023/12/01	519	0	0	0	0	0	EMBA, National Ilan University	None	None	None	None	None
Yung-Chun Branch	VP & GM	Hui-Lan Yang	F	R.O.C	2025/03/01	29	0	0	0	0	0	Department of English, Tamkang University	None	None	None	None	None
Wufenpu Branch	VP & GM	Tsung-Che Shih	M	R.O.C	2024/11/01	0	0	0	0	0	0	Department of Insurance, TamKang University	None	None	None	None	None
Taan Branch	VP & GM	Te-Cheng Pan	M	R.O.C	2025/11/01	0	0	0	0	0	0	Institute of the Law of the Sea, National Taiwan Ocean University	None	None	None	None	None
Hsin-Yi Branch	VP & GM	Lin-Li Ku	F	R.O.C	2024/11/01	27,468	0	68	0	0	0	Master of Science in Finance, Ming Chuan University	None	SVP & Division Head	Ming-Hua Huang	Spous	None
Jen-Ho Branch	VP & GM	Yu-Cheng Chang	F	R.O.C	2024/11/01	634	0	0	0	0	0	Department of Economics, Soochow University	None	None	None	None	None
Taipei World Trade Center Branch	VP & GM	Chih-Hong Chiang	M	R.O.C	2024/11/01	0	0	0	0	0	0	Department of Finance, National Taipei College of Business	None	None	None	None	None
Guanglong Branch	VP & GM	Ching-Lung Cheng	M	R.O.C	2025/07/19	31	0	0	0	0	0	Master of Finance and Banking, Shih Hsin University	None	None	None	None	None
Chengtung Branch	VP & GM	Cheng-Tong Chien	M	R.O.C	2025/11/01	11,380	0	0	0	0	0	Department of Accounting, Tamkang University	None	None	None	None	None
Chunglun Branch	VP & GM	Yao-Sheng Hsieh	M	R.O.C	2025/06/01	0	0	0	0	0	0	Department of Print and Photography, Shih Hsin University	None	None	None	None	None
Fu-Hsing Branch	VP & GM	Su-Min Cheng	F	R.O.C	2024/09/01	21,365	0	0	0	0	0	Master of Banking and Finance, Chang Gung University	None	None	None	None	None
Sung-Chiang Branch	VP & GM	Cheng-Chu Wang	M	R.O.C	2025/03/01	149	0	1,176	0	0	0	Department of Accounting, Chung Yuan Christian University	None	None	None	None	None
Chengde Branch	VP & GM	Feng-Pin Lu	M	R.O.C	2024/09/01	2,006	0	0	0	0	0	Master of Science in Finance, Ming Chuan University	None	None	None	None	None
Shihlin Branch	VP & GM	Ya-Huei Hung	F	R.O.C	2024/07/01	10,595	0	0	0	0	0	Department of law, Tunghai University	None	None	None	None	None

Name of Unit	Title	Name	Gender	Nationality	Assignment Date (yyyy/mm/dd)	Shareholding		Shareholding by Spouse & Minor Children		Shareholding under Other's Title		Education and Experience	Concurrent Positions at Other Companies	Managers who are spouses or within the second degree of kinship			Remark (Note 1)
						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Beitou Branch	VP & GM	Ya-Hui Chen	F	R.O.C	2023/05/16	16,329	0	0	0	0	0	EMBA,Tunghai University	None	None	None	None	None
Tienmu Branch	VP & GM	Cheng-Hua Yin	M	R.O.C	2024/09/01	0	0	0	0	0	0	Graduate Institute of Finance,National Taiwan University	None	None	None	None	None
Sungshan Branch	VP & GM	Pin-Shen Ho	M	R.O.C	2025/11/01	0	0	0	0	0	0	EMBA,Feng Chia University	None	None	None	None	None
Hsi-Sung Branch	VP & GM	Ai-Ling Wang	F	R.O.C	2025/03/01	33,180	0	0	0	0	0	Department of International Business,National Taipei University of Business	None	None	None	None	None
Tung-Taipei Branch	VP & GM	Su-Jane Lin	F	R.O.C	2025/07/01	0	0	0	0	0	0	Master of Business and Management,Lunghwa University of Science and Technology	None	None	None	None	None
Dongxing Branch	VP & GM	Chia-Mei Lin	F	R.O.C	2024/11/01	857	0	0	0	0	0	Department of History,Chinese Culture University	None	None	None	None	None
Hsi-NeiHu Branch	VP & GM	Chiou-Shin Liang	M	R.O.C	2024/12/01	0	0	13,764	0	0	0	Department of Accounting,Fu Jen Catholic University	None	None	None	None	None
Tachih Branch	VP & GM	Li-Lan Yang	F	R.O.C	2025/04/01	212	0	1,675	0	0	0	Department of Applied Business,Open College Affiliated with National Taipei College of Business	None	None	None	None	None
Neihu Branch	VP & GM	Yi-Cheng Chu	M	R.O.C	2024/11/01	0	0	0	0	0	0	Master of Finance,University of Maryland, College Park	None	None	None	None	None
Tunghu Branch	VP & GM	Jinn-Sheng Wu	M	R.O.C	2025/06/01	661	0	31	0	0	0	Master of Business Administration,National Taipei University	None	None	None	None	None
Sinhu Branch	VP & GM	Ling-Pi Chang	F	R.O.C	2025/05/10	3,358	0	0	0	0	0	Master of Business Administration,National Taichung University of Science and Technology	None	None	None	None	None
Nankang Branch	VP & GM	Su-Min Hsin	F	R.O.C	2024/11/01	14,483	0	27,823	0	0	0	EMBA,Tunghai University	None	None	None	None	None
Mucha Branch	VP & GM	Yu-Chen Lee	F	R.O.C	2025/07/01	0	0	0	0	0	0	Master of Finance,National Central University	None	None	None	None	None
Nankang Science Industrial Park Branch	VP & GM	Yun-Ping Lin	F	R.O.C	2025/03/01	19,762	0	0	0	0	0	Master of Banking and Finance,Tamkang University	None	None	None	None	None
Heping Branch	VP & GM	Chia-Jung Fan	F	R.O.C	2024/09/01	76,571	0	0	0	0	0	Master of Linguistics,University of North Dakota	None	None	None	None	None
Hsi-Chih Branch	VP & GM	Chih-Huang Huang	M	R.O.C	2024/09/01	77,969	0	35,091	0	0	0	Graduate Institute of Finance,National Taiwan University of Science and Technology	None	None	None	None	None
Xike Branch	VP & GM	San-San Huang	F	R.O.C	2025/07/01	0	0	0	0	0	0	Master of Business Administration,Tamkang University	None	None	None	None	None
Tanshui Branch	VP & GM	Yu-Ching Huang	F	R.O.C	2025/04/01	1,000	0	0	0	0	0	EMBA,National Chengchi University	None	None	None	None	None
Juifang Branch	VP & GM	Ming-Chang Shu	M	R.O.C	2025/04/01	252	0	0	0	0	0	Master of Business Administration,Tamkang University	None	None	None	None	None



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						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Sanchungpu Branch	VP & GM	Meei-Tz Wu Lin	F	R.O.C	2024/07/01	9,469	0	0	0	0	0	EMBA,National Sun Yat-Sen University	None	None	None	None	None
Pei-Sanchungpu Branch	VP & GM	Chiu-Ping Lin	F	R.O.C	2025/07/01	1	0	2,310	0	0	0	Department of Cooperative Economics,National Chung Hsing University	None	None	None	None	None
Hsi-Sanchung Branch	VP & GM	Wen-Chuan Huang	F	R.O.C	2025/03/01	2,100	0	0	0	0	0	Master of Risk Management and Insurance,Feng Chia University	None	None	None	None	None
Nan-Sanchung Branch	VP & GM	Yi-Chieh Hou	M	R.O.C	2024/07/01	24,390	0	5,747	0	0	0	Master of Business Administration,Fu Jen Catholic University	None	None	None	None	None
San Ho Rd. Branch	VP & GM	Chih-Feng Teng	M	R.O.C	2025/06/01	8,195	0	0	0	0	0	Department of International Business,Feng Chia University	None	None	None	None	None
Luchou Branch	VP & GM	Shen-Hui Lu	M	R.O.C	2025/07/01	40,674	0	0	0	0	0	Department of Economics,Chinese Culture University	None	None	None	None	None
Hsintien Branch	VP & GM	Tsung-Jen Wang	M	R.O.C	2024/09/01	556	0	0	0	0	0	Master of Public Administration,Tamkang University	None	None	None	None	None
Pei Hsin Branch	VP & GM	Ying-Chi Chang	F	R.O.C	2025/03/01	0	0	0	0	0	0	Department of History,Chinese Culture University	None	None	None	None	None
ChiCheng Branch	VP & GM	Chia-Chen Shen	F	R.O.C	2024/09/01	13,745	0	0	0	0	0	Department of Banking and Finance,Tamkang University	None	None	None	None	None
Yungbo Branch	VP & GM	Yin-Chao Liao	M	R.O.C	2024/11/01	652	0	58,767	0	0	0	Master of Management,Fo Guang University	None	None	None	None	None
Fuho Branch	VP & GM	Meng-Chen Chiang	F	R.O.C	2024/11/01	0	0	0	0	0	0	Master of Information Management,Fu Jen Catholic University	None	None	None	None	None
Chungbo Branch	VP & GM	Ching-Hsing Chao	M	R.O.C	2024/11/01	4,788	0	0	0	0	0	Department of Public Finance and Taxation,Tamsui Institute of Business Administration	None	None	None	None	None
Shuangbo Branch	VP & GM	Ho-Hsiung Huang	M	R.O.C	2024/08/01	31,964	0	0	0	0	0	Master of Business Administration,National Taipei University	None	None	None	None	None
Lide Branch	VP & GM	Hui-Ying Lu	F	R.O.C	2024/09/01	11,751	0	0	0	0	0	Master of Finance,National Chung Cheng University	None	None	None	None	None
Hsinchuang Branch	VP & GM	Kun-Lin Lee	M	R.O.C	2025/06/01	73,000	0	0	0	0	0	EMBA,National Sun Yat-Sen University	None	None	None	None	None
Sinshu Branch	VP & GM	Fu-Lin Chang	F	R.O.C	2024/11/01	23,476	0	0	0	0	0	Department of Banking and Insurance,Feng Chia University	None	None	None	None	None
Fuduxin Branch	VP & GM	Yu-Ying Chiang	F	R.O.C	2025/03/03	17,863	0	0	0	0	0	Department of Business,National Open University	None	None	None	None	None
Nan-Hsinchuang Branch	VP & GM	Yi-Ming Wang	M	R.O.C	2025/07/01	2,247	0	16,867	0	0	0	Master of Science in Finance,Ming Chuan University	None	SVP & Division Head	Hsiu-Hsia, Tsai	Spous	None
SyYuan Branch	VP & GM	Jung Chen	F	R.O.C	2025/03/01	943	0	0	0	0	0	Department of Economics,Feng Chia University	None	None	None	None	None
Taishan Branch	VP & GM	Yen-Chun Lee	F	R.O.C	2025/09/01	573	0	0	0	0	0	Master of Statistics,National Cheng Kung University	None	None	None	None	None



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						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Linkou Branch	VP & GM	Kuo-Hsien Chien	M	R.O.C	2025/03/01	3,441	0	6,506	0	0	0	Professional Master's Program in Business Administration, National Taiwan University	None	None	None	None	None
New Linkou Branch	VP & GM	Shu-Hui Chen	F	R.O.C	2025/04/01	13,963	0	318	0	0	0	Department of Business Administration, Open College Affiliated with National Taipei College of Business	None	None	None	None	None
Shulin Branch	VP & GM	Shu-Chen Yang	F	R.O.C	2025/04/01	1,634	0	0	0	0	0	Master of Business Administration, Tamkang University	None	None	None	None	None
Panchiao Branch	VP & GM	Tsung-Ming Lai	M	R.O.C	2024/11/01	0	0	0	0	0	0	Department of Banking Management, Tamsui Institute of Business Administration	None	None	None	None	None
Kuang-Fu Branch	VP & GM	Shih-Maw Wang	M	R.O.C	2025/03/01	14,029	0	0	0	0	0	Department of Applied Business, Open College Affiliated with National Taipei College of Business	None	None	None	None	None
Chiang Tsui Branch	VP & GM	Ting-Feng Cho	F	R.O.C	2025/03/01	26,990	0	0	0	0	0	Department of International Trade, Chihlee Institute of Commerce	None	None	None	None	None
Tucheng Branch	VP & GM	Chi-Hsin Chao	F	R.O.C	2023/04/01	2	0	0	0	0	0	Department of Business Administration, Tunghai University	None	None	None	None	None
Sanhsia Branch	VP & GM	Chin-Li Lin	F	R.O.C	2024/03/01	327	0	0	0	0	0	Master of Science in Finance, Ming Chuan University	None	None	None	None	None
Taoyuan Branch	VP & GM	Shun-Hsing Chen	M	R.O.C	2024/04/23	63,080	0	0	0	0	0	Master of Business Administration, Tamkang University	None	None	None	None	None
Pei-Taoyuan Branch	VP & GM	Ming-Jung Lee	F	R.O.C	2025/07/01	0	0	0	0	0	0	MBA, National Chiao Tung University	None	None	None	None	None
Ba De Branch	VP & GM	Kuo-Yuan Wu	M	R.O.C	2024/12/01	0	0	0	0	0	0	Master of Finance, National Central University	None	None	None	None	None
Longtan Branch	VP & GM	Hui-Ping Tung	F	R.O.C	2024/03/01	421	0	0	0	0	0	Master of International Business, National Chengchi University	None	None	None	None	None
Nankan Branch	VP & GM	Tsung-Yu Yeh	M	R.O.C	2025/07/01	0	0	0	0	0	0	MBA, Fordham University	None	None	None	None	None
Tung-Linkou Branch	VP & GM	Quei-Ying Ho	F	R.O.C	2024/09/01	81,392	0	0	0	0	0	Department of Banking, Tamkang University	None	None	None	None	None
Chungli Branch	VP & GM	Li-Chiao Li	F	R.O.C	2024/09/01	19,330	0	0	0	0	0	Master of Business Administration, Tamkang University	None	None	None	None	None
Pei-Chungli Branch	VP & GM	Ting-Chen Huang	M	R.O.C	2025/08/08	1,489	0	1,698	0	0	0	Department of Business Administration, Tamkang University	None	None	None	None	None
Qingpu Branch	VP & GM	Chih-Chau Chang	M	R.O.C	2024/11/01	0	0	0	0	0	0	Master of Banking and Finance, Tamkang University	None	None	None	None	None
Hsin-Ming Branch	VP & GM	Shu-Fen Cheng	F	R.O.C	2025/03/01	5	0	0	0	0	0	Master of Science in Finance, Ming Chuan University	None	None	None	None	None
Yangmei Branch	VP & GM	Ya-Fang Lee	F	R.O.C	2024/07/01	14,524	0	0	0	0	0	Master of Technology Management, Fu Jen Catholic University	None	None	None	None	None

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						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Pushin Branch	VP & GM	Chih-Ning Chang	F	R.O.C	2025/07/01	1	0	0	0	0	0	Master of Economics, Shih Hsin University	None	None	None	None	None
Hsinchu Branch	VP & GM	Shiow-Ling Kao	F	R.O.C	2024/11/01	1,332	0	0	0	0	0	Department of Banking, Tamkang University	None	None	None	None	None
Pei-Hsinchu Branch	VP & GM	Ming-Jer Lin	M	R.O.C	2024/11/01	5,512	0	0	0	0	0	Department of Applied Business, National Open College of Continuing Education Affiliated to Taichung College of Business	None	None	None	None	None
Hsinchu Science-based Industrial Park Branch	VP & GM	Jui-Yueh Wu	M	R.O.C	2024/11/01	0	0	0	0	0	0	Department of Civil Engineering, Chung Hua University	None	None	None	None	None
Jhubei Branch	VP & GM	Tung-Sheng Huang	M	R.O.C	2025/03/01	4,489	0	0	0	0	0	Master of Finance, National Chung Cheng University	None	None	None	None	None
Chutung Branch	VP & GM	Tsung-Hsin Chou	M	R.O.C	2025/07/01	0	0	3,135	0	0	0	Department of Business Administration, National Central University	None	None	None	None	None
Zhunan Branch	VP & GM	Hui-Fang Chen	F	R.O.C	2022/05/23	0	0	0	0	0	0	Department of Public Finance, Feng Chia University	None	None	None	None	None
Miaoli Branch	VP & GM	Shiow-Ju Hwu	F	R.O.C	2025/06/01	16,032	0	0	0	0	0	Department of Banking, National Chengchi University	None	None	None	None	None
Yuanli Branch	VP & GM	Yen-Chun Chen	F	R.O.C	2022/12/01	9,735	0	0	0	0	0	Department of Foreign Languages and Literature, Providence University	None	None	None	None	None
Tachia Branch	VP & GM	Chun-Hong Yeh	M	R.O.C	2023/02/01	602	0	0	0	0	0	EMBA, National Changhua University of Education	None	None	None	None	None
Chingshui Branch	VP & GM	Li-Hwa Le	F	R.O.C	2024/11/01	118,261	0	1,050	0	0	0	Master of Business Administration, National Changhua University of Education	None	None	None	None	None
Shalu Branch	VP & GM	Tain-Maw Chang	M	R.O.C	2025/03/01	6,952	0	0	0	0	0	EMBA, National Chung Hsing University	None	None	None	None	None
Tatu Branch	VP & GM	Mei-Ling Chiu	F	R.O.C	2025/06/01	14,228	0	0	0	0	0	EMBA, Feng Chia University	None	None	None	None	None
Taipin Branch	VP & GM	Meng-Hung Chen	M	R.O.C	2024/11/01	67	0	0	0	0	0	Master of Banking and Finance, Tamkang University	None	None	None	None	None
Fengyuan Branch	VP & GM	Jui-Chen Chen	M	R.O.C	2025/10/01	98,759	0	61,656	0	0	0	Master of Science in Finance, National Changhua University of Education	None	None	None	None	None
Daya Branch	VP & GM	Tsung-Min Hsieh	M	R.O.C	2025/03/01	0	0	0	0	0	0	Master of International Economics, National Chung Cheng University	None	None	None	None	None
Tantzu Branch	VP & GM	Ta-Tai Lai	M	R.O.C	2025/07/07	0	0	0	0	0	0	Graduate Institute of China Studies, National Dong Hwa University	None	None	None	None	None
Tungshih Branch	VP & GM	Tzu-Yi Lin	F	R.O.C	2025/06/01	0	0	0	0	0	0	Department of Banking and Finance, National Kaohsiung First University of Science and Technology	None	None	None	None	None
Wufeng Branch	VP & GM	Kuo-Heng Hsu	M	R.O.C	2023/02/01	12,811	0	0	0	0	0	EMBA, Feng Chia University	None	None	None	None	None



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						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Dali Branch	VP & GM	Long-Chi Lin	M	R.O.C	2024/11/01	258	0	8,116	0	0	0	Department of Applied Business, National Taichung University of Science and Technology	None	None	None	None	None
Tsaotun Branch	VP & GM	Wen-Ching Chen	M	R.O.C	2024/11/01	47,190	0	0	0	0	0	Master of Finance, National Yunlin University of Science & Technology	None	None	None	None	None
Nantou Branch	VP & GM	Wen-Liang Wang	M	R.O.C	2025/03/01	4	0	0	0	0	0	Department of Banking and Finance, Tamkang University	None	None	None	None	None
Puli Branch	VP & GM	Chien-Jung Wu	M	R.O.C	2025/03/01	182	0	0	0	0	0	Master of International Business, Tamkang University	None	None	None	None	None
Shuilikeng Branch	VP & GM	Ming-Hsuan Wu	M	R.O.C	2025/03/01	92	0	0	0	0	0	Department of Applied Business, National Taichung University of Science and Technology	None	None	None	None	None
Changhwa Branch	VP & GM	Rong-Hong Way	M	R.O.C	2024/11/01	22,148	0	0	0	0	0	Master of Business Administration, Asia University	None	None	None	None	None
Lukang Branch	VP & GM	Tsuey-Shya Jang	F	R.O.C	2022/12/01	15,243	0	0	0	0	0	Master of Technology Management, Chung Hua University	None	None	None	None	None
Hemei Branch	VP & GM	Li-Mei Chang	F	R.O.C	2025/07/07	27,931	0	0	0	0	0	Department of Applied Business, National Taichung University of Science and Technology	None	None	None	None	None
Yuanlin Branch	VP & GM	Jiunn-Hong Lin	M	R.O.C	2025/03/01	42,785	0	0	0	0	0	Department of Banking and Insurance, National Taichung College of Commerce	None	None	None	None	None
Hsihu Branch	VP & GM	Shu-Hui Ke	F	R.O.C	2025/10/01	0	0	0	0	0	0	Master of Money and Banking, National Kaohsiung First University of Science and Technology	None	None	None	None	None
Peitou Branch	VP & GM	Wen-Ling Tsai	M	R.O.C	2025/03/01	2,328	0	2,085	0	0	0	Department of Business Administration, Chinese Culture University	None	None	None	None	None
Erlin Branch	VP & GM	Hui-Ju Chen	F	R.O.C	2025/07/01	22,321	0	0	0	0	0	Department of Business Administration, Tamkang University	None	None	None	None	None
Hsiluo Branch	VP & GM	Shinn-Huei Leu	M	R.O.C	2022/03/01	14,789	0	0	0	0	0	Department of Banking and Finance, National Formosa University of Science and Technology	None	None	None	None	None
Touliu Branch	VP & GM	Shao-Mao Wang	M	R.O.C	2024/11/01	112,130	0	63,368	0	0	0	EMBA, National Chung Hsing University	None	None	None	None	None
Tounan Branch	VP & GM	Chen-Tung Chang	M	R.O.C	2025/03/31	7,350	0	0	0	0	0	Department of Accounting, Chung Yuan Christian University	None	None	None	None	None
Huwei Branch	VP & GM	Chun-Fan Chen	M	R.O.C	2025/07/01	0	0	0	0	0	0	Master of Risk Management and Insurance, National Kaohsiung First University of Science and Technology	None	None	None	None	None
Tukoo Branch	VP & GM	Ming-Te Hsu	M	R.O.C	2025/03/01	11,296	0	551	0	0	0	EMBA, National Central University	None	None	None	None	None
Peikang Branch	VP & GM	Shih-Hsiung Fu	M	R.O.C	2024/11/01	0	0	0	0	0	0	Department of Public Finance and Taxation, Aletheia University	None	None	None	None	None



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						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Talin Branch	VP & GM	Chi-Ying Lin	M	R.O.C	2025/03/01	0	0	0	0	0	0	Master of Finance,Chaoyang University of Technology	None	None	None	None	None
Chiayi Branch	VP & GM	Show-Fone Lu	F	R.O.C	2024/03/01	45,183	0	0	0	0	0	Department of Business,National Open University	None	None	None	None	None
Tung-Chiayi Branch	VP & GM	Er-Lang Kuo	M	R.O.C	2025/07/01	0	0	14	0	0	0	Department of Economics,Soochow University	None	None	None	None	None
Pei-Chiayi Branch	VP & GM	Yung-Hua Rao	M	R.O.C	2025/10/01	0	0	0	0	0	0	Master of Science in Finance,Fu Jen Catholic University	None	None	None	None	None
Hsiinyng Branch	VP & GM	Lih-Lan Kuo	F	R.O.C	2022/03/01	0	0	10,431	0	0	0	Department of Accounting,Chinese Culture University	None	None	None	None	None
Yungkang Branch	VP & GM	Hsiu-Chih Huang	F	R.O.C	2023/06/01	62,289	0	0	0	0	0	EMBA,Southern Taiwan University of Science and Technology	None	None	None	None	None
Chung-Hua Road Branch	VP & GM	Ming-Han Tsai	M	R.O.C	2023/09/01	128	0	0	0	0	0	Master of Finance,National Kaohsiung First University of Science and Technology	None	None	None	None	None
Tainan Branch	VP & GM	Yen-Yu Liu	F	R.O.C	2025/06/01	712	0	0	0	0	0	EMBA,National Chiayi University	None	None	None	None	None
Yenping Branch	VP & GM	Chia-Hsiang Tsai	M	R.O.C	2025/06/01	0	0	3,505	0	0	0	Department of Business Administration,National Chung Hsing University	None	None	None	None	None
Hsi-Tainan Branch	VP & GM	Fen-Lan Lu	F	R.O.C	2025/06/01	43,113	0	0	0	0	0	Department of Business Administration,National Cheng Kung University	None	None	None	None	None
Tung-Tainan Branch	VP & GM	Yu-Tang Wu	M	R.O.C	2024/08/01	0	0	0	0	0	0	Department of Business Administration,Tunghai University	None	None	None	None	None
Nan-Tainan Branch	VP & GM	Ying-Dai Chen	F	R.O.C	2023/02/01	1,265	0	0	0	0	0	Department of Business Administration,Southern Taiwan University of Science and Technology	None	None	None	None	None
Pei-Tainan Branch	VP & GM	Hui-Ju Lee	F	R.O.C	2024/03/01	56,093	0	0	0	0	0	Department of International Business,National Taichung College of Commerce	None	None	None	None	None
Guiren Branch	VP & GM	Huang-Chou Chio	M	R.O.C	2024/08/01	0	0	61,399	0	0	0	Department of Industrial Management,National Chin-Yi University of Technology	None	None	None	None	None
Annan Branch	VP & GM	Tzu-An Kuo	M	R.O.C	2025/11/01	1,313	0	0	0	0	0	Department of Applied Business,Open College of Continuing Education Affiliated to National Taichung College of Business	None	None	None	None	None
Chishan Branch	VP & GM	Yu-Ying Tung	M	R.O.C	2025/09/01	11,239	0	1,885	0	0	0	Department of Law,National Chung Hsing University	None	None	None	None	None
Kangshan Branch	VP & GM	Shu-Hei Chang	F	R.O.C	2025/06/01	59,457	0	0	0	0	0	Department of International Business,Providence College of Arts and Sciences for Women	None	None	None	None	None



Name of Unit	Title	Name	Gender	Nationality	Assignment Date (yyyy/mm/dd)	Shareholding		Shareholding by Spouse & Minor Children		Shareholding under Other's Title		Education and Experience	Concurrent Positions at Other Companies	Managers who are spouses or within the second degree of kinship			Remark (Note 1)
						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Fengshan Branch	VP & GM	Shu-Yun Hsu	F	R.O.C	2025/06/01	4,184	0	0	0	0	0	Department of Business Administration, National Taiwan Institute of Technology	None	None	None	None	None
Luchu Branch	VP & GM	Chen-Ying Wu	F	R.O.C	2023/06/01	4,364	0	0	0	0	0	EMBA, Southern Taiwan University of Science and Technology	None	None	None	None	None
Ta-Fa Branch	VP & GM	Che-Fang Hung	M	R.O.C	2023/11/01	24,239	0	0	0	0	0	Graduate Institute of Finance and Information, National Kaohsiung University of Applied Sciences	None	None	None	None	None
Kaohsiung Branch	VP & GM	Show-Ching Chen	F	R.O.C	2025/06/01	46	0	0	0	0	0	Department of Applied Business, National Open College of Continuing Education Affiliated to Taichung College of Business	None	None	None	None	None
Chihhsien Branch	VP & GM	Tzu-Hung Lee	F	R.O.C	2024/01/10	39,053	0	0	0	0	0	Graduate Institute of Finance and Information, National Kaohsiung University of Applied Sciences	None	None	None	None	None
Yencheng Branch	VP & GM	Shu-Mei Yeh	F	R.O.C	2022/10/01	0	0	0	0	0	0	Department of International Trade, National Chengchi University	None	None	None	None	None
Tung-Kaohsiung Branch	VP & GM	Hsu-Lin Huang	F	R.O.C	2023/11/01	219,608	0	0	0	0	0	Department of International Trade, National Kaohsiung University of Applied Sciences	None	None	None	None	None
Nan-Kaohsiung Branch	VP & GM	Yueh-Yu Liang	F	R.O.C	2025/06/01	0	0	0	0	0	0	Master of Finance, National Chung Cheng University	None	None	None	None	None
Pei-Kaohsiung Branch	VP & GM	Chin-Huan Huang	M	R.O.C	2025/03/01	1,318	0	0	0	0	0	Master of Money and Banking, National Kaohsiung First University of Science and Technology	None	None	None	None	None
Sanmin Branch	VP & GM	Chia-Hsiung Tung	M	R.O.C	2025/07/07	0	0	0	0	0	0	Department of International Business and Trade, Chung Yuan Christian University	None	None	None	None	None
Hsinhsing Branch	VP & GM	Su-Wei Liang	F	R.O.C	2025/09/01	28,262	0	0	0	0	0	Department of Banking and Insurance, Feng Chia University	None	None	None	None	None
Chan Chen Branch	VP & GM	Te-Hsing Hsueh	M	R.O.C	2025/06/01	5,234	0	0	0	0	0	Master of Finance, National Cheng Kung University	None	None	None	None	None
Chiu-Ju Lu Branch	VP & GM	Ching-Chen Chou	M	R.O.C	2024/12/01	0	0	0	0	0	0	Stuart Business School, Illinois Institute of Technology	None	None	None	None	None
Chienhsing Branch	VP & GM	Chia-Ming Chang	M	R.O.C	2025/11/01	2,557	0	0	0	0	0	Department of Business Mathematics, Soochow University	None	None	None	None	None
Po-Ai Branch	VP & GM	Chen-Huan Liu	F	R.O.C	2025/09/01	0	0	6,008	0	0	0	Department of International Trade, Chinese Culture University	None	None	None	None	None
Lingya Branch	VP & GM	Shu-Hui Lin	F	R.O.C	2025/06/01	0	0	0	0	0	0	Department of International Trade, Chinese Culture University	None	None	None	None	None
Ta-Shun Branch	VP & GM	Shu-Fen Lee	F	R.O.C	2025/09/01	89,017	0	0	0	0	0	Department of International Business, National Kaohsiung University of Science and Technology	None	None	None	None	None
Zuoying Branch	VP & GM	Lin-Chi Huang	F	R.O.C	2025/07/07	717	0	0	0	0	0	Master of Finance, I-Shou University	None	None	None	None	None

Name of Unit	Title	Name	Gender	Nationality	Assignment Date (yyyy/mm/dd)	Shareholding		Shareholding by Spouse & Minor Children		Shareholding under Other's Title		Education and Experience	Concurrent Positions at Other Companies	Managers who are spouses or within the second degree of kinship			Remark (Note 1)
						Shares	Ratio of Shareholding	Shares	Ratio of Shareholding	Shares	Ratio of Shareholding			Title	Name	Relationship	
Pingtung Branch	VP & GM	Hsiu-Yun Shih	F	R.O.C	2023/01/01	1,199	0	0	0	0	0	Master of Finance,National Kaohsiung First University of Science and Technology	None	None	None	None	None
Chaochou Branch	VP & GM	Shu-Fen Wu	F	R.O.C	2023/01/01	20,868	0	0	0	0	0	Department of International Business,National Chengchi University	None	None	None	None	None
Tungkang Branch	VP & GM	Lien-Chen Shih	F	R.O.C	2023/09/01	634	0	0	0	0	0	Master of Money and Banking,National Kaohsiung University of Science and Technology	None	None	None	None	None
Hengchun Branch	VP & GM	Chi-Yuan Lin	M	R.O.C	2025/11/01	6,730	0	0	0	0	0	EMBA,Feng Chia University	None	None	None	None	None
Hualien Branch	VP & GM	Hsi-Ying Lin	M	R.O.C	2023/12/11	0	0	302	0	0	0	Department of Applied Business, Open College Affiliated with National Taipei College of Business	None	None	None	None	None
Taitung Branch	VP & GM	Shih-Kung Chen	M	R.O.C	2025/06/01	4,523	0	0	0	0	0	Master of Finance,National Kaohsiung First University of Science and Technology	None	None	None	None	None
New York Branch	VP & GM	Cheng-Yi Hsieh	M	R.O.C	2023/08/28	0	0	0	0	0	0	Department of Insurance,National Chengchi University	None	None	None	None	None
Los Angeles Branch	VP & GM	Yu-Tang Shen	M	R.O.C	2024/01/30	0	0	0	0	0	0	EMBA,National Sun Yat-Sen University	None	None	None	None	None
Tokyo Branch	VP & GM	Kwang-Wu Liu	M	R.O.C	2024/01/30	0	0	0	0	0	0	Department of Information Management,Tamkang University	None	None	None	None	None
Osaka Sub-Branch	VP & GM	Ya-Ching Chen	F	R.O.C	2024/02/05	5,674	0	0	0	0	0	Master of Information and Finance Management,National Taipei University of Technology	None	None	None	None	None
London Branch	VP & GM	Hui-Chen Tai	F	R.O.C	2023/08/28	63,050	0	0	0	0	0	Department of Agricultural Economics,National Chung Hsing University	None	None	None	None	None
HongKong Branch	VP & GM	Huei-Jin Lin	F	R.O.C	2023/08/28	7,495	0	0	0	0	0	Master of Business Administration,National Taipei University	None	None	None	None	None
Singapore Branch	VP & GM	Kai-Hung Cheng	M	R.O.C	2023/08/28	0	0	0	0	0	0	Graduate Institute of Industrial Management Science,National Cheng Kung University	None	None	None	None	None
Manila Branch	VP & GM	Hung-Chieh Chou	M	R.O.C	2023/11/7	0	0	3,864	0	0	0	Master of Science in Finance,Fu Jen Catholic University	None	None	None	None	None

Note 1: Chairperson of the Board of Directors and President or personnel of an equivalent post (the highest level manager) of a company are the same person, spouses, or relatives within the first degree of kinship.

Note 2: On January 27, 2026, at the 34<sup>th</sup> meeting of the 27<sup>th</sup> Board of Directors, it was approved that the original Strategic Management Division was renamed as the Business Planning and Administration.

Note 3: On August 26, 2025, at the 29<sup>th</sup> meeting of the 27<sup>th</sup> Board of Directors, it was resolved to appoint Hui-Chen Tai (former VP & GM of London Branch) as VP & GM of OBU, and Li-Fang Liu, the VP & DGM of OBU temporarily acted as the manager before Tai takes office, effective from September 1, 2025.

c. Information on retired Chairpersons and Presidents from the Bank or affiliates serving as consultants: None.

## C. Remuneration

### a. Remuneration of Directors and Independent Directors

Title	Name	Directors' Remuneration							
		Base compensation (A)		Severance pay and pension (B)		Remuneration (C) (Note 1, Note 2)		Business expense allowances (D)	
		The Bank	All companies in the financial statement	The Bank	All companies in the financial statement	The Bank	All companies in the financial statement	The Bank	All companies in the financial statement
Chairperson	Kuang-Hua Hu (Delegate of Ministry of Finance (MOF))								
Managing Director	Chao-Chung Chou (Delegate of Ministry of Finance (MOF)) effective before 2025/4/10								
Managing Director	Chih-Kuang Chien (Delegate of Ministry of Finance (MOF)) effective on 2025/4/10								
Director	Shiu-Yen Lin (Delegate of Chunghwa Post Co., Ltd.)								
Director	Chien-Yi Chang (Delegate of National Development Fund, Executive Yuan)	7,715,650	7,715,650	0	0	89,393,144	89,393,144	0	0
Director	Wen-Siung Lee								
Director	Jen-Chieh Hsu (Delegate of Ministry of Finance (MOF))								
	MOF (Ministry of Finance (MOF))								
	Chunghwa Post Co., Ltd.								
	National Development Fund, Executive Yuan								
Managing Director (Independent Director)	Yu-Hsueh Wu								
Independent Director	Shu-Hua Lee	2,520,000	2,520,000	0	0	0	0	0	0
Independent Director	Chao-Kuei Huang								

1. Please describe the Independent Director remuneration policy, system, standard, and structure, and the connection between the amount of remuneration and the considered factors such as their duties, risks, and invested time:  
In accordance with Article 20, Subparagraph 13 of the Bank's Articles of Incorporation, remunerations for Independent Directors have been approved by the Board of Directors in line with other financial institutions of equivalent size and scope to the Bank. The procedure for determining remuneration is based on the Bank's "Rules of Performance Evaluation of the Board of Directors", in addition to referring to the company's overall operating performance, the quality of decision-making by the Board of Directors and various functional committees, and internal control, it also refers to the performance evaluation result of the Bank's Directors

Note 1: The Directors' remuneration for 2025 earnings appropriation is estimated by the proposed amount submitted to the Board of Directors for discussion before the Shareholders' Meeting multiplied by the actual allotment ratio last year.

Note 2: The scheme of non-salaried director remunerations from earnings distribution for Managing and Independent Directors, Independent Directors, was approved by the 3<sup>rd</sup> meeting of the 27<sup>th</sup> Board of Directors of the Bank held on August 17, 2023.

Note 3: Appropriated amount of severance pay and pension expenses in 2025: NT\$184,986 (10% under the old pension system and 6% under the new pension system).

Total remuneration (A+B+C+D) and the ratio of total remuneration to net income after tax (%)		Relevant remuneration received by Directors who are also employees								Total remuneration (A+B+C+D+E+F+G) and the ratio of total remuneration to net income after tax (%)		Remuneration from reinvested companies other than subsidiaries or the parent company
		Salary, bonus and allowances (E)		Severance pay and pension (F) (Note 3)		Remuneration to employees (G)						
The Bank	All companies in the financial statement	The Bank	All companies in the financial statement	The Bank	All companies in the financial statement	The Bank		All companies in the financial statement		The Bank	All companies in the financial statement	
						Cash	Stock	Cash	Stock			
97,108,794 (0.5463%)	97,108,794 (0.5463%)	7,933,089	7,933,089	184,986	184,986	272,314	0	272,314	0	105,499,183 (0.5935%)	105,499,183 (0.5935%)	577,400
2,520,000 (0.0142%)	2,520,000 (0.0142%)	0	0	0	0	0	0	0	0	2,520,000 (0.0142%)	2,520,000 (0.0142%)	0

(Evaluation includes seven main aspects: "alignment of the goals and missions of the Bank," "awareness of the duties of a director," "participation in the operation of the Bank," "management of internal relationships and communication," "directors' professionalism and continuing education," "internal control," and "attention to ESG.") for giving reasonable remuneration, and the rationality of relevant remuneration is reviewed by the Remuneration Committee and the Board of Directors to achieve a balance between the company's sustainable operation and risk control.

2. In addition to the disclosure in the above table, the Directors of the Bank have received other remunerations for providing services in a non-employee capacity, such as an advisor to the parent company /any companies in the financial statement / investee enterprises within the current fiscal year:  
None.

Remuneration Bracket

Remuneration bracket of the Bank's Directors	Name of Directors			
	Total of (A+B+C+D)		Total of (A+B+C+D+E+F+G)	
	The Bank	All companies in the financial statement	The Bank	The parent company and reinvested companies
Under NT\$1,000,000	Chao-Chung Chou Chih-Kuang Chien Chien-Yi Chang Shiu-Yen Lin Jen-Chieh Hsu Shu-Hua Lee Chao-Kuei Huang	Chao-Chung Chou Chih-Kuang Chien Chien-Yi Chang Shiu-Yen Lin Jen-Chieh Hsu Shu-Hua Lee Chao-Kuei Huang	Chien-Yi Chang Shiu-Yen Lin Shu-Hua Lee Chao-Kuei Huang	Chien-Yi Chang Shiu-Yen Lin Shu-Hua Lee Chao-Kuei Huang
NT\$1,000,000 ~ NT\$2,000,000 (exclusive)	Yu-Hsueh Wu	Yu-Hsueh Wu	Chao-Chung Chou Yu-Hsueh Wu	Chao-Chung Chou Yu-Hsueh Wu
NT\$2,000,000 ~ NT\$3,500,000 (exclusive)			Jen-Chieh Hsu	Jen-Chieh Hsu
NT\$3,500,000 ~ NT\$5,000,000 (exclusive)			Chih-Kuang Chien	Chih-Kuang Chien
NT\$5,000,000 ~ NT\$10,000,000 (exclusive)	Kuang-Hua Hu. National Development Fund, Executive Yuan	Kuang-Hua Hu. National Development Fund, Executive Yuan	Kuang-Hua Hu. National Development Fund, Executive Yuan	Kuang-Hua Hu. National Development Fund, Executive Yuan
NT\$10,000,000 ~ NT\$15,000,000 (exclusive)	Wen-Siung Lee Chunghwa Post Co., Ltd.	Wen-Siung Lee Chunghwa Post Co., Ltd.	Wen-Siung Lee Chunghwa Post Co., Ltd.	Wen-Siung Lee Chunghwa Post Co., Ltd.
NT\$15,000,000 ~ NT\$30,000,000 (exclusive)				
NT\$30,000,000 ~ NT\$50,000,000 (exclusive)				
NT\$50,000,000 ~ NT\$100,000,000 (exclusive)	(Ministry of Finance (MOF))	(Ministry of Finance (MOF))	(Ministry of Finance (MOF))	(Ministry of Finance (MOF))
NT\$100,000,000 (inclusive) or more				
Total (persons)	13	13	13	13

b. Remuneration of President and Executive Vice Presidents

January 1, 2025 ~ December 31, 2025 Unit: NT\$; %

Title	Name	Salary (A)		Severance pay and pension (B) (Note 1)		Bonus and allowances (C) (Note 2)		Remuneration to employees (D) (Note 2)				Total remuneration (A+B+C+D) and the ratio of total remuneration to net income after tax (%)		Remuneration from reinvested companies other than subsidiaries or the parent company
		The Bank	All companies in the financial statement	The Bank	All companies in the financial statement	The Bank	All companies in the financial statement	The Bank		All companies in the financial statement		The Bank	All companies in the financial statement	
								Cash	Stock	Cash	Stock			
President	Chao-Chung Chou (removed on 2025/4/10)													
President	Chih-Kuang Chien (assigned on 2025/4/10)													
Executive Vice President	Hsiu-Chuan Teng													
Executive Vice President	Yu-Yeh Lin													
Executive Vice President	Cheng-Chi Chuang													
Executive Vice President	Ruei-Jan Chen (assigned on 2025/5/1)	23,226,489	23,786,417	13,585,522	13,585,522	16,825,565	16,825,565	4,757,202	0	4,757,202	0	58,394,778 (0.3285%)	58,954,706 (0.3317%)	677,000
Executive Vice President	Chi-Min Chung (assigned on 2025/5/1)													
EVP & Chief Auditor	Yu-Chin Fan													
EVP & Chief Compliance Officer	Hsueh-Ni Hsieh													
Executive Vice President	Chih-Chen Hsu (Secondment to subsidiary in China on 2025/2/10)													
Executive Vice President	Hui-Jen Wu (retired on 2025/2/1)													

Note 1: The information of "severance pay and pension" is disclosed as the following notes:

(1) Actual paid amount of severance pay and pension in 2025: NT\$11,551,118.

(2) Appropriated amount of severance pay and pension expense in 2025: NT\$2,034,404 (10% under the old pension system and 6% under the new pension system).

Note 2: In 2025, bonuses and employee remuneration for President and EVPs are estimated in accordance with the Bank's regulations.

Note 3: The remuneration for drivers of the head officers of the company: The Bank paid the 9 drivers of the head officers of the company in total of NT\$9,107,458 a year. They are not assigned for them only; the Bank can assign drivers for other business needs.

Remuneration Bracket

Remuneration bracket of the Bank's President and EVPs	Name of President and EVPs	
	The Bank	The parent company and reinvested companies
Under NT\$1,000,000	Chih-Chen Hsu	Chih-Chen Hsu
NT\$1,000,000 ~ NT\$2,000,000 (exclusive)	Chao-Chung Chou	Chao-Chung Chou
NT\$2,000,000 ~ NT\$3,500,000 (exclusive)		
NT\$3,500,000 ~ NT\$5,000,000 (exclusive)	Chih-Kuang Chien Chi-Min Chung	Chih-Kuang Chien Chi-Min Chung
NT\$5,000,000 ~ NT\$10,000,000 (exclusive)	Hsiu-Chuan Teng Yu-Yeh Lin Cheng-Chi Chuang Ruei-Jan Chen Yu-Chin Fan Hsueh-Ni Hsieh	Hsiu-Chuan Teng Yu-Yeh Lin Cheng-Chi Chuang Ruei-Jan Chen Yu-Chin Fan Hsueh-Ni Hsieh
NT\$10,000,000 ~ NT\$15,000,000 (exclusive)	Hui-Jen Wu	Hui-Jen Wu
NT\$15,000,000 ~ NT\$30,000,000 (exclusive)		
NT\$30,000,000 ~ NT\$50,000,000 (exclusive)		
NT\$50,000,000 ~ NT\$100,000,000 (exclusive)		
NT\$100,000,000 (inclusive) or more		
Total (persons)	11	11

c. Name of the managerial officers and employee bonus amount paid to managerial officers:

December 31, 2025 Unit: NT\$, %

Title	Name				Stock	Cash	Total	Total amount to after-tax net income ratio (%)
Executive Vice President	Hsiu-Chuan Teng							
Executive Vice President	Yu-Yeh Lin							
Executive Vice President	Cheng-Chi Chuang							
Executive Vice President	Ruei-Jan Chen							
Executive Vice President	Chi-Min Chung							
EVP & Chief Auditor	Yu-Chin Fan							
EVP & Chief Compliance Officer	Hsueh-Ni Hsieh							
Division Heads and General Managers	Hui-Ling Lee	Shu-Lin Liu	Mei-Ching Chang	Chi-Hsiang Chen	0	82,442,551	82,442,551	0.4638%
	Shu-Ming Lin	Jung-Chien Hu	Tung-Chia Lu	Chin-Shiang Ding				
	Chang-Ho Wang	Yu-Ling Tang	Wen-Jeng Chou	Hsiu-Hsia Tsai				
	Wen-Chieh Chang	Yu-Ting Wang	Hui-Yu Chen	Yao-Ju Lu				
	Jui-Hui Hsu	Yu-Li Teng	Jiun-Uei Lin	Jui-Mei Ho				
	Chuen-Lan Fu	Shuo-Hung Huang	Su-Chen Cheng	Chih-Hao Lo				
	A - R Liu	Mei-Hui Wu	Ming-Hua Huang	Jui-Hung Weng				
	Wei-Shuo Luo	Shu-Fen Liu	Chin-Hsien Shen	Yu-Fang Chang				
	Yuan-Fen Chen	Man-Sui Liu	Kuen-Shan Wang	Chiu-Min Shen				
	Ming-Hui Tsai	Hsiu-Hui Hung	Shinn-Guang Duh	Kuo-Lung Lin				
	Ya-Cheng Chang	Li-Chu Hsu	Chang-Cheng Chu	Hui-Ching Liu				
	Shr-Jan Tzeng	Shu-Ching Chang	Su-Man Hsueh	Hsi-Peng Hsu				
	Feng-Pin Lu	Ying-Hui Hung	Yuan-Kuang Pan	Han-Bin Huang				
	Tsung-Che Shih	Te-Cheng Pan	Cheng-Tong Chien	Yao-Sheng Hsieh				
	Cheng-I Huang	Ya-Huei Hung	Lin-Ling Chen	Pin-Shen Ho				
	Hsi-Lung Wu	Lin-Li Ku	Su-Jane Lin	Feng-Fu Jang				
	Ai-Ling Wang	Su-Min Cheng	Chih-Hong Chiang	Hsiu-O Hsieh				
	Mei-Hsing Lin	Yi-Cheng Chu	Cheng-Hua Yin	Sheng-Ming Lin				
	Yu-Cheng Chang	Hui-Lan Yang	Ching-Lung Cheng	Yu-Chen Lee				
	Ling-Pi Chang	Jinn-Sheng Wu	Yun-Ping Lin	Ya-Hui Chen				
	Chia-Jung Fan	Chia-Mei Lin	Hui-Ping Tung	San-San Huang				
	Fu-Lin Chang	Hui-Ying Lu	Yen-Chun Lee	Yu-Ying Chiang				
	Yi-Ming Wang	Mei-Tzww Lin	Chiu-Ping Lin	Tsung-Jen Wang				
	Yin-Chao Liao	Ming-Chang Shu	Kun-Lin Lee	Shu-Chen Yang				
	Tsung-Ming Lai	Chin-Li Lin	Meng-Chen Chiang	Shih-Maw Wang				
	Ying-Chi Chang	Yi-Chieh Hou	Ching-Hsing Chao	Wen-Chuan Huang				
	Chih-Huang Huang	Ho-Hsiung Huang	Yu-Ching Huang	Ya-Fang Lee				
	Shun-Hsing Chen	Li-Chiao Li	Shiow-Ling Kao	Tsung-Hsin Chou				
	Shiow-Ju Hwu	Jui-Yueh Wu	Ting-Chen Huang	Kuo-Yuan Wu				
	Hui-Fang Chen	Tsung-Yu Yeh	Yen-Chun Chen	Chun-Hong Yeh				
Li-Hwa Le	Jui-Chen Chen	Tzu-Yi Lin	Kuo-Heng Hsu					
Tsung-Min Hsieh	Tain-Maw Chang	Meng-Hung Chen	Wen-Ching Chen					

Title	Name				Stock	Cash	Total	Total amount to after-tax net income ratio (%)
Division Heads and General Managers	Wen-Liang Wang	Chien-Jung Wu	Ming-Hsuan Wu	Mei-Ling Chiu				
	Chih-Chau Chang	Tung-Sheng Huang	Rong-Horng Way	Tsuey-Shya Jang				
	Jiunn-Horng Lin	Shu-Hui Ke	Wen-Ling Tsai	Shinn-Huei Leu				
	Li-Mei Chang	Long-Chi Lin	Hui-Ju Chen	Shao-Mao Wang				
	Chen-Tung Chang	Chun-Fan Chen	Shih-Hsiung Fu	Chi-Ying Lin				
	Show-Fone Lu	Er-Lang Kuo	Lih-Lan Kuo	Hsiu-Chih Huang				
	Huang-Chou Chio	Yen-Yu Liu	Chia-Hsiang Tsai	Fen-Lan Lu				
	Yu-Tang Wu	Ying-Dai Chen	Tzu-An Kuo	Yu-Ying Tung				
	Shu-Hei Chang	Shu-Yun Hsu	Show-Ching Chen	Tzu-Hung Lee				
	Shu-Mei Yeh	Hsu-Lin Huang	Yueh-Yu Liang	Chin-Huan Huang				
	Chia-Hsiung Tung	Te-Hsing Hsueh	Ching-Chen Chou	Su-Wei Liang				
	Shu-Hui Lin	Shu-Fen Lee	Chen-Huan Liu	Lin-Chi Huang				
	Hsiu-Yun Shih	Lien-Chen Shih	Shu-Fen Wu	Chi-Yuan Lin				
	Hsi-Ying Lin	Shih-Kung Chen	Jung Chen	Chi-Hsin Chao				
	Ming-Jung Lee	Shu-Fen Cheng	Chih-Ning Chang	Chiung-Hsiao Hung				
	Che-Fang Hung	Quei-Ying Ho	Shu-Hui Chen	Ming-Te Hsu				
	Chen-Ying Wu	Chih-Min Chen	Hui-Ju Lee	Ta-Tai Lai				
	Yung-Hua Rao	Ming-Jer Lin	Chia-Ming Chang	Chih-Feng Teng				
	Chia-Chen Shen	Kuo-Hsien Chien	Ting-Feng Cho	Jenq-Jong Chen				
	Yu-Wen Peng	Li-Lan Yang	Cheng-Chu Wang	Chiou-Shin Liang				
	Su-Min Hsin	Li-Fen Tzeng	Shen-Hui Lu	Ming-Han Tsai				
	Kai-Hung Cheng	Hung-Chieh Chou	Ya-Ching Chen	Cheng-Yi Hsieh				
	Yu-Tang Shen	Kwang-Wu Liu	Hui-Chen Tai	Huei-Jin Lin				

Note: Employee bonus for managerial officers in 2025 is estimated in accordance with the Bank's regulation.

d. Analysis of the ratio of total remuneration paid to Directors, President, and EVPs in the last two years to the after-tax net income of the Bank and all companies in the financial statements, and remuneration policies, standards, packages, procedure for determining remuneration, and linkage thereof to business performance and future risk.

1. Analysis of the ratio of total remuneration paid to Directors, President, and EVPs in the last two years to the after-tax net income of the Bank and all companies in the financial statements:

Unit: NT\$ thousand; %

Item	2025				2024				Increase / decrease		Increase / decrease (%)	
	The Bank		All companies in the financial statements		The Bank		All companies in the financial statements		The Bank	All companies in the financial statements	The Bank	All companies in the financial statements
	Amount	Amount to after-tax net income ratio (%)	Amount	Amount to after-tax net income ratio (%)	Amount	Amount to after-tax net income ratio (%)	Amount	Amount to after-tax net income ratio (%)				
Remuneration of Directors	99,629	0.56	99,629	0.56	88,091	0.59	88,091	0.59	11,538	11,538	13.10	13.10
Remuneration of President and Executive Vice Presidents	58,395	0.33	58,955	0.33	86,571	0.58	86,657	0.58	(28,176)	(27,702)	(32.55)	(31.97)
Total	158,024	0.89	158,584	0.89	174,662	1.17	174,748	1.17	(16,638)	(16,164)	(9.53)	(9.25)

2. Remuneration policies, standards, packages, and procedure for determining remuneration:

(1) Remuneration of Directors:

Remuneration of Directors (including Chairperson and Independent Directors) is regulated by Article 20, Subparagraph 13 of the Bank's Articles of Incorporation. The remuneration of the Directors to be on par with the remuneration levels of Directors of financial institutions similar in size to the Bank. The Remuneration Committee and the Board of Directors will combine the performance evaluation results of the Board of Directors in 2024 in accordance with the provisions of Article 7, Paragraph 1, Subparagraph 2 of Rules of Performance Evaluation of the Board of Directors 【Evaluation includes seven main indicators: "alignment of the goals and missions of the

Bank," "awareness of the duties of a director," "participation in the operation of the Bank," "management of internal relationships and communication," "directors' professionalism and continuing education," "internal control," and "attention to ESG." The self-evaluation criteria of the Board of Directors incorporate ESG implementation (environmental protection, inclusive society, sustainable governance).】 , periodically evaluate the remuneration of Directors (including Chairperson and Independent Directors) annually, and were reported to the 29<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee held on September 10, 2025 and the 30<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on September 22, 2025, respectively.

- (2) Remuneration of President is determined by the Board of Directors in accordance with Article 20, Subparagraph 14 of the Bank's Articles of Incorporation. To comply with the assignment of the President by the 3<sup>rd</sup> Interim Meeting of the 27<sup>th</sup> Board of Directors on April 10, 2025, were reported to the 25<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee held on May 7, 2025 and the 26<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on May 15, 2025, respectively for approval.
- (3) In accordance with Article 20, Subparagraph 14 of the Bank's Articles of Incorporation, remuneration of Executive Vice Presidents is determined by the Board of Directors within the scope of the Bank's "Salary Scales List for Personnel".

### 3. Correlations with Business Performance and Future Risks:

#### (1) Remuneration of Directors:

In accordance with Article 38 of the Bank's Articles of Incorporation, at the end of fiscal year, profit (profit refers to profit before tax and before the deduction of bonuses of employees and remuneration of Directors), if any, shall be distributed up to 0.8% as remuneration of Directors. Meanwhile, the Bank's operating results and the performance of the Directors' duties are considered, after deliberation by the Remuneration Committee and proposed to the Board of Directors for approval, Directors will be offered reasonable remuneration after reporting to the Shareholders' Meeting.

#### (2) Remuneration of President and Executive Vice Presidents:

In accordance with Article 38 of the Bank's Articles of Incorporation, at the end of fiscal year, profit (profit refers to profit before tax and before the deduction of bonuses of employees and remuneration of Directors), if any, shall be distributed with 1% to 6% of the profit as employees' bonuses, after deliberation by the Remuneration Committee and proposed to the Board of Directors for approval, President and Executive Vice Presidents will be offered remuneration after reporting to the Shareholders' Meeting.

#### (3) Performance Bonus of President and Executive Vice Presidents:

In accordance with the Bank's "Employee Bonus Payment Regulations", bonuses shall be paid to the President and Executive Vice Presidents based on their individual performance, after deliberation by the Remuneration Committee and submission to the Board of Directors for approval.

#### (4) The amount of performance bonus is determined based on the Bank's business performance, indicators are as follows:

The achievement rate of earnings targets, ROE, non-performing loan ratio, coverage ratio of allowances for non-performing loan, performance of innovation and research and specific performance of the reformation etc., after deliberation by the Remuneration Committee and submission to the Board of Directors for approval; if there are any policy or other significant factors beyond the control of the Bank, the Bank should provide a description of the specific facts.

#### (5) In accordance with "Employee Bonus Payment Regulations", including the President, Executive Vice Presidents, EVP & Chief Auditor, EVP & Chief Compliance Officer, SVP & division heads of the Bank's head office, SVP & regional center heads, and VP & GM of the domestic and overseas business units, 80% of the performance bonus should be paid first, and the remaining 20% should be deferred and paid three months later. Provided, during the period, the Board of Directors does not resolve a decision to retain the performance bonus due to a risk of improper conduct, which may cause the Bank to suffer losses.

#### 4. Performance Evaluation Criteria for Directors, Managers and Business Personnel:

##### (1) Directors:

The performance evaluation criteria of the Bank's directors are based on the Bank's "Rules of Performance Evaluation of the Board of Directors", the scope of the evaluation of the Board of Directors contains the Board as a whole, individual Director and functional committees. Evaluations include the operational performance evaluation of the Board, self-evaluation made by individual Board members, and evaluation made by appointed external evaluation units, or other appropriate methods. The indexes of performance evaluation of the Board of Directors shall be set based on the practical operation and necessity of the Bank and suitable and appropriate for evaluations by the Bank, such as participation in the operation of the Bank, improvement of the quality of the Boards of Directors' decision making, composition and structure of the Board of Directors, election and continuing education of the Directors, internal control, and action in respect to environmental, social, and governance (ESG). The year of external evaluation is conducted by an external assessment unit, using the criteria established by the external assessment unit as evaluation indicators at the same time. The results of performance evaluation of the Board of Directors of the Bank may be considered as a reference when determine or periodically review the remuneration of Directors so as to improve the operation efficiency of the Board of Directors and application of evaluation results.

##### (2) Managers:

The performance evaluation criteria of the Bank's President, Executive Vice Presidents, EVP & Chief Auditor, EVP & Chief Compliance Officer, SVP & division heads of the Bank's head office, and the VP & GM of the branches are based on the Bank's "Employee Performance Appraisal Regulations", and appropriate ratings are given based on the performance of individual duty, functional competencies and achievement of goals, and the business performance of their respective units 【 Indicators include financial aspect, non-financial aspect (customer aspect, internal process aspect and learning and growth aspect) and internal audit and internal control】.

##### (3) Business Personnel:

- ① The Bank provides sales bonuses for business personnel of financial product in accordance with external relevant remuneration system, and stipulates the "Measures for Remuneration Payments for Wealth Management Business." The calculation of remuneration is determined by performance index; the indexes include financial aspects such as wealth management fee income, number of new customers, AUM maintenance rate, and non-financial indexes such as audit/financial examination findings, customer complaints, abnormal transactions, service quality, education and training etc., to balance and consider the possible risks brought by the customer rights or wealth management services which may influence the Bank and customers.
- ② The Bank follows the "Principles of Complying with the Remuneration System for Business Personnel of Insurance Agent Companies" stipulated by the Insurance Agency Association of the R.O.C., and external related remuneration regulation to stipulate "Measures for Remuneration Payments to Insurance Business Personnel" for business personnel of non-financial insurance products. The calculation of remuneration is based on a certain percentage of commission for the first year when product launches to the market, and then after a comprehensive evaluation of non-financial indexes to balance and consider the possible risks brought by the customer rights, non-financial insurance products or services which may influence the Bank and customers.

## D. Implementation Status of Corporate Governance

### a. Implementation of the Board of Directors

A total of 14 Meetings of the 27<sup>th</sup> Board of Directors were held in 2025, the attendance of Directors was as follows:

The 27 <sup>th</sup> Board of Directors Operations (2025/1/1 – 2025/12/31)					
Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%) (Note)	Remark
Chairperson	Kuang-Hua Hu (Delegate of MOF)	14	0	100	
Managing Director (President)	Chih-Kuang Chien (Delegate of MOF)	10	0	100	On April 10, 2025, appointed by the Ministry of Finance to serve as a Director of the Bank, and on the same day, elected as a Managing Director at the 3 <sup>rd</sup> Extraordinary Meeting of the 27 <sup>th</sup> Board of Directors, and elected as President at the 3 <sup>rd</sup> Extraordinary Meeting of the 27 <sup>th</sup> Board of Managing Directors.
Managing Director (Independent Director)	Yu-Hsueh Wu	14	0	100	
Director	Shiu-Yen Lin (Delegate of Chunghwa Post Co., Ltd.)	12	2	85.71	
Director	Chien-Yi Chang (Delegate of National Development Fund, Executive Yuan)	12	2	85.71	
Director	Wen-Siung Lee	14	0	100	
Director	Jen-Chien Hsu (Delegate of MOF)	14	0	100	
Director (Independent Director)	Shu-Hua Lee	14	0	100	
Director (Independent Director)	Chao-Kuei Huang	14	0	100	
Managing Director (President)	Chao-Chung Chou (Delegate of MOF)	4	0	100	Removed from the position of Director and President effective April 10, 2025.

Note: The actual attendance rate (%) is calculated based on the number of meetings of Board of Directors and the number of attendance in person during the term of incumbency.

#### 【Other mentionable items】

1. If the Board of Directors' meeting is held under any of the following circumstance, date, session, content of motion and opinion of Independent Directors and the Bank's handling of the opinion of the Independent Directors shall be stated:

(1) Matters listed in Article 14-3 of the Securities and Exchange Act:

Please refer to D. Implementation Status of Corporate Governance, I2. 2. Important Resolutions of Board of Directors in 2025.

(2) In addition to the aforementioned matters, other resolutions of the Board of Directors that have been objected or reserved by Independent Directors and have records or written statements:

None.

## 2. The implementation of the Directors' recusal to content of motion in conflicts of interest:

The implementation of the Directors' recusal to content of motion in conflicts of interest of the 27 <sup>th</sup> Board of Directors (2025/1/1 – 2025/12/31)			
Content of motion	Name of Directors	Reasons for Recusal	Voting Results
Proposal about release of non-competition restrictions for the Bank's Directors in 2025 Shareholders' Meeting.	Chairperson Kuang-Hua Hu	According to Article 206 of the Company Act, which applies mutatis mutandis with the provisions of Article 178 of the same Act, the Director shall recuse from voting because the proposals may present a conflict of interest for them.	Except for the Directors who recused themselves from potential conflicts of interest, the remaining attending Directors approved the proposals as submitted.
Amendment of the remuneration for Directors and Supervisor of the Bank's subsidiary, Chang Hua Commercial Bank, Ltd.	Managing Director and President Chao-Chung Chou		
Assigned the new President.	Managing Director and President Chih-Kuang Chien		
Assigned the President as member of Sustainability Committee.	Managing Director and President Chih-Kuang Chien		
Amendment of the remuneration, welfare, and related matters of the Managing Director and President.	Managing Director and President Chih-Kuang Chien		
Distribution of 2024 Director's remuneration.	Director Wen-Siung Lee		
Regular evaluation of the Chairperson's remunerations, benefits, and related matters.	Chairperson Kuang-Hua Hu		
Regular evaluation of the monthly remunerations of the Directors (excluding regular Independent Directors)	Director Shiu-Yen Lin Director Chien-Yi Chang Director Wen-Siung Lee Director Jen-Chien Hsu		
Regular evaluation of the monthly remunerations of the Independent Directors.	Managing Independent Director Yu-Hsueh Wu Independent Director Shu-Hua Lee Independent Director Chao-Kuei Huang		
Inspection results for Qualifications of 27 <sup>th</sup> Independent Directors During Term of Office.	Managing Independent Director Yu-Hsueh Wu Independent Director Shu-Hua Lee Independent Director Chao-Kuei Huang		
Amendment to the attendance fee for members of 1 <sup>st</sup> Accountability Committee.	Chairperson Kuang-Hua Hu Managing Independent Director Yu-Hsueh Wu Managing Director and President Chih-Kuang Chien Independent Director Shu-Hua Lee Independent Director Chao-Kuei Huang		
Mechanism for handling the powers and responsibilities of the new general manager before appointment approved by the Financial Supervisory Commission.	Managing Director and President Chih-Kuang Chien	The proposals do not involve any conflicts of interest for the Director, but recusal should be applied from a highly rigorous corporate governance perspective.	Except for Managing Director and President Chih-kuang Chien's recusal, all other attending Directors unanimously approved the proposed proposal.
1 Merger case of Investee businesses.	Chairperson Kuang-Hua Hu Managing Director and President Chih-Kuang Chien		Except for Chairperson Kuang Hua Hu and Managing Director and President Chih-kuang Chien's recusal, all other attending Directors unanimously approved the proposed proposal.
17 Credit cases of stakeholders.	Director Chien-Yi Chang		Except for Director Chien-Yi Chang's recusal, all other attending Directors unanimously approved the proposed proposal.
2 Credit cases of stakeholders.	Managing Independent Director Yu-Hsueh Wu		Except for Managing Independent Director Yu-Hsueh Wu's recusal, all other attending Directors unanimously approved the proposed proposal.

The implementation of the Directors' recusal to content of motion in conflicts of interest of the 27 <sup>th</sup> Board of Directors (2025/1/1 – 2025/12/31)			
Content of motion	Name of Directors	Reasons for Recusal	Voting Results
The Bank's auditing plan for fiscal year 2026.	Managing Director and President Chih-Kuang Chien Director Jen-Chien Hsu	The proposal does not involve the personal conflicts of interests of the Director. However, due to the confidential nature of the case, the Directors, as President and Acting President of the Labor Union, should recuse themselves to maintain the confidentiality of the case.	Except for Managing Director and President Chih-Kuang Chien and Director Jen-Chien Hsu's recusal, all other attending Directors unanimously approved the proposed proposal.

### 3. Evaluation on the implementation of the Board of Directors:

Evaluation Cycle	Evaluation Period	Evaluation Scope	Evaluation Method	Evaluation Content
Internal evaluation is executed once a year and an external evaluation conducted by independent professional institution or a panel of external experts and scholars at least once every three years to the Board of Directors.	To evaluate the performance of the Board of Directors of the Bank from January 1, 2025 to December 31, 2025.	The scope of the internal performance evaluation of the Board of Directors contains the overall operation of the Board and functional committees (including the Audit Committee, the Remuneration Committee, the Sustainable Development Committee, and the Accountability Committee), each member of Board of Directors, and each member of functional committees.	Methods of the year 2025 evaluations include the operational performance evaluation of the Board, self-evaluation of performance of the members of the Board of Directors and the functional committees.	<p>According to the evaluation indexes stipulated in Article 6 of the Rules of Performance Evaluation of the Board of Directors of the Bank:</p> <p>1. The criteria for evaluating the performance of the Board of Directors should cover the following six aspects:</p> <p>"participation in the operation of the Bank", "improvement of the quality of the Board of Directors' decision making", "composition and structure of the Board of Directors", "election and continuing education of the Directors", "internal control", and "action in respect to environmental, social, and governance (ESG)". A total of 50 evaluation indicators were assessed, with each director providing supplementary explanations on their specific contributions to key issues such as operational performance, ESG, fair customer treatment principles, and digital transformation.</p> <p>2.(1) The criteria for self-evaluating the performance of the Board members should cover the following seven aspects: "alignment of the goals and missions of the Bank", "awareness of the duties of a Director", "participation in the operation of the Bank", "management of internal relationship and communication", "the Director's professionalism and continuing education", "internal control", and "attention to environmental, social, and governance (ESG)".</p> <p>(2) The criteria for evaluating the performance of functional committees should cover the following five aspects: "participation in the operation of the Bank", "awareness of the duties of the functional committee", "improvement of quality of decisions made by the functional committee", "makeup of the functional committee and election of its members", and "internal control".</p>

### 4. Evaluation of the goals and implementation status of strengthening the functions of the Board of Directors in the current year and last year.

- (1) The Bank's official website has a "Corporate Governance" section, which discloses information on the Board of Directors, important resolutions of the Board of Directors, internal audit and internal control systems, and corporate governance-related rules and regulations.

- (2) The Bank has three Independent Directors with legal, accounting and technology expertise to provide independent and professional advice on the supervision and management of the Bank's business; and three Independent Directors form the Audit Committee to review major resolutions of the Bank in accordance with the Securities and Exchange Act to enhance the Bank's corporate governance.
- (3) The Bank's Directors continue to attend courses and seminars about corporate governance, risk management, business operation, legal affairs, accounting, financial analysis, climate change, consumer rights, and sustainable development (ESG) to enrich their professional knowledge and further strengthen the functions of the Board of Directors; all Directors have completed required training hours with regulations in 2025.
- (4) In order to strengthen corporate governance, the Bank has appointed a corporate governance officer who is responsible for providing information necessary for Directors to carry out their duties effectively. The "Rules of Procedures for Board of Directors Meetings" of the Bank stipulates the terms and conditions of standard procedures for handling Directors' requests in order to enhance the effectiveness of the Board of Directors.
- (5) The Bank has established the "Sustainable Development Committee" under the Board of Directors, with the Chairperson as the convener and three Independent Directors and the President as members, to promote the integration of ethical corporate management, corporate ethics, sustainable development values into the Bank's business strategies and to oversee the implementation and effectiveness of ethical corporate management and sustainable development related issues. The Bank's Sustainable Development Committee held four meetings in 2025, with 95% attendance of committee members (actual attendance of all members / number of required attendance).
- (6) In order to enhance the functions of the Board of Directors of the Bank, establish performance targets, and strengthen the efficiency of the Board of Directors, the Bank has formulated the "Rules of Performance Evaluation of the Board of Directors", which was amended and adopted by the 32<sup>nd</sup> meeting of the 26<sup>th</sup> Board of Directors on November 10, 2022, and the regular review of evaluation indicators are also conducted. According to the actual operation of the Board of Directors and various functional committees in 2025 and the self-assessment results of Directors (including Independent Directors) and committee members, the Bank's overall assessment results are all "beyond the standard," with individual Director members being rated as "excellent", which was reported to the 35<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on February 26, 2026, and disclosed on the official website of the Bank.

b. Implementation of the Audit Committee

The 4<sup>th</sup> Audit Committee held 13 meetings in 2025, and the attendance of Independent Directors was as follows:

4 <sup>th</sup> Audit Committee (2025/1/1 – 2025/12/31)					
Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%) (Note)	Remark
Independent Director	Yu-Hsueh Wu	13	0	100	Convener
Independent Director	Shu-Hua Lee	13	0	100	Member
Independent Director	Chao-Kuei Huang	13	0	100	Member

Note: The actual attendance rate (%) is calculated based on the number of meetings of Audit Committee and the number of attendances in person during the term of incumbency.

【Other mentionable items】

1. If the Audit Committee is held under any of the following circumstance, date, session, content of motion, opposed opinion, qualified opinion or significant recommendation of Independent Directors, Audit Committee resolutions, and the Bank's handling of such resolutions shall be stated:

(1) Matters listed in Article 14-5 of the Securities and Exchange Act:

Date, terms of the meetings	Content of motion	Opposed opinion, qualified opinion or significant recommendation of Independent Directors	Audit Committee Resolutions, and the Bank's handling of such resolutions
<p>February 14, 2025 The 21<sup>st</sup> meeting of the 4<sup>th</sup> term</p>	<p>The Bank's 2024 Business Report and Financial Statements.</p>		<p>Approved unanimously by the attending Independent Directors, ratified by the Board of Directors, and acknowledged by the Shareholders' Meeting.</p>
	<p>Amendments to the Bank's "Internal Control System for Securities Firms."</p>		<p>Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.</p>
<p>March 12, 2025 The 22<sup>nd</sup> meeting of the 4<sup>th</sup> term</p>	<p>The Bank's 2024 "Internal Control Statement."</p>		<p>Except for the suggested revisions, all other parts were approved as proposed by the attending independent directors; subsequently, the Board of Directors agreed to approve the proposal as presented.</p>
	<p>Amendments to the Bank's "Internal Control System for Securities Investment Consulting Enterprises."</p>		<p>Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.</p>
	<p>Amendments to the Bank's "Internal Control System for Securities Firms."</p>		
	<p>Amendments to the Bank's "Internal Control System for Securities Brokerage Firm's Auxiliary Business of Futures Trading."</p>		
	<p>The Bank's 2024 "Internal Control System Statement for AML/CFT"</p>		
	<p>Authorization for the New York Branch VP &amp; GM to sign the 2024 Compliance Statement to the New York State Department of Financial Services.</p>		
	<p>The appointment and remuneration of the auditor for the financial and tax audit of the Bank for 2025.</p>		
<p>The Bank's Acquisition of Common Shares of Taipei Financial Center Corp.</p>	<p>Except for the suggested revisions, all other parts were approved as proposed by the attending independent directors; subsequently, the Board of Directors agreed to approve the proposal as presented.</p>		
<p>April 9, 2025 The 23<sup>rd</sup> meeting of the 4<sup>th</sup> term</p>	<p>Distribution of the Bank's 2024 earnings.</p>		<p>Approved unanimously by the attending Independent Directors, ratified by the Board of Directors, and acknowledged by the Shareholders' Meeting.</p>
	<p>The Bank's earnings capitalization proposal.</p>		
	<p>Amendments to the Bank's "Internal Control System for Securities Firms."</p>		<p>Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.</p>
<p>May 7, 2025 The 24<sup>th</sup> meeting of the 4<sup>th</sup> term</p>	<p>Change of Internal Auditing Manager (Head of Internal Auditing Division) of the Bank.</p>		<p>Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.</p>



Date, terms of the meetings	Content of motion	Opposed opinion, qualified opinion or significant recommendation of Independent Directors	Audit Committee Resolutions, and the Bank's handling of such resolutions
June 2, 2025 The 25 <sup>th</sup> meeting of the 4 <sup>th</sup> term	Amendments to the Bank's "Internal Control System for Securities Firms."		Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.
	Amendments to the Bank's "Internal Control System for Securities Brokerage Firm's Auxiliary Business of Futures Trading."		
July 1, 2025 The 26 <sup>th</sup> meeting of the 4 <sup>th</sup> term	Amendments to the Bank's "Internal Control System for Securities Firms."		Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.
	Amendments to the Bank's "Internal Control System for Securities Brokerage Firm's Auxiliary Business of Futures Trading."		
August 12, 2025 The 27 <sup>th</sup> meeting of the 4 <sup>th</sup> term	The Bank's 2025 semi-annual financial statement.		Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.
	Amendments to the Bank's "Internal Control System for Securities Firms."		
October 2, 2025 The 29 <sup>th</sup> meeting of the 4 <sup>th</sup> term	Application to change the land rights conversion plan for two plots of land in the Changchun Section 1, Zhongshan District, Taipei City (plots 764 and 764-1) and to increase the construction costs.		Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.
December 5, 2025 The 31 <sup>st</sup> meeting of the 4 <sup>th</sup> term	Amendments to the Bank's "Internal Control System for OBU."		Approved unanimously by the attending Independent Directors and subsequently ratified by the Board of Directors according to the proposal.
	Amendments to the Bank's "Internal Control System and guidelines for the Implementation of Internal Control and Solicitation Handling System for Insurance Agent Business."		
	The Bank's draft budget for 2026.		
	The Bank's auditing plan for 2026.		

【The Bank's handling of the Audit Committee's opinions】 All are handled in accordance with the recommendations.

(2) In addition to the matters mentioned above, other resolutions that have not been passed by the Audit Committee but have been approved by more than two-thirds of all Directors:

None.

2. The implementation of Independent Directors' recusal to content of motion in conflicts of interests, with his/her name, content of motion, reasons for recusal and voting participation that should be clearly stated.

None.

3. Communication between the Independent Directors and internal auditing officer and accountant (should include the significant matters, methods and results of communication on the Bank's financial and business status, etc.):

(1) Between the Independent Directors and internal auditing officer:

- ① The Bank's internal audit reports are submitted to the Audit Committee and Independent Directors for review after the Chairperson's review in accordance with the regulations, if any significant deficiencies or irregularities are discovered, a report should be submitted to the Single Reporting Window of the Inspection Bureau of the Financial Supervisory Commission in accordance with the format and content prescribed by the competent authority.
- ② The improvement report of the external audit opinions submitted to Independent Directors at the Board of Directors, and the Independent Directors actively supervise and follow up on the improvement parts listed in the inspection reports.
- ③ The EVP & Chief Auditor reports to the Board of Directors and members of the Audit Committee on a quarterly basis on the execution of the audit.
- ④ The Independent Directors maintain close contact and well communication with the EVP & Chief Auditor and SVP & Division Head of Internal Auditing Division.
- ⑤ Before the end of each fiscal year, our internal audit unit submits the audit plan in writing for the following year to the Audit Committee for review and approval, and records are made.

⑥ With respect to the deficiencies in the Bank's internal control system, the Bank's Directors, Independent Directors have regularly hold meetings with the internal auditors with discussions recorded for report to the Board of Directors.

(2) Between Independent Directors and CPAs:

The Independent Directors of the Bank have meeting with the CPAs at least 3 times (on January 7, February 14 and August 12, 2025) a year through meetings on the status of the Bank's financial report audits; and hold at least 1 separate forum with the accountant each year to discuss the implementation of our internal control system. Other issues such as business conditions and internal control system are discussed from time to time.

(3) The communication status in 2025:

Date	Mode	Communication Partner	Communication Matters	Communication Results
January 7, 2025	Forum	Independent Directors Accountants	Separate discussion and communication with the accountants regarding the key audit matters in the Bank's 2024 annual audit report.	Informed by the Independent Directors.
February 14, 2025	Forum	Independent Directors Accountants	Separate discussion and communication with the accountants regarding financial report, verification status of finance and business in 2024.	Approved by the Audit Committee and the Board of Directors, and announced and reported to the competent authorities as scheduled.
February 14, 2025	Audit Committee	Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division	Audit Report for the 4 <sup>th</sup> Quarter of 2024 of the Bank.	The recommended matters have been processed.
March 12, 2025	Audit Committee	Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division	The Bank's 2024 "Internal Control Statement."	The recommended matters have been processed. Approved unanimously by all Independent Directors.
April 9, 2025	Forum	Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division Accountants	Separate discussion and communication with the accountants regarding 2024 internal control system agreements, procedures and reports, and audit report on the internal control system for insurance agent business.	The recommended matters have been processed.
April 9, 2025	Audit Committee	Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division	Appointed Deloitte & Touche to audit the Bank's internal control system, personal data protection system, and insurance agent business internal control system for 2024.	Passed without objection.
May 7, 2025	Audit Committee	Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division	Audit Report for the 1 <sup>st</sup> Quarter of 2025 of the Bank.	The recommended matters have been processed.
August 12, 2025	Forum	Independent Directors Accountants	Separate discussion and communication with the accountants regarding items of 2025 Q2 as below: 1. key audit matters in the Bank's 2025 Q2 (semi-annual) audit report 2. 2025 Q2 (semi-annual) financial reports, financial and business audit status	2025 Q2 (semi-annual) Financial reports Approved by the Audit Committee and the Board of Directors, and announced and reported to the competent authorities as scheduled.

Date	Mode	Communication Partner	Communication Matters	Communication Results
August 12, 2025	Audit Committee	Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division	Audit Report for the 2 <sup>nd</sup> Quarter of 2025 of the Bank.	The recommended matters have been processed.
November 5, 2025	Audit Committee	Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division	Audit Report for the 3 <sup>rd</sup> Quarter of 2025 of the Bank.	The recommended matters have been processed.
December 5, 2025	Audit Committee	Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division	Separate communication with the Head of Internal Auditing Division regarding the auditing plan for 2026	Approved unanimously by all Independent Directors.
December 22, 2025	Internal control system deficiency review Forum	All Directors Independent Directors The EVP & Chief Auditor Head of Internal Auditing Division	Review of the key findings of the annual financial inspection by the competent authority.	The recommended matters have been processed.

4. The work of the Audit Committee focuses on:

- (1) To assist the Board of Directors in decision making and supervise the proper presentation of financial statements, the selection (dismissal) of CPA and the assessment of their independence and suitability, effective implementation of the Bank's internal control system, compliance with laws and regulations, and operation of the risk control mechanism, etc., and review important content of motion required by the Bank or the competent authority.
- (2) Regarding the various reports of the management department and the auditing unit, which involve the effectiveness of the Bank's internal control system, including the control operations of overseas subsidiary banks and major cases that have been reported, put forward specific improvement suggestions, and require the management department to implement.
- (3) To review the Bank's secured loans to interested parties under Article 33 of the Banking Act, if the amount of secured loan exceeds the amount required by the central competent authority and if the Bank's Directors have personal conflict of interest in the matter.

c. Information to be disclosed in accordance with the Corporate Governance Best-Practice Principles of the Bank.

Please refer to the "Corporate Governance" section of the Bank's official website (<https://www.bankchb.com>) for the items that the Bank is required to disclose.

d. The Bank's corporate governance implementation status and the deviation from the Corporate Governance Best-Practice Principles for Banks and the reasons for deviation.

Evaluation Item	Implementation Status			Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons
	Yes	No	Summary	
1. Shareholding structure and shareholders' equity				
1-1 Has the Bank established internal procedures to handle shareholders' proposals, questions, disputes and litigations, and implement them in accordance with the procedures?	✓		1-1 The Bank has a dedicated unit to handle shareholders' proposals, questions, disputes and litigations, and the contact information disclosed in "Investor Relations" section on official website.	1-1 No deviation.
1-2 Does the Bank maintain a list of the major shareholders with controlling power over the Bank and the ultimate controllers of the major shareholders?	✓		1-2 Based on the Bank's shareholders' register (after the book closure date) and the information on the changes of shareholding declared by the insiders and major shareholders according to regulations, the Bank has maintained its list of major shareholders which is disclosed on the Market Observation Post System (MOPS), the Bank's annual report or official website.	1-2 No deviation.
1-3 Has the Bank established and implemented risk control mechanism and firewall mechanisms between the Bank and its affiliates?	✓		1-3 The Bank has established the "Long-Term Equity Investment Business and Subsidiaries Management Principles" and "Overseas Subsidiary Bank Management Guideline" to regulate business transactions between the Bank and its subsidiaries or overseas subsidiaries in compliance with relevant laws and regulations; in the case of interested party transactions, the Bank's "Operation Regulations for Transactions with Stakeholders regarding Credit Operation" and "Operating Regulations for Transactions with Stakeholders Other Than Credit Operation" and relevant regulations of the competent authorities are followed. In addition, the Bank has established an information segregation mechanism between the Bank and its affiliates, and controls access to sensitive information under the need-to-know and separation of powers and responsibilities principles to maintain information security.	1-3 No deviation.
2. Composition and Responsibilities of the Board of Directors				
2-1 Does the Board of Directors have a diversity policy and specific management objectives?	✓		2-1 The Bank's diversity policy of the Board of Directors is stipulated according to Article 29, Paragraph 2 of the "Corporate Governance Best-Practice Principles" of the Bank. The Bank's specific management goals and implementation status of diversity policy of the Board of Directors, please refer to this chapter, B. a. "4. Director information (2), The Board of Directors' Diversity and Independence" and are disclosed on the Bank's official website "Corporate Governance" section → Board of Directors.	2-1 No deviation.
2-2 In addition to the Remuneration Committee and the Audit Committee, does the Bank voluntarily establish other functional committees?	✓		2-2 In addition to the Remuneration Committee and the Audit Committee, the Bank's Board of Directors has also established the Sustainable Development Committee, which is responsible for promoting the ethical corporate management, corporate ethics and sustainable development values into the Bank's business strategies, and the Accountability Committee is responsible for accountability matters related to senior management, in order to implement the Bank's sustainable management philosophy.	2-2 No deviation.

Evaluation Item	Implementation Status			Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons
	Yes	No	Summary	
2-3 Has the Bank established "Rules of Performance Evaluation of the Board of Directors" and its assessment methods, and conducted performance evaluations annually and regularly, and submitted the results of the performance evaluations to the Board of Directors for reference in the remuneration of individual Directors and their nomination for reappointment?	✓		<p>2-3 The Bank has established the "Rules of Performance Evaluation of the Board of Directors," which stipulates that the Board of Directors of the Bank shall conduct an internal evaluation once a year and an external evaluation by an external professional and independent organization or a team of external experts and scholars at least once every three years, and shall complete and report to the Board of Directors before the first quarter of the following year.</p> <p>a. The performance evaluation methods include performance evaluation of the operation of the Board of Directors, self-evaluation of the performance of the members of the Board of Directors, appointment of an external evaluation unit or other appropriate methods for performance evaluation.</p> <p>b. The results of the performance evaluation of the Board of Directors of the Bank shall be used as a reference for the selection or nomination of candidates for election as Directors or for the Remuneration Committee to determine or regularly review the remuneration of Directors (including the Chairperson, Managing Directors, Independent Directors and Non-Independent Directors). The Bank has applied the results of the 2025 performance evaluation of the Board of Directors for regularly review the individual Directors' remuneration and reference for nomination for reappointment.</p>	2-3 No deviation.
2-4 Does the Bank regularly evaluate the independence of Certified Public Accountants (CPAs)?	✓		<p>2-4 When appointing the CPA, the Bank shall, in addition to confirming that the members of the audit team have no material financial interests or business relationships with the Bank that would affect independence, and regularly (at least once a year) critically assess the independence (Note 1) and suitability (Note 2) of the CPA appointed for audit and submit to the Audit Committee and the Board of Directors for deliberation as the following matters:</p> <p>a. The CPA does not hold any shares, loans, co-investment or benefit-sharing relationship with the Bank.</p> <p>b. The CPA is not a representative of the Bank, Director, manager or officer of the Bank.</p> <p>c. The CPA does not violate the "Code of Ethics No. 10 Independence for Audit and Review Engagements" of the National Federation of CPA Associations of the R.O.C.</p> <p>d. The auditing CPA has not received any disciplinary action from the competent authority and the CPA Association in the past two years. In addition, both the CPA and the audit team members possess relevant knowledge or training experience regarding the business of the Bank.</p> <p>e. The Bank has provided Audit Quality Indicators (AQI) information regarding the auditing CPA as a reference for evaluating their independence and suitability. This information was submitted for review in the 36<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on March 27, 2026.</p>	2-4 No deviation.

Evaluation Item	Implementation Status		Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons				
	Yes	No					
			<p>(Note 1) The standard for assessing the independence of accountants:</p> <table border="1"> <thead> <tr> <th>Items</th> </tr> </thead> <tbody> <tr> <td> <ol style="list-style-type: none"> <li>Has the accountant not been changed for multiple consecutive years?</li> <li>Has the accountant been subject to any disciplinary action?</li> <li>Financial statements of the service organization may not be audited and certified during the first two years of practice.</li> <li>Ownership of the client's shares is prohibited.</li> <li>There shall be no monetary lending or borrowing with the client except for normal financial transactions.</li> <li>There shall be no joint investment or sharing of benefits with the client.</li> <li>It is prohibited to concurrently hold a regular position with the client and receive a fixed salary, such as serving as the client's person-in-charge, Director, supervisor, manager, or employee.</li> <li>Being involved in the client's management functions related to decision-making is prohibited.</li> <li>It is prohibited to receive any business-related commission.</li> </ol> </td> </tr> </tbody> </table> <p>(Note 2) The criteria for assessing the suitability of accountants:</p> <table border="1"> <thead> <tr> <th>Items</th> </tr> </thead> <tbody> <tr> <td> <ol style="list-style-type: none"> <li>The auditing CPA has not received any penalties or disciplinary actions from the regulatory authorities or the accounting association in the past two years, nor have they been subject to any sanctions under Article 37, Paragraph 3 of the Securities and Exchange Act.</li> <li>The auditing CPA and audit team members possess relevant knowledge or training experience in the Bank's business.</li> <li>The auditing CPA and audit team members provide high-quality audit services.</li> <li>The accounting firm of the auditing CPA has sufficient scale, resources, and regional coverage to handle the Bank's audit services.</li> <li>The accounting firm of the auditing CPA should promptly inform the Board of Directors (Audit Committee) of any significant issues or developments related to risk management, corporate governance, financial accounting, and related risk controls.</li> </ol> </td> </tr> </tbody> </table>	Items	<ol style="list-style-type: none"> <li>Has the accountant not been changed for multiple consecutive years?</li> <li>Has the accountant been subject to any disciplinary action?</li> <li>Financial statements of the service organization may not be audited and certified during the first two years of practice.</li> <li>Ownership of the client's shares is prohibited.</li> <li>There shall be no monetary lending or borrowing with the client except for normal financial transactions.</li> <li>There shall be no joint investment or sharing of benefits with the client.</li> <li>It is prohibited to concurrently hold a regular position with the client and receive a fixed salary, such as serving as the client's person-in-charge, Director, supervisor, manager, or employee.</li> <li>Being involved in the client's management functions related to decision-making is prohibited.</li> <li>It is prohibited to receive any business-related commission.</li> </ol>	Items	<ol style="list-style-type: none"> <li>The auditing CPA has not received any penalties or disciplinary actions from the regulatory authorities or the accounting association in the past two years, nor have they been subject to any sanctions under Article 37, Paragraph 3 of the Securities and Exchange Act.</li> <li>The auditing CPA and audit team members possess relevant knowledge or training experience in the Bank's business.</li> <li>The auditing CPA and audit team members provide high-quality audit services.</li> <li>The accounting firm of the auditing CPA has sufficient scale, resources, and regional coverage to handle the Bank's audit services.</li> <li>The accounting firm of the auditing CPA should promptly inform the Board of Directors (Audit Committee) of any significant issues or developments related to risk management, corporate governance, financial accounting, and related risk controls.</li> </ol>
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Evaluation Item	Implementation Status			Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons
	Yes	No	Summary	
3. Does the Bank have a suitable and appropriate number of corporate governance personnel and designate a corporate governance officer to be responsible for corporate governance-related matters (including but not limited to providing information necessary for Directors and Supervisors to perform their business, assisting Directors and Supervisors to comply with laws and regulations, conducting Board of Directors and Shareholders' Meeting-related matters in accordance with the law, and preparing minutes of Board of Directors and Shareholders' Meetings, etc.)?	✓		<p>3-1 The Bank established the position of Corporate Governance Officer responsible for corporate governance-related matters, which was approved by the Bank's Board of Directors on December 4, 2023, and designated the then Executive Vice President Chih-Chen Hsu (term of the office from December 4, 2023 to December 31, 2024) as the corporate governance officer who has more than 3 years of experience as a unit head of a financial institution or a public company engaged in finance. Subsequently, the appointment was approved by the Board of Directors on December 25, 2024, with Chin-Shiang Ding, SVP &amp; Division Head of Accounting Division, appointed to the role (took office on January 1, 2025). Ms. Ding has more than 3 years of experience as a unit head of a financial institution or a public company engaged in accounting. The Bank also has a suitable and appropriate number of staffs of corporate governance to handle corporate governance related matters.</p> <p>3-2 The management matters on corporate governance are as follows:</p> <ul style="list-style-type: none"> <li>a. Handle matters related to the Meetings of the Board of Directors and the Shareholders' Meeting in accordance with the law.</li> <li>b. Prepare minutes of the Board of Directors' Meetings and Shareholders' Meetings.</li> <li>c. Assist Directors in their induction and continuing education.</li> <li>d. Provide information necessary for the Directors to carry out their business.</li> <li>e. Assist Directors in complying with laws and regulations.</li> <li>f. Report to the Board of Directors the assessment results on whether the qualifications of the Independent Directors comply with relevant laws and regulations during the nomination, election, and term of office.</li> <li>g. Handling matters related to changes in the Board of Directors.</li> <li>h. Manage stipulation and amendment of corporate governance regulations.</li> <li>i. Other matters as provided for in the Articles of Incorporation or contract.</li> </ul> <p>3-3 The total number of hours of continuing education completed by the Bank's corporate governance officer in 2025 is 27 hours and is disclosed on the MOPS in accordance with regulations.</p>	No deviation.
4. Has the Bank established communication channels with stakeholders (including but not limited to shareholders, employees, customers and suppliers), set up a stakeholder section on the corporate's website, and appropriately responded to important CSR issues of concern to stakeholders?	✓		<p>4-1 The Bank has set up a "Stakeholder Communication" section on its official website to provide a contact information for the general public, shareholders, employees, customers and suppliers as a channel to communicate with relevant stakeholders. The Bank's ESG implementations (TCFD and TNFD related information included) are disclosed in the "Sustainability" section, and material ESG issues stakeholders concern about are also disclosed in the ESG reports.</p> <p>4-2 The Bank's communication with various stakeholders in 2025 has been reported to the Bank's 13<sup>th</sup> Meeting of the 3<sup>rd</sup> Sustainable Development Committee on December 5, 2025 and the 33<sup>rd</sup> Meeting of the 27<sup>th</sup> Board of Directors on December 22, 2025.</p> <p>4-3 The Bank also compiled the English and Chinese versions of the 2025 ESG Summary, which are disclosed on the "Sustainability" section of the Bank's official website to provide real-time, summarized ESG information to enhance the Bank's multifaceted communication with stakeholders.</p>	No deviation.

Evaluation Item	Implementation Status			Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons
	Yes	No	Summary	
5. Information Disclosure				
5-1 Has the Bank set up a website to disclose information on financial operations and corporate governance?	✓		5-1 The Bank has set up "Investor Relations" and "Corporate Governance" sections on its official website to disclose detailed annual and quarterly financial statements, material business information and corporate governance-related information.	5-1 No deviation.
5-2 Has the Bank adopted other methods of information disclosure (e.g. setting up an English website, designating a person responsible for the collection and disclosure of corporate information, implementing a spokesperson system, placing the process of investor conference on the corporate website, etc.)?	✓		<p>5-2 a. The Bank has English and Chinese version official websites, and the relevant units are responsible for collecting and disclosing financial and business information in accordance with their business responsibilities. Regarding material information, the Bank designates dedicated unit to conduct and dedicated person for making disclosure in both English and Chinese on the MOPS website.</p> <p>b. The Bank has a spokesperson system, and in accordance with the Bank's "Guidelines for Handling Material Inside Information", the spokesperson will explain the Bank's financial, business and material information to the public within the scope of authorization.</p> <p>c. The Bank held four online investor conferences in 2025, and the related video and presentation information were disclosed on the MOPS and the Bank's official website in accordance with the regulations.</p>	5-2 No deviation.
5-3 Does the Bank announce and report its annual financial statement within the deadline after the end of the fiscal year in accordance with the Banking Act and the Securities and Exchange Act, announce and report its first, second and third quarterly financial statements and monthly operations well in advance of the prescribed deadline?	✓		<p>5-3 a. The Bank's annual and quarterly financial statements of first, second, third and monthly operations are published on the MOPS and the Bank's official website in accordance with the regulations.</p> <p>b. The Bank's annual financial statement which was approved by the Bank's Audit Committee and Board of Directors, was audited and announced in legally prescribed time limit in advance.</p>	5-3 No deviation.



Evaluation Item	Implementation Status		Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons
	Yes	No	
6. Does the Bank have other important information that can help understand the operation of corporate governance (including but not limited to employee rights, employee care, investor relations, stakeholder rights, Director and Supervisor on-the-job education, implementation of risk management policies and risk measurement standards, implementation of customer policies, the Bank's purchase of liability insurance for Directors and Supervisors, donations to political parties, stakeholders and public welfare organizations, etc.)?	✓		<p>6-1 Matters related to the Board of Directors</p> <ul style="list-style-type: none"> <li>a. The attendance of the Bank's Directors (including Independent Directors) at the Board of Directors and the attendance of Independent Directors at the Audit Committee are disclosed on the MOPS in accordance with the regulations.</li> <li>b. The Bank's Directors (including Independent Directors) recuse themselves from the Board of Directors' Meetings and do not participate in discussions or voting on matters in which they or the legal entities they represent have conflicts of interest.</li> <li>c. In accordance with the "Directions for the Implementation of Continuing Education for Directors of TWSE Listed and TPEX Listed Companies," the Bank has established the "Directions for the Implementation of Continuing Education for Directors." In 2025, the Bank's Directors (including Independent Directors) completed their continuing education hours in accordance with the aforementioned directions. They participated in training courses related to corporate governance, risk management, business operations, legal affairs, accounting, financial analysis, climate change, consumer rights, and sustainable development (ESG), totaling 131 hours. On average, each Director completed 14.6 hours of training. The training details have been disclosed on the MOPS, the 2025 ESG Report, and the Bank's official website.</li> <li>d. In order to improve the corporate governance of the Bank and to reduce the business risk they bear for the Bank, the Bank has insured "Directors, Supervisors and Managers Liability Insurance" for its Directors and managers and is disclosed on the MOPS.</li> <li>e. All Directors completed a 3-hour treat customer fairly related training course in 2025.</li> <li>f. The Bank strictly adheres to the "Corporate Governance Best Practice Principles for TWSE/TPEX Listed Companies" and restricts the Directors from trading the Bank's shares during the blackout period (30 days before the annual financial report announcement and 15 days before the quarterly financial report announcement). The Bank provides advance notification of the commencement of each blackout period to all Directors.</li> </ul> <p>6-2 Employee Rights and Benefits, and Employee Care Please refer to "IV. Operational Overview, G. Labor-Management Relations, a. The Bank's employee welfare measures, retirement system and implementation status, as well as the agreements between employers and employees and measures to protect the rights and interests of employees."</p> <p>6-3 Investor Relations The Bank's official website in English and Chinese include "Investor Relations," "Corporate Governance" and "Sustainability" sections, which provide financial, business, corporate governance and ESG-related information for domestic and foreign investors.</p>

Evaluation Item	Implementation Status			Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons
	Yes	No	Summary	
			<p>6-4 Stakeholder Rights</p> <p>a. The Bank conducts its business in accordance with the Banking Act and approved by the central competent authorities. Based on the overall benefits of the funding contributors (including clients, beneficiaries or shareholders of the Bank), the Bank has established "Stewardship Principles" and declares to comply with "Stewardship Principles for Institutional Investors" in order to implement shareholder actions to urge investee companies to strengthen their corporate governance. In addition, the Bank regularly discloses its stewardship activities on its official website, including interactions with investees and participation in voting at their Shareholders' Meetings and other material information.</p> <p>b. For stakeholder information, please refer to "4. Establish communication channels with stakeholders, set up a stakeholder section on the corporate's website, and appropriately respond to important CSR issues of concern to stakeholders" in this table.</p> <p>6-5 Risk Management Policy and Implementation Status</p> <p>a. In order to establish a professional and complete risk management function, the Bank has established three risk management divisions, Credit Management Division, Risk Management Division, and Loan Asset Management Division. (1) Credit Management Division is responsible for credit case review, reexamination, and management and maintenance of the e-Loan credit automation system, in order to strictly monitor the credit checking and credit review process; (2) Risk Management Division is responsible for policy stipulation and risk control of integrated risk, credit risk, market risk and operational risk; (3) Loan Asset Management Division is responsible for the control of overdue loans, collections, and bad debts, as well as non-performing debts (including the e-Loan Debt Management Subsystem); all divisions can execute in accordance with regulations.</p> <p>b. The Bank has Risk Management Committee, which is responsible for assessing and monitoring the Bank's risk capacity and current risk exposure, determining risk response strategies and compliance with risk management procedures, and submitting risk management reports to the Audit Committee and the Board of Directors on a quarterly basis. The Bank's risk management policies are reviewed and discussed by the Risk Management Committee and approved by the Board of Directors for implementation.</p>	

Evaluation Item	Implementation Status			Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons
	Yes	No	Summary	
			<p>6-6 Implementation of Customer Policy</p> <p>To reinforce our dedication to consumer protection and cultivate a corporate culture that prioritizes "fair customer treatment," the Bank has developed the "Fair Customer Treatment Code", "Guidelines for Fair Treatment of Elderly Customers", "Guidelines for Friendly Financial Services for People with Disabilities" and "Notes on Providing Financial Services for People with Disabilities." We have established the "Treat Customers Fairly Facilitating Committee," which meets regularly to review our implementation of fair customer treatment principles and provides periodic reports to the Board of Directors. In addition, the Bank has formulated "Financial Consumer Protection Policy", "Financial Consumer Protection Practice Guidelines", "Consumer Complaint Handling Guidelines", "ISO 10002 Complaint Organization and Management Guidelines", to protect the rights and interests of financial consumers, effectively handle financial consumer disputes, regularly review and analyze the types and causes of disputes, and discuss relevant countermeasures or improvement measures and report to the Board of Directors to review the completeness of the Bank's financial consumer protection system.</p> <p>6-7 Donations to political parties, stakeholders and public welfare organizations</p> <p>a. Donations to political parties: None.</p> <p>b. Donations to stakeholders: None.</p> <p>c. Donations to public welfare organizations: Please refer to "IV. Operational Overview, C. Corporate Responsibility and Moral Behavior."</p> <p>6-8 IP management</p> <p>a. In line with its operational strategy and in accordance with the Taiwan Intellectual Property Management Standards (TIPS), the Bank has formulated a management plan. The 2026 Intellectual Property Management Plan and its implementation status in 2025 have been submitted to the 13th meeting of the 3<sup>rd</sup> Sustainable Development Committee on December 5, 2025, and to the 33<sup>rd</sup> meeting of the 27<sup>th</sup> Board of Directors on December 22, 2025, for review. A brief summary is as follows:</p> <p>(a)Policies:</p> <p>I. The Bank shall promote IP management in line with the Bank's sustainable business objectives, integrate with the development of financial technology, enhance the effectiveness of research, development and innovation, and contribute to the development of society.</p> <p>II. The Bank shall ensure that the management cycle of "Plan-Do-Check-Act, PDCA" is used to establish an IP property management system.</p>	

Evaluation Item	Implementation Status			Deviations from the Corporate Governance Best-Practice Principles for Banks with Reasons
	Yes	No	Summary	
			<p>III. The Bank should value and actively manage its own IP and respect IP of others.</p> <p>IV. The Bank shall obey relevant IP laws, the Bank's internal rules and the contract with counterparties.</p> <p>V. The Bank shall actively take relevant measures to protect its own rights when IP infringement occurred or any person who claims IP infringement caused by the Bank.</p> <p>(b)2025 IP Management Goals and Implementation Results:</p> <p>I. Strengthen education and training to enhance knowledge of patent and trademark among employees of the Bank: conducted 2 IP e-class, and appointed IP administrators to attend 3 external courses.</p> <p>II. Strengthen IP administrators' compliance capability of "Taiwan Intellectual Property Management System" (TIPS): participate in TIPS self-evaluator training courses and refresher courses.</p> <p>III. Continuously optimizing the Bank's patent and trademark management systems as well as functions of online patent management system to enhance management efficiency: made function adjustments to online patent management, and revised relevant regulations on IP management internal audit and trademark management system.</p> <p>IV. Actively applying the patent rights and trademark rights that the Bank has obtained to related businesses to minimize probability of misuse or infringement by third parties and to enhance business satisfaction and brand value: applied the Bank's patent to loan business, and applied the Bank's trademarks to marketing activities and beach clean-up volunteer activities.</p> <p>b. The Bank has been awarded Level A certificate of TIPS in 2024, and the certificate is valid until Dec 31, 2026.</p>	
<p>7. Please provide information on the results of the corporate governance assessment released by the Corporate Governance Center of the Taiwan Stock Exchange Corporation last year, and propose priorities and measures for improvement.</p> <p>7-1 The Bank was ranked among the top 5% of TWSE-listed companies in the 11<sup>st</sup> Corporate Governance Evaluation, which affirms our long-term efforts and achievements in improving corporate governance. Based on the results of the 11<sup>st</sup> Corporate Governance Evaluation, we continue to review and improve the following:</p> <p>a. To ensure that related-party transactions do not harm the company's interests or shareholders' rights, the Bank has, in accordance with regulations, submitted relevant material transactions to the Board of Directors for approval and /or to the Shareholders' Meeting for consent, and has reported to the most recent Shareholders' Meeting.</p> <p>b. The Bank is committed to continuously enhancing our internal controls, conducting business with integrity, promoting sustainable development, and implementing various governance mechanisms to comply with relevant laws and regulations.</p> <p>7-2 The Bank was certified "Outstanding" by the Taiwan Corporate Governance Association in its CG6014(2023) Corporate Governance System Assessment. (Certification Validity Period 2024/12/27~2026/12/26)</p>				

e. Compositions, duties and implementation status of the Remuneration Committee

1. Composition of the Remuneration Committee:

Identity	Name	Criteria	Professional Requirements and Experience	Independence Status	Numbers as Serving as the Member of Remuneration Committee for Other Public Companies
Independent Director (Convener)	Yu-Hsueh Wu		Relevant job tenure, professional requirements and independence status please refer to this chapter, B. a. 4. Director information (2).		1
Independent Director	Shu-Hua Lee		Relevant job tenure, professional requirements and independence status please refer to this chapter, B. a. 4. Director information (2).		0
Independent Director	Chao-Kuei Huang		Relevant job tenure, professional requirements and independence status please refer to this chapter, B. a. 4. Director information (2).		0

2. The Duties of the Remuneration Committee:

The members of the Remuneration Committee shall faithfully perform the following duties and responsibilities with the attention of good stewardship:

- (1) Evaluate and review the Bank's overall salary and remuneration policy.
- (2) Establish and periodically review the performance evaluation (including performance evaluation standards) and remuneration policies, systems, standards and structures of the Directors, President, Executive Vice Presidents, Chief Auditor, Chief Compliance Officer, consultants, and heads of head office divisions and branches of the Bank, and fully disclose the performance evaluation standards to shareholders in the annual report.
- (3) Periodically evaluate and set the remuneration of Directors, President, Executive Vice Presidents, Chief Auditor, Chief Compliance Officer, consultants, and heads of head office divisions and branches of the Bank.
- (4) Establish performance evaluation standards and remuneration standards for the Bank's sales staff of various financial products and services, and fully disclose the principles, methods and objectives of such standards or structures and systems to shareholders in the annual report.
- (5) Deliberate the following matters of the Bank's subsidiaries:
  - ① Decision on salary and remuneration levels of Directors, Supervisor, Chairperson, President, and Executive Vice Presidents.
  - ② Formulation and revision of rules governing salary, bonus and remuneration for employees.

3. Implementation of the Remuneration Committee:

- (1) There are 3 members of the Remuneration Committee of the Bank. (All the members of the 6<sup>th</sup> term are Independent Directors.)
- (2) The term of the 6<sup>th</sup> Remuneration Committee members is from July 13, 2023 to June 18, 2026. A total of 12 Meetings of Remuneration Committee were held in 2025, and the attendance of members is as follows:

Implementation Status of the 6 <sup>th</sup> Remuneration Committee (2025/1/1-2025/12/31)					
Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%) (Note)	Remark
Convener	Yu-Hsueh Wu	12	0	100	Independent Director
Committee Member	Shu-Hua Lee	12	0	100	Independent Director
Committee Member	Chao-Kuei Huang	12	0	100	Independent Director

Note: The actual attendance rate (%) is calculated based on the number of meetings of the Remuneration Committee and the number of attendances in person during the term of incumbency.

4. The Remuneration Committee's 2025 meeting date, the ordinal number of meetings, the content of motions, the resolution result, and the Bank's dealing with the opinions of the Remuneration Committee:
- (1) The 21<sup>st</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on January 7, 2025 (submitted to the 22<sup>nd</sup> Meeting of the 27<sup>th</sup> Board of Directors on January 22, 2025, for review).
    - ① Approved the amendment to the "Regulation on the Employment of Hong Kong Financial Talents."
    - ② Approved the proposal of the remunerations, benefits and related matters of Chien-Long Kuo, the President of CHB Venture Capital Co., Ltd., a subsidiary of the Bank.
  - (2) The 22<sup>nd</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on February 14, 2025 (submitted to the 23<sup>rd</sup> Meeting of the 27<sup>th</sup> Board of Directors on February 20, 2025, for review).
    - ① Approved the proposal regarding the remuneration, benefits, and other related matters for Ruei-Jan Chen, the Executive Vice Presidents of the Bank.
    - ② Approved the proposal of the 2024 employee performance bonus payment at the Bank.
    - ③ Approved the Bank's 2024 special incentive allocation ratio and the distribution ratio of business units and other units.
    - ④ Approved the amendment to the "Supervisor Health Check Subsidy Regulations" of the Bank.
  - (3) The 23<sup>rd</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on March 12, 2025 (submitted to the 24<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on March 20, 2025, for review).
    - ① Approved the Bank's 2024 proposal of the amount and ratio of distribution regarding the remuneration for Directors and employees.
    - ② Approved the remuneration proposal for the 3<sup>rd</sup> term Directors (including the Chairperson and Independent Directors) and Supervisors of Chang Hua Bank, Ltd., a subsidiary of the Bank.
  - (4) The 24<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on April 9, 2025 (submitted to the 25<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on April 17, 2025, for review).
    - ① Approved the proposal regarding the subsidy for employees' leave.
    - ② Approved the amendment to the "Employee Retirement Pension and Severance Regulation" of the Bank.
    - ③ Approved the amendment to the Bank's "Salary Scales List for Personnel" and "Standards and Recipients for Executives Position Allowance."
    - ④ Approved the proposal for the 2024 special incentive amount issued to the President, the EVP & Chief Auditor, Executive Vice Presidents, the EVP & Chief Compliance Officer, and the Division Heads of Head Office, Regional Centers, and Business Units.
  - (5) The 25<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on May 7, 2025 (submitted to the 26<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on May 15, 2025, for review).
    - ① Approved the proposal regarding the remuneration and benefits related to the Bank's Managing Director and President Chih-Kuang Chien.
    - ② Approved the proposal regarding the remuneration and benefits related to the Bank's Executive Vice President Chi-Min Chung.
    - ③ Approved the amendment to the Bank's "Salary Scales List for Personnel."
    - ④ Approved the Bank's proposal of the 2025 annual salary adjustment for employees.
  - (6) The 26<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on June 2, 2025 (submitted to the 27<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on June 19, 2025, for review).

Approved the proposal for the 2024 special incentive amount issued to Yu-Ling Tang, the President of CHB Venture Capital Co., Ltd., a subsidiary of the Bank.
  - (7) The 27<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on July 1, 2025 (submitted to the 28<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on July 15, 2025, for review).

Approved the proposal for the Bank's 2024 Distribution of Remunerations to Directors.

- (8) The 28<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on August 12, 2025 (submitted to the 29<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on August 26, 2025, for review).
- ① Approved the amendment to the "Schedule of Employee Salaries, Allowances and bonuses" of the Bank's subsidiary, CHB Venture Capital Co., Ltd.
  - ② Approved the proposal for the 2025 annual adjustment of employee salary of the subsidiary, CHB Venture Capital Co., Ltd.
  - ③ Approved the amendment to the "Employee Retirement Pension and Severance Regulation" of the Bank's subsidiary, CHB Venture Capital Co., Ltd.
  - ④ Approved the amendment to the Bank's "Salary Scales List for Personnel" And "Standards and Recipients for Executives Position Allowance."
- (9) The 29<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on September 10, 2025 (submitted to the 30<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors on September 22, 2025, for review).
- Approved the proposal of Director's remuneration (including Directors and Independent Directors) based on the performance evaluation results in 2024 at the Bank, which include assessments on seven aspect ("alignment of the goals and missions of the Bank," awareness of the duties of a director," "participation in the operation of the Bank," "management of internal relationship and communication," "the director's professionalism and continuing education," "internal control," and "attention to environmental, social, and governance (ESG)") and reviewed the following ① ~ ③ :
- ① Approved the proposal for regular assessment of the remunerations and benefits of the Chairperson of the Bank.
  - ② Approved the proposal for regular assessment of the monthly remunerations of Directors (excluding Independent Directors) of the Bank.
  - ③ Approved the proposal for regular assessment of the monthly remunerations of Independent Directors of the Bank.
  - ④ Approved the amendment to the Bank's "Measures for Remuneration Payments for Wealth Management Business."
  - ⑤ Approved the amendment to the "Supervisor Health Check Subsidy Regulations" of the Bank.
  - ⑥ Approved the amendment to the Bank's "Employee Remuneration Distribution Plans."
- (10) The 30<sup>th</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on October 2, 2025 (submitted to the 31<sup>st</sup> Meeting of the 27<sup>th</sup> Board of Directors on October 16, 2025, for review).
- ① Approved the amendment to the Bank's "Employee Bonus Payment Regulations."
  - ② Approved the proposal for "Employee Extra Bonus Payment Regulations."
  - ③ Approved the amendment to the "Supervisor Health Check Subsidy Regulations" of the Bank.
- (11) The 31<sup>st</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on November 5, 2025 (submitted to the 32<sup>nd</sup> Meeting of the 27<sup>th</sup> Board of Directors on November 14, 2025, for review).
- ① Approved the amendment to the "Employee Preferential Retirement Regulation" of the Bank.
  - ② Approved the proposal for the attendance fees for the member of the 1<sup>st</sup> Accountability Committee at the Bank.
  - ③ Approved the amendment to the "Measures for Compensation, Benefits, and Subsidies of Overseas Personnel" of the Bank.
- (12) The 32<sup>nd</sup> Meeting of the 6<sup>th</sup> Remuneration Committee on December 5, 2025 (submitted to the 33<sup>rd</sup> Meeting of the 27<sup>th</sup> Board of Directors on December 22, 2025, for review).
- ① Approved the proposal to review various assessment indexes of the Bank's "Rules of Performance Evaluation of the Board of Directors" regularly.

- ② Approved the adjustment to the applicable qualifications of Employee childbirth allowances.
- ③ Approved the amendment to the Bank's "Salary Scales List for Personnel" And "Standards and Recipients for Executives Position Allowance."

【The Bank's handling of the Remuneration Committee's opinions】 All are handled in accordance with the recommendations.

【Other mentionable items】

1. If the Board of Directors does not adopt or revise the recommendations of the Remuneration Committee, the meeting date, session, content of motion, and resolution result of the Board of Directors as well as the Bank's handling of the Remuneration Committee's opinions (e.g. to state the differences and reasons if the remuneration adopted by the Board of Directors is better than that recommended by the Remuneration Committee) shall be stated:

None.

2. With respect to any resolution by the Remuneration Committee, if any member has dissenting or qualified opinion that is on record or in a written statement, the meeting date, ordinal number of meeting, and content of motion for the Remuneration Committee as well as all the members' opinions with whose handling shall all be stated:

None.

f. Compositions, duties and implementation status of the Sustainable Development Committee

1. Composition of the Sustainable Development Committee:

The Committee is composed of five members, including the Bank's Directors and senior managers, in which Chairperson, President and all Independent Directors are included. The Chairperson Kuang-Hua Hu, and Managing Director and President Chih-Kuang Chien (Appointed on April 10, 2025), Chao-Chung Chou (Discharged on April 10, 2025) all have extensive banking experiences. Three Directors, Managing Independent Director Yu-Hsueh Wu, Independent Director Shu-Hua Lee and Independent Director Chao-Kuei Huang, are equipped with professional abilities in law, accounting and information management respectively. The members of the committee have professional backgrounds in accounting, taxation, finance, business, banking, insurance, law, technology, asset management, information management, labor rights and compensation management, all members have ESG (environmental, social, governance) and sustainability and integrity management capabilities based on their experiences and backgrounds. For detailed information, please refer to this chapter, B. a. Director information.

2. The Duties of the Sustainable Development Committee:

- (1) Promote the integration of ethical corporate management, corporate ethics and sustainability values into the Bank's business strategy.
- (2) Oversee and coordinate the establishment of the Bank's ethical corporate management and sustainability related systems.
- (3) Supervise and review the implementation and effectiveness of the Bank's ethical corporate management and sustainable policy.
- (4) Regularly review the implementation reports related to ethical corporate management and sustainability.
- (5) Other related matters for consideration or review.

3. Implementation of the Sustainable Development Committee:

A total of 4 Meetings of 3<sup>rd</sup> Sustainable Development Committee were held in 2025, and the attendance of the members is as follows:

Implementation of 3 <sup>rd</sup> Sustainable Development Committee and related professional competencies (2025/1/1-2025/12/31)					
Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%) (Note 1)	Professional Competencies
Chairperson (Convener)	Kuang-Hua Hu	4	0	100	Each committee member has the professional competencies of corporate governance, responsible banking, investment stewardship, green finance, fair treatment of consumers, financial inclusion, environmental protection and labor rights and other aspects required for the sustainable development of the banking industry.
Managing Director and President	Chih-Kuang Chien (Note 2)	2	1	66.7	
Independent Director	Yu-Hsueh Wu	4	0	100	
Independent Director	Shu-Hua Lee	4	0	100	
Independent Director	Chao-Kuei Huang	4	0	100	
Managing Director and President	Chao-Chung Chou (Note 3)	1	0	100	

Note 1: The actual attendance rate (%) is calculated based on the number of meetings of the Sustainable Development Committee and the number of attendances in person during the term of incumbency.

Note 2: Appointed on April 10, 2025.

Note 3: Discharged on April 10, 2025.

4. The major resolution results of motions of the Sustainable Development Committee in 2025:

Date, terms of the meetings	Motion	Reporting situation, Resolution result
February 14, 2025 The 10 <sup>th</sup> meeting of the 3 <sup>rd</sup> term	1. Reported on the Bank's human rights due diligence implementation status in 2024. 2. Reported on the implementation status of the Bank's 2024 Sustainable Development Working Plan. 3. Reported on the implementation status of the Bank's ethical corporate management in 2024. 4. Reported on occupational safety and health implementation status in 2024.	Noted, and then submitted to the Board of Directors for review.
	1. Approved the amendments to the "Ethical Corporate Management Best Practice Principles." 2. Approved the amendments to the "Sustainable Development Policies." 3. Approved the Bank's Sustainable Development Working Plan of 2025.	All Directors in attendance unanimously approved the proposal, and then approved by the Board of Directors.

Date, terms of the meetings	Motion	Reporting situation, Resolution result
June 2, 2025 The 11 <sup>st</sup> meeting of the 3 <sup>rd</sup> term	1. Reported on the implementation status of the Bank's 2025 Q1 "IFRS Sustainability Disclosure Standards Import Plan." 2. Reported on the implementation status of the Bank's 2024 Material Topics Assessment.	Noted, and then submitted to the Board of Directors for review.
	Approved the amendments to the "Ethical Corporate Management Best Practice Principles."	All Directors in attendance unanimously approved the proposal, and then approved by the Board of Directors.
	Approved the Bank's 2024 ESG Report.	Except for the proposed amendments, the proposal was approved unanimously by all attending Directors, and then approved by the Board of Directors.
September 10, 2025 The 12 <sup>nd</sup> meeting of the 3 <sup>rd</sup> term	1. Reported on the implementation status of the Bank's 2025 H1 Sustainable Development Working Plan. 2. Reported on the implementation status of the Bank's 2025 Q2 "IFRS Sustainability Disclosure Standards Import Plan." 3. Reported on the implementation status for the Bank's 2024 greenhouse gas inventory and verification, and related environmental indicators work plan.	Noted, and then submitted to the Board of Directors for review.
December 5, 2025 The 13 <sup>rd</sup> meeting of the 3 <sup>rd</sup> term	1. Reported on the implementation status of the Bank's 2025 Q3 Sustainable Development Working Plan. 2. Reported on the implementation status of the Bank's 2025 Q3 "IFRS Sustainability Disclosure Standards Import Plan." 3. Reported on the Bank's communication with various stakeholders in 2025. 4. Reported on the implementation status of the Bank's 2025 Intellectual Property Management Plan, and proposed its 2026 Intellectual Property Management Plan with implementation in 2025.	Noted, and then submitted to the Board of Directors for review.
	1. Approved the amendments to the "Sustainable Development Best Practice Principles for Chang Hwa Commercial Bank, Ltd." 2. Approved the Bank's 2030 Goals of Environmental sustainability related indicators. 3. Approved the proposal for the Bank's 2026 greenhouse gas inventory and verification work plan.	All Directors in attendance unanimously approved the proposal, and then approved by the Board of Directors.

【The Bank's handling of the Sustainable Development Committee's opinions】 All are handled in accordance with the recommendations.

g. Implementation of promoting sustainable development and the deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and the reasons for deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies with Reasons
	Yes	No	Summary	
1. Has the Bank established a governance structure to promote sustainable development and set up a dedicated (part-time) unit to promote sustainable development, which is delegated by the Board of Directors to senior management, and is supervised by the Board of Directors?	✓		<p>1-1 In December 2019, the Bank set up the "Sustainable Development Committee" under the Board of Directors. It is a dedicated unit for promoting sustainable development, the members are composed of the Chairperson (as the convener), all Independent Directors and senior managers, the committee is responsible for promoting the implementation of sustainable development, coordinating the establishment of relevant systems, supervising and reviewing the implementation of sustainable development policies and its effectiveness, and regularly reviewing relevant implementation reports. A total of 4 Meetings of Sustainable Development Committee were held in 2025, for the compositions, duties, implementation status and content of motion of the Sustainable Development Committee, please refer to this chapter, D. Implementation Status of Corporate Governance, f. Compositions, duties and implementation status of the Sustainable Development Committee.</p> <p>1-2 In order to achieve the goal of sustainable development, an inter-departmental "ESG Task Force" is set up under the Sustainable Development Committee, the President serves as the chief leader of the Task Force, with the Executive Vice Presidents overseeing the five main groups: corporate governance, responsible finance, employee care, social inclusion, and sustainable environment. They are responsible for coordinating and allocating resources across divisions, supervising the execution of sustainability tasks, and implementing policy objectives. They regularly report the annual work plan, implementation results, and stakeholder communication status to the Sustainable Development Committee and report to the Board of Directors in accordance with regulations.</p> <p>1-3 The Board of Directors is responsible for supervising the Bank's practice of sustainable development and enhancing its business image and competitive advantage based on sustainable development, and stipulated the Bank's "Sustainable Development Best Practice Principles" and "Sustainable Development Policy". The aforementioned 2025 annual work plan, 2024 ESG Report and the report on the implementation of sustainable development, and 2025 stakeholders' communication status have been reviewed and recognized by the Board of Directors on February 20, 2025, June 19, 2025 and December 22, 2025.</p>	No deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies with Reasons												
	Yes	No	Summary													
2. Does the Bank conduct risk assessments on environmental, social and corporate governance issues related to the business operations based on the materiality principle and formulate relevant risk management policies or strategies?	✓		<p>2-1 The scope of our risk assessment primarily encompasses the operational activities of the parent company, with disclosed information covering the internal and external impact assessments of the Bank from January to December 2025.</p> <p>2-2 The Bank referred to the significant theme guidance of the GRI Sustainability Reporting Standards 2021, reviewed its operational activities, sustainability context, future work plans, value chain relationship and stakeholder opinions (including various communication channels and questionnaire surveys), and referred to international sustainable development trends and normative standards, industry concerns and directions, to extensively collect various sustainable issues related to its operations through various channels. The Bank conducted external sustainability impact assessments on significant environmental, social, and corporate governance impacts that may arise during its operations. Additionally, through the IFRS Perpetual Related Risks and Opportunities Financial Impact Assessment, the Bank conducted an internal financial impact assessment and comprehensively identified sustainability issues of dual materiality. The identification results, in order, are: "Customer Rights and Inclusive Finance," "Responsible Finance and Sustainable Finance," "Information Security and Personal Data Protection," "Digital financial innovation," and "Anti-Money Laundering and Countering Financing of Terrorism." These have been incorporated into the overall risk measures and strategies for continuous monitoring and management. For complete information on risk management policies and strategies, please refer to our 2025 ESG Report. The results of the 2025 external sustainability impact materiality assessment are summarized as follows:</p> <table border="1"> <thead> <tr> <th>Major issues</th> <th>Risk assessment item</th> <th>Risk management strategy</th> </tr> </thead> <tbody> <tr> <td>Corporate Governance</td> <td>Corporate Governance and conducting business with integrity</td> <td>The Bank is committed to improving corporate governance, enhancing operational performance, and strengthening integrity in business operations, related achievements are as follows: 1. The net income after tax for 2025 was NT\$ 17.775 billion. 2. Ranked among the top 5% of listed companies in the 12<sup>th</sup> Corporate Governance Assessment.</td> </tr> <tr> <td>Social</td> <td>Customer Rights and Inclusive Finance</td> <td>The Bank is committed to providing diverse and user-friendly financial products and services, and implementing fair treatment and inclusive finance, and ranked among the top 25% of banks in the fair treatment principle assessment of 2025.</td> </tr> <tr> <td>Environmental</td> <td>Responsible Finance and Sustainable Finance</td> <td>The Bank actively develops and promotes sustainable financial products. In addition to enhancing products and services with social benefits to implement inclusive finance, we assist enterprises in low-carbon transitions and strengthen their operational resilience through our role as a capital provider, thereby reducing credit/investment risks. The Bank introduced green deposits, green energy and renewable energy industry loans, and sustainable linked loans and issued sustainable development bonds.</td> </tr> </tbody> </table>	Major issues	Risk assessment item	Risk management strategy	Corporate Governance	Corporate Governance and conducting business with integrity	The Bank is committed to improving corporate governance, enhancing operational performance, and strengthening integrity in business operations, related achievements are as follows: 1. The net income after tax for 2025 was NT\$ 17.775 billion. 2. Ranked among the top 5% of listed companies in the 12 <sup>th</sup> Corporate Governance Assessment.	Social	Customer Rights and Inclusive Finance	The Bank is committed to providing diverse and user-friendly financial products and services, and implementing fair treatment and inclusive finance, and ranked among the top 25% of banks in the fair treatment principle assessment of 2025.	Environmental	Responsible Finance and Sustainable Finance	The Bank actively develops and promotes sustainable financial products. In addition to enhancing products and services with social benefits to implement inclusive finance, we assist enterprises in low-carbon transitions and strengthen their operational resilience through our role as a capital provider, thereby reducing credit/investment risks. The Bank introduced green deposits, green energy and renewable energy industry loans, and sustainable linked loans and issued sustainable development bonds.	No deviation.
Major issues	Risk assessment item	Risk management strategy														
Corporate Governance	Corporate Governance and conducting business with integrity	The Bank is committed to improving corporate governance, enhancing operational performance, and strengthening integrity in business operations, related achievements are as follows: 1. The net income after tax for 2025 was NT\$ 17.775 billion. 2. Ranked among the top 5% of listed companies in the 12 <sup>th</sup> Corporate Governance Assessment.														
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Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies with Reasons												
	Yes	No	Summary													
			2-3 Furthermore, the Bank has established a mechanism for managing emerging risk issues. Every year, it identifies significant emerging risk issues, evaluates their potential impact, risks and opportunities on the Bank, and develops response strategies and risk monitoring mechanisms according to their level of significance to ensure effective control of relevant risks that the Bank may face in its operations.													
<p>3. Environmental Issues</p> <p>3-1 Has the Bank established proper environmental management systems based on the characteristics of the industries?</p>	✓		<p>3-1 a. To implement the enterprise sustainable development, the Bank follows "Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies", and formulated "Sustainable Development Best Practice Principles", established an appropriate environmental management system according to the characteristics of the financial industry, and set up an environmental management unit, which is responsible for formulating, promoting and maintaining relevant environmental management systems and specific action plans, and reviewing the effectiveness of their operation.</p> <p>b. The Bank has passed the relevant international verification standards as follows:</p> <p>(a) All domestic and overseas business units and subsidiaries of the Bank have passed ISO 14064-1 greenhouse gas emissions inventory certification.</p> <p>(b) All domestic business units have passed ISO 14001 environmental management system certification (certificate period is 2024/12/21~2027/12/20), and ISO 50001 energy management system certification (certificate period is 2025/12/30~2028/10/24).</p> <p>(c) The Taipei Building of the Head Office has passed ISO 46001 water efficiency management system certification (certificate period is 2024/11/11~2027/11/10).</p> <p>(d) The credit card has obtained ISO 14067 certification for carbon footprint inventory verification (certificate valid from 2024/1/2~2026/1/1), ISO 14046 certification for water footprint inventory verification (certificate period is 2024/2/17~2026/2/16), and PAS 2060 certification for carbon neutrality standard.</p>	3-1 No deviation.												
<p>3-2 Does the Bank endeavor to utilize the energy more efficiently and use renewable materials that have low impact on the environment?</p>	✓		<p>3-2 a. In order to improve energy efficiency, the Bank has formulated an environmental resource and energy use management policy as follows:</p> <p>(a) Replace outdated and energy-consuming air-conditioning equipment, improve the efficiency, and set the indoor temperature above 26 degrees to reduce the electricity load of the air-conditioner.</p> <p>(b) Replace the old energy-consuming lamps with high-efficiency LED lamps, appropriately adjust the on and off times of advertising signs, and install power sequence controllers in drinking water equipment to reduce energy consumption, etc.</p> <p>In 2020(Base Year), the Bank's total electricity consumption is approximately 30,613,102kWh, and the 2030 reduction target is a 25% reduction compared to the base year. In 2025, the Bank's total electricity consumption is approximately 25,567,520kWh.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>2025</th> <th>2024</th> <th>2020 (base year)</th> </tr> </thead> <tbody> <tr> <td>electricity consumption (kWh)</td> <td style="text-align: right;">25,567,520</td> <td style="text-align: right;">25,820,023</td> <td style="text-align: right;">30,613,102</td> </tr> <tr> <td>Data Coverage</td> <td colspan="3">All domestic and overseas business units and subsidiaries</td> </tr> </tbody> </table>		2025	2024	2020 (base year)	electricity consumption (kWh)	25,567,520	25,820,023	30,613,102	Data Coverage	All domestic and overseas business units and subsidiaries			3-2 No deviation.
	2025	2024	2020 (base year)													
electricity consumption (kWh)	25,567,520	25,820,023	30,613,102													
Data Coverage	All domestic and overseas business units and subsidiaries															

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies with Reasons
	Yes	No	Summary	
3-3 Does the Bank assess the potential risks and opportunities of climate change for its current and future operations and undertake response measures with respect to climate change?	✓		<p>b. The Bank has increased its utilization of renewable energy through the implementation of green energy supply and the establishment of solar-powered branches. In 2025, the Bank's renewable energy usage is 10.07%.</p> <p>c. In order to achieve the goal of environmental sustainability, the Bank continues to purchase environmentally friendly products, the implementation results are as follows:</p> <p>(a) In order to fulfill its social responsibility for environmental protection, the photocopying paper purchased by the Bank is environmentally friendly paper certified by international FSC or PEFC.</p> <p>(b) "Green building materials" coating is used in priority in the decoration of business units or offices.</p> <p>(c) When purchasing or replacing equipment at any business unit or office location, priority should be given to environmentally friendly products with eco-labels, carbon reduction labels, energy-saving labels, or water-saving labels.</p> <p>(d) In response to the Ministry of Environment's active promotion of green procurement, the purchase amount in 2025 reached NT\$187 million.</p> <p>d. The significant goal of the Bank's IT Division is to build green data center of energy saving and carbon reduction and continuously extend server virtualization, replace and reduce existing physical mainframe step by step. In addition to improving energy efficiency, through the energy-saving improvement project of the computer room, it decreases the power consumption other than the server (such as air conditioning, lighting, UPS loss and fan power consumption), and enhance the power supply efficiency so as to reduce impacts of the Bank's business operations on the environment.</p> <p>3-3 a. In the face of climate change, the Bank has continued to participate in the CDP climate change questionnaire since 2018, and disclosed relevant risk assessments and responses to the risk impacts and developing opportunities that may be brought about by climate change. And reached the recognition of Leadership level in the Climate theme of the CDP questionnaire for 3 consecutive years.</p> <p>b. The Bank follows international regulations such as the United Nations Framework Convention on Climate Change and its agreements, as well as the Climate and Nature-related international agreements, and accordance with the government's "Climate Change Response Act", the "Guidelines for Climate related Financial Disclosures by Banks in Taiwan", and the relevant management regulations and policies of the Bank to establish the "Climate and Nature Risk Management Policy" to manage and respond to climate risks. The Bank (including subsidiaries) shall comply with the policy in all operational activities and business developments.</p> <p>c. In accordance with the "Climate and Nature Risk Management Policy" approved by the Board of Directors, the Board guides, supervises, and manages the exposure to climate and nature risks and holds ultimate responsibility for ensuring the establishment and maintenance of an appropriate and effective climate and nature risk management mechanism. The "Climate and Nature-related Financial Disclosure Task Force" was established to identify or assess climate and nature-related risks and opportunities, including immediate and long-term physical risks, as well as transition risks related to policies and regulations, technology, market, and reputation. Several climate change risk and opportunity items related to banking operations were compiled. Finally, the top three items were evaluated for their impact on the Bank's operations. For assessment of related risks and opportunities, and corresponding measures, please refer to this chapter, D. Implementation Status of Corporate Governance, h. Climate-related Information for the Bank.</p>	3-3 No deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies with Reasons																																																
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3-4 Does the Bank inspect its greenhouse gas (GHG) emissions, water consumption and total weight of wastes in the past two years and formulate policies on energy saving and carbon reduction, GHG reduction, water reduction or waste management?	✓		<p>3-4 a. In response to climate change and national greenhouse gas reduction policy, the Bank has voluntarily introduced the greenhouse gas inventory since 2017, and has mastered the GHG emissions of all domestic business units, and has passed the ISO 14064-1:2018 certification, the Bank aims to reduce the carbon emissions for a 42% decrease by 2030 compared with the base year of 2020. The Bank has completed GHG inventory and verification of domestic and overseas business units, subsidiaries, and the GHG emissions in 2025 are as follows:</p> <p style="text-align: right;">unit: tCO<sub>2</sub>e</p> <table border="1"> <thead> <tr> <th></th> <th>2025</th> <th>2024</th> <th>2020 (base year)</th> </tr> </thead> <tbody> <tr> <td>Direct GHG Emissions (Note1)</td> <td>1,967.941</td> <td>2,006.416</td> <td>2,374.304</td> </tr> <tr> <td>Indirect GHG Emissions from Energy (Note2)</td> <td>10,964.198</td> <td>12,045.407</td> <td>15,862.188</td> </tr> <tr> <td>Total Emissions (Direct + Indirect GHG Emissions from Energy)</td> <td>12,932.139</td> <td>14,051.823</td> <td>18,236.492</td> </tr> <tr> <td>Carbon Intensity (tCO<sub>2</sub>e / NT\$ million)</td> <td>0.2854</td> <td>0.3360</td> <td>0.6676</td> </tr> <tr> <td>Data Coverage of Direct GHG Emissions and Indirect GHG Emissions from Energy</td> <td colspan="3">All domestic, oversea, and subsidiary business units</td> </tr> <tr> <td>Other Indirect GHG Emissions (Note3)</td> <td>18,324.495</td> <td>14,337.069</td> <td>13,023.129</td> </tr> <tr> <td>Data Coverage of Other Indirect GHG Emissions</td> <td colspan="2">All domestic, oversea, and subsidiary business units</td> <td>All domestic business units</td> </tr> </tbody> </table> <p>(Note 1): Direct GHG emissions refers to Category 1, also known as Scope 1.                      (Note 2): Indirect GHG emissions from energy refers to Category 2, also known as Scope 2.                      (Note 3): Other indirect GHG emissions refers to Category 3-5, also known as Scope 3.</p> <p>b. In order to reduce the risk of future water shortage impact, the Bank proactively introduced a water resource efficiency management system in 2021, formulated water resource efficiency policies and relevant reduction measures, such as using water-saving label equipment, installing water-saving accessories on faucets, adjusting the method of cleaning items, tracking water leakage, air conditioning water saving, etc., to implement water resource efficiency management, and passed the ISO 46001 water efficiency management system certification (certificate period: 2024/11/11~2027/11/10). The Bank aims to reduce the water withdrawal for a 25% decrease by 2030 compared with the base year of 2020, the statistical results of water withdrawal in 2025 are as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>2025</th> <th>2024</th> <th>2020 (base year)</th> </tr> </thead> <tbody> <tr> <td>Water withdrawal (m<sup>3</sup>)</td> <td>140,292</td> <td>134,728</td> <td>167,699</td> </tr> <tr> <td>Intensity (m<sup>3</sup>/NT\$ million)</td> <td>3.096</td> <td>3.222</td> <td>6.002</td> </tr> <tr> <td>Data Coverage</td> <td colspan="3">All domestic, oversea, and subsidiary business units</td> </tr> </tbody> </table> <p>c. In order to achieve sustainable utilization of resources and ensure proper disposal of waste, the Bank adopts proactive waste management, promotes energy saving and waste reduction activities, actively implements resource recycling and classification from source management, and regularly records the amount of waste. The target is to reduce the waste generated by 1% compared to the previous year, the statistical results of waste generated in 2025 are as follows:</p>		2025	2024	2020 (base year)	Direct GHG Emissions (Note1)	1,967.941	2,006.416	2,374.304	Indirect GHG Emissions from Energy (Note2)	10,964.198	12,045.407	15,862.188	Total Emissions (Direct + Indirect GHG Emissions from Energy)	12,932.139	14,051.823	18,236.492	Carbon Intensity (tCO <sub>2</sub> e / NT\$ million)	0.2854	0.3360	0.6676	Data Coverage of Direct GHG Emissions and Indirect GHG Emissions from Energy	All domestic, oversea, and subsidiary business units			Other Indirect GHG Emissions (Note3)	18,324.495	14,337.069	13,023.129	Data Coverage of Other Indirect GHG Emissions	All domestic, oversea, and subsidiary business units		All domestic business units		2025	2024	2020 (base year)	Water withdrawal (m <sup>3</sup> )	140,292	134,728	167,699	Intensity (m <sup>3</sup> /NT\$ million)	3.096	3.222	6.002	Data Coverage	All domestic, oversea, and subsidiary business units			3-4 No deviation.
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<p>4. Social Issues</p> <p>4-1 Does the Bank formulate appropriate management policies and procedures according to relevant regulations and the International Bill of Human Rights?</p>	✓		<p>4-1 a. The Bank has formulated the "Human Right Policy," to support and respect all international human rights conventions, including the "Universal Declaration of Human Rights," the "Global Covenant of the United Nations," the "Declaration of Basic Principles and Rights of the Working Party of the International Labour Organization," and the "UN Guiding Principles on Business and Human Rights." These conventions uphold the spirit and fundamental principles of human rights protection, reflecting the Bank's responsibility to respect and protect human rights, and build an honest, fair, respectful and open working environment.</p> <p>b. The Bank has established a "Human Rights Due Diligence Procedure," which conducts human rights due diligence through "Human Rights Issue Identification," "Identification of Significant Issues," "Risk Assessment and Management," and "Monitoring and Disclosure."</p> <p>c. In 2025, a weighting assessment of human rights issues has been conducted, covering all units of the head office, domestic business units (including regional operations offices and securities firms), and overseas branches. The assessment identified major human rights issues as "Privacy and Personal Data Protection," "Workplace Misconduct," "Conducting Business with Integrity," "Equal Rights," and "Occupational Safety and Health." For each identified major human rights issue, a designated management unit conducted a risk assessment, and subsequently review and formulate corresponding mitigation and remedial measures and management mechanisms.</p> <table border="1"> <thead> <tr> <th>Focused issues</th> <th>Mitigation measures</th> <th>Remedial measures</th> </tr> </thead> <tbody> <tr> <td>privacy and personal data protection</td> <td> <ol style="list-style-type: none"> <li>Regularly engage accountants to conduct audits of the personal data protection mechanism.</li> <li>Establish a multi-layered information security protection and monitoring mechanism.</li> </ol> </td> <td> <ol style="list-style-type: none"> <li>An information security incident reporting and management system and a personal data incident reporting and handling mechanism have been established.</li> <li>Public awareness and training have been strengthened, and securities system control operations have been reinforced.</li> </ol> </td> </tr> <tr> <td>workplace misconduct</td> <td>Workplace misconduct Prevention Plan, and Declaration on the Prevention of Workplace misconduct.</td> <td>Workplace misconduct handling procedures and reporting channels.</td> </tr> <tr> <td>Conducting Business with Integrity</td> <td>Implement risk assessment of dishonest behavior.</td> <td> <ol style="list-style-type: none"> <li>Established procedures for handling reports and channels for reporting.</li> <li>Strengthen publicity, improve management and work processes, and revise work specifications.</li> </ol> </td> </tr> </tbody> </table>	Focused issues	Mitigation measures	Remedial measures	privacy and personal data protection	<ol style="list-style-type: none"> <li>Regularly engage accountants to conduct audits of the personal data protection mechanism.</li> <li>Establish a multi-layered information security protection and monitoring mechanism.</li> </ol>	<ol style="list-style-type: none"> <li>An information security incident reporting and management system and a personal data incident reporting and handling mechanism have been established.</li> <li>Public awareness and training have been strengthened, and securities system control operations have been reinforced.</li> </ol>	workplace misconduct	Workplace misconduct Prevention Plan, and Declaration on the Prevention of Workplace misconduct.	Workplace misconduct handling procedures and reporting channels.	Conducting Business with Integrity	Implement risk assessment of dishonest behavior.	<ol style="list-style-type: none"> <li>Established procedures for handling reports and channels for reporting.</li> <li>Strengthen publicity, improve management and work processes, and revise work specifications.</li> </ol>	4-1 No deviation.				
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Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies with Reasons
	Yes	No	Summary	
4-2 Does the Bank formulate and implement reasonable employee benefit measures (including remuneration, vacation and other benefits) and appropriately reflect operating performance or results in employee compensation?	✓		<p>d. The Bank's 2025 Human Rights Due Diligence Report was reported to the 14<sup>th</sup> meeting of the 3<sup>rd</sup> Sustainable Operations Committee on February 12, 2026, and the 35<sup>th</sup> meeting of the 27<sup>th</sup> Board of Directors on February 26, 2026.</p> <p>e. The human rights policy is disclosed on our official website/Corporate Governance section/Corporate Governance related regulations. In addition, the annual human rights due diligence assessment process and risk mitigation and remedial measures are disclosed in the sustainability report and on our official website/Sustainability Development section.</p> <p>f. The Bank has implemented education and training related to policies or procedures of human rights. The average training time per employee is 0.5 hours, and the percentage of trained employees is 100%. The Bank continues to pay attention to human rights protection matters and enhance awareness of human rights protection.</p> <p>4-2 a. The Bank is committed to creating a diverse and equal happy workplace, with female employees accounting for 65.16% of the total workforce and female managers accounting for 59.84% of all managers. For the various employee welfare measures of the Bank, including further education, training, vacation, retirement system and other welfare measures, please refer to IV. Operational Overview, G. Labor-Management Relations.</p> <p>b. In response to the needs of various business development, we recruit young students to join us every year by participating in campus talent recruitment, we also adopt irregular internal and external recruitment for professional vacancies such as financial marketing, technology, and legal affairs, to enlist experienced or cross-disciplinary digital talents, thereby enriching human assets and creating business performance. In terms of employee recruitment and promotion, the Bank adheres to the principle of people-oriented and merit-based application. At the same time, the Bank follows laws and regulations. The Bank does not give different treatment or discrimination due to factors such as gender, race, religion, political party, etc. The Bank provides market-competitive salary levels, and plan complete training, generous welfare measures and annual promotion system to attract talents. To ensure the stability of the personnel system, the Bank does not employ part-time staff. In 2025, there were no human rights violations, hire of child worker, infringement of indigenous rights and discrimination events.</p> <p>c. The Bank reviews salary of its employees in accordance with the "Salary Scales List for Personnel", reasonable and competitive remuneration is given to employees according to the appointment and responsibility so as to ensure that they do not have different remuneration as a result of their gender, age or race. All salaries are in conformity with legal basic salary standards, each year the Bank determines the level of its salary-adjustment based on the market's expected salary increase, consumer price index and the Bank's performance and capability. The Bank's average salary adjustment rate for 2025 is 5.5%.</p> <p>d. According to the Article 38 of Articles of Incorporation of the Bank, at the end of fiscal year, if there are any profit, shall be distributed with 1% to 6% of the profit as employees' bonuses, of which no less than 20% of the actual distributed amount for the current year shall, in principle, be non-executive employees' compensation; the Bank issues a performance bonus in accordance with the Bank's overall business operating performance and various indicators of its "Employee Performance Appraisal Regulations", "Employee Bonus Payment Regulations", and "Employee Remuneration Distribution Plans", by combining individual employee's professional performance with their performance review.</p>	4-2 No deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Principles Best Practice Principles for TWSE/TPEX Listed Companies with Reasons
	Yes	No	Summary	
4-3 Does the Bank provide a healthy and safe work environment and organize health and safety training for its employees on a regular basis?	✓		<p>4-3 a. The Bank has an Occupational Safety and Health Committee with 9 members, including 3 labor representatives, and holds regular quarterly meetings to review, coordinate and recommend the Bank's occupational safety and health policies and improve the Bank's safety and health management quality.</p> <p>b. The Bank has "Safety and Health Work Rules" to implement occupational safety and health policy, and we also have "Program to Prevent Employee Musculoskeletal Disorders Brought on by Repetitive Tasks", "Program to Prevent Employee Ailments Brought on by Exceptional Workload", "Program to Protect Maternal Employee's Health", and "Program to Prevent Employee Infringement Happened in Workplace", "Labor Health Service Program" and "Labor Health Management Program" to prevent occupational disasters and diseases.</p> <p>c. The results of the graded management employee health examinations focused on the prevention and control of risk factors in the early stages of chronic diseases, and personalized health guidance provided by attending doctors. A total of 346 employees were interviewed in 2025. Doctors provided health education and prevention and treatment of hypertension, hyperlipidemia, and hyperglycemia, encouraged appropriate exercise, and promoted healthy eating habits to enhance employees' self-management of health knowledge and skills, to create a more friendly, healthy and safe workplace environment.</p> <p>d. Employees are regularly selected to participate in occupational safety and health training, in 2025, the Bank keep the safety of workplace and health of employees through holding thematic lectures such as "Workplace bullying and Sexual harassment," "Creating a friendly workplace starts with understanding and prevention.," and "Influenza Prevention."</p> <p>e. The Bank's Taipei Building has passed the ISO 45001 occupational safety and health management system certification renewal on September 18, 2025(certificated period is 2025/11/4~2028/11/3). The Bank actively implements employee workplace safety and health, and improves occupational safety and health in the workplace. With reference to international standards, the Bank actively manages risks and establishes an appropriate safety and health foundation and management system early to protect the safety and health of employees and related workers.</p> <p>f. In 2025, there were a total of 8 occupational accidents in the Bank. These cases will be used as examples in the "Occupational Safety and Health In-Service Education and Training Program" to prevent similar incidents in the future. In addition, a total of 36 employees from the Bank applied for sick leave in 2025 due to work-related injuries, of which 30 employees of the Bank were injured during commuting, and 6 were injured due to official duties, accounting for 0.51% of the total number of employees. In the Bank's annual executive meeting, managers at all levels are requested to publicize to their colleagues to pay attention to traffic and personal safety to avoid accidents.</p> <p>g. There were no fire incidents at the Bank in 2025.</p> <p>h. For information on employee safety and security, please refer to IV. Operational Overview, G. Labor-Management Relations, a. 3. Employee Safety and Security Measures.</p>	4-3 No deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies with Reasons
	Yes	No	Summary	
4-4 Does the Bank establish effective career development and training plans for its employees?	✓		<p>4-4 a. The Bank attaches great importance to the career development of on-the-job employees. During the period of service in the Bank, employees are supplemented by diversified training channels, including orientation training for new employees, assistant manager training, supervisor function training, etc., to improve employees' professional knowledge and encourage employees to participate in various functional training courses, license verification and online English courses, etc., and provide the digital platform courses of CWLC to cultivate employees' self-learning atmosphere and cultivate cross-disciplinary talents.</p> <p>b. The Bank continues to provide employees training through digital and hands-on courses, assisting them to specialize in finance; the Bank provided 534,601.9 hours training in total, with the per capita training hours of 76.92 based on 6,950 employees as of December 31, 2025.</p>	4-4 No deviation.
4-5 Does the Bank comply with relevant regulations and international standards regarding customer health and safety, customer privacy, marketing and labeling of its products and services and set up relevant consumer or customer protection policies and complaint procedures?	✓		<p>4-5 The Bank handles financial products and services in accordance with the relevant regulations and international standards of the business competent authorities to safeguard the rights and interests of consumers:</p> <p>a. In purchase of various types of thermal paper rolls, each unit of the Bank requires manufacturers to produce product test reports and comply with national standards to protect customers' rights and interests.</p> <p>b. In order to implement personal data protection, the Bank has formulated "Personal Information File Security Management Program" and related management specifications in accordance with the "Regulations Governing Security Measures of the Personal Information File for Non-government Agencies Designated by Financial Supervisory Commission". In addition, to comply with the EU "General Data Protection Regulation" and the UK "Data Protection Act 2018", the Bank also has formulated the "EU and UK Personal Data Management Regulations"; the Bank has done the personal data management procedures for the collection, processing and utilization of the Bank's operational activities, and personal data security management measures, and set mechanisms such as emergency response and notification of personal data security incidents to maintain customer privacy.</p> <p>c. The Bank's marketing and labeling of various financial products and services shall explain the important contents and exposed risks in the contract, express them in prominent fonts or methods, and list the complaint channels of consumers for disputes arising from financial products or services provided by the Bank.</p> <p>d. In order to protect the rights and interests of financial consumers and handle financial consumption disputes fairly, reasonably and effectively, in accordance with "Principle for Financial Service Industries to Treat Clients Fairly", "Financial Consumer Protection Act" and its relevant sub-laws, the Bank has formulated "Fair Customer Treatment Code", "Financial Consumer Protection Policy", "Financial Consumer Protection Practice Guidelines", "Consumer Complaint Handling Guidelines", "ISO 10002 Complaint Organization and Management Guidelines", "Guidelines for Friendly Financial Services for People with Disabilities", "Notes on Providing Financial Services for People with Disabilities" and "Guidelines for Fair Treatment of Elderly Customers", etc. In addition, the "Treat Customers Fairly Facilitating Committee" was established, ensuring all divisions provide products and services meet the standard of fair treatment through transaction in design, advertisement, sale, contract fulfillment, service counseling and dealing customer complaints, and complying with the financial consumer protection principle so as to implement financial consumer rights and interest protection and improve service quality of the Bank.</p>	4-5 No deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies with Reasons
	Yes	No	Summary	
4-6 Does the Bank formulate supplier management policies that require suppliers to follow relevant regulations on issues such as environmental protection, occupational safety and health, or labor rights? How is the implementation?	✓		<p>e. To optimize the customer complaint management mechanism, the Bank has implemented the ISO 10002 international standard for customer complaint management. This includes organizational and management policies, management objectives, quantitative monitoring indicators, risk and opportunity identification, and management review meetings, in order to enhance the existing complaint management mechanism and strengthen the integrity of the complaint process.</p> <p>4-6 a. To cooperate with suppliers in being committed to the practice of corporate social responsibility, and comply with relevant laws and regulations such as labor rights and human rights, occupational safety and health, environmental protection, and ethical corporate management. The Bank has issued the "Sustainable Procurement Policies," "Corporate Social Responsibility Standards of the Supplier", which stipulates that when the Bank signs a contract with a supplier, the supplier shall be required to sign the "Undertaking to Commit to Social Responsibility by the Supplier" and the content shall be implemented to comply with the Bank's ethical corporate management best practice principles and corporate social responsibility policy of both parties. The Bank may terminate or rescind the contract at any time when above-mentioned policies have been violated and have a great impact on environment and society to the source of community, or if the supplier is involved in dishonest behavior.</p> <p>b. To fulfill commitment and responsibility for supplier management, the Bank has stipulated "Guideline for Chang Hwa Commercial Bank Encouraging Suppliers to Carry out Corporate Social Responsibility" to promote CSR policies through communication meetings with suppliers and requires suppliers to fill in the "Self-assessment Checklist on Corporate Social Responsibility for Suppliers" and substantive transactions can be carried out after the Bank's review that there is no violation of laws and regulations. The Bank also visits suppliers with large transaction irregularly, and fills in "Supplier Visit Report" according to results to make sure the current status of suppliers to supervise them to implement corporate social responsibility.</p> <p>c. The Bank has established the "Human Rights Policy" and "Human Rights Due Diligence Procedure," conducting human rights due diligence at least once a year. The process includes identifying human rights issues, identifying major issues, risk assessment and management, and monitoring and disclosure. Suppliers are included in the identification process for risk assessment and management. In 2025, the Bank initially visited one supplier with human rights management concerns (labor hours issues) and requested the supplier to explain the subsequent remedial management of labor rights disputes. After the supplier implemented internal review measures such as compliance promotion and employee training, no further disputes occurred. This case will be included in future case analyses to improve the Bank's supplier human rights management.</p> <p>d. The procurement management work passed the ISO 20400 sustainable procurement standard (BSI) audit in 2025. A total of 47 suppliers signed "Undertaking to Commit to Social Responsibility by the Supplier" (100% achievement rate), and accomplished interview for 2 suppliers as well, to master the results of suppliers' corporate social responsibility practices.</p>	4-6 No deviation.

Promotion Item	Implementation Status			Deviations from the Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies with Reasons
	Yes	No	Summary	
5. Does the Bank refer to internationally-used standards or guidelines for the preparation of reports such as ESG reports to disclose non-financial information? Are the reports certified or assured by a third-party accreditation unit?	✓		The Bank published its 2024 ESG Report in 2025, following the GRI Sustainability Reporting Standards 2021 and the SASB Commercial Banks Standard. Both reports received independent assurance opinions from BSI, a third-party verification body. The former underwent a Type 2 moderate assurance in accordance with the AA1000 Assurance Standard V3, while the latter underwent a Type 1 adherence assurance. In addition, in accordance with the Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies, the Bank engaged EY as its independent limited assurance provider in accordance with the Standards on Assurance Engagement No.3000 on Assurance Engagements Other than Audits or Reviews of Historical Financial Information; the aforementioned ESG Report is disclosed on the Bank's official website.	No deviation.
6. If the Bank has established sustainable development best-practice principles based on the "Sustainable Development Best Practice Principles for TWSE / TPEX Listed Companies", describe the implementation and any deviations from such principles: The Bank's "Sustainable Development Best Practice Principles" is formulated with reference to the "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies", (former name refers to Corporate Social Responsibility Best Practice Principles for TWSE/TPEX Listed Companies) the implementation of relevant affairs is in accordance with the principles currently, and there is no deviation.				
7. Other important information to facilitate a better understanding of sustainable development practices: For other implementation of sustainable development by the Bank, please refer to IV. Operational Overview, C. Corporate Responsibility and Moral Behavior, and the Bank's 2025 ESG Report.				

h. Climate-related Information for the Bank

1. Implementation Status on Climate-related Information

Item	Implementation Status
1. Description of the Board's and management's oversight and governance of climate-related risks and opportunities.	The Board of Directors is the highest governance body for climate and nature issues, guiding, supervising, and managing the Bank's exposure to climate and nature risks. A task force for climate and nature-related financial disclosures has been established to identify and assess climate and nature risks and opportunities. Based on relevant issues, policies are formulated to create environmental action plans and oversee their implementation. The Risk Management Division compiles this information and reports quarterly to the Board of Directors, the Sustainable Development Committee, and the Risk Management Committee to ensure effective responses to climate and nature risks and opportunities.

Item	Implementation Status				
<p>2. Description of how the identified climate risks and opportunities affect the Company's business, strategy, and finances (in the short, medium, and long term).</p>	<p>In accordance with the risk/opportunity types recommended by TCFD and TNFD, including immediate and long-term physical risks, as well as transition risks related to policies and regulations, technology, market, and reputation, we have identified several climate and nature-related risk and opportunity items relevant to the banking industry. The top three ranked items in terms of risk and opportunity have been evaluated for their impact on our operations as follows:</p> <p>(1) Climate and Nature Risk:</p>				
	Type of Risk	Risk Event	Financial Impact Period	Business and Strategy Impact	Corresponding response
	Physical	Natural disasters causing suspension of operations at business locations and declines or interruptions in capacity	Medium-term	<p>Current impact: Under climate change, typhoons and torrential rainfall are becoming increasingly frequent and intense. This may cause the Bank's business locations to be damaged by natural disasters such as flooding and strong winds, resulting in losses in the value of assets including building structures, IT equipment, and vehicles. Such events may also accelerate infrastructure aging and increase maintenance and repair costs for building facilities.</p> <p>Expected impact: Extreme weather may cause business disruptions and even pose threats to the safety of employees and customers, thereby adversely affecting business continuity and brand reputation.</p>	<p>① The Bank has formulated the "Chang Hwa Bank Business Continuity Plan (BCP)" to ensure that all units across the Bank can maintain normal operations and avoid business interruption when disaster events such as climate change-related incidents or extreme rainfall occur.</p> <p>② The Bank has strengthened climate change adaptation and disaster prevention awareness measures, including information on sources of sandbags, operation and use of flood barriers, and pre-flood-season inspections of drainage ditches. Newly established branches will also conduct relevant risk identification and introduce climate change adaptation plans and awareness measures to reduce the impacts of climate change or extreme rainfall. In addition, to protect branch assets, the Bank has planned the installation of flood barriers. Installation was completed at 57 branches in 2025, and all remaining branches are expected to complete installation in 2026.</p>
	Physical	Rising average temperatures	Medium-term	<p>Current impact: As extreme temperature events increase and average temperatures continue to rise, the use of air-conditioning and cooling equipment will increase, further raising energy consumption.</p> <p>Expected impact: At the same time, due to Taiwan's power sector transition, electricity prices are expected to rise in the future. In addition, high temperatures may negatively affect the stability of equipment operations, increasing the Bank's daily operating costs and placing pressure on the Bank's long-term financial performance.</p>	<p>In response to extreme weather and rising operating energy costs, the Bank has implemented relevant measures to reduce climate risk, summarized as follows:</p> <p>① For newly constructed buildings, the Bank plans and designs projects with the goal of obtaining the "Green Building Label." For existing buildings, the Bank applies for building energy-efficiency ratings. From the design stage, the Bank considers ventilation, heat insulation, lighting, and the proportion of green building materials used, thereby reducing future operating costs.</p> <p>② When purchasing, replacing, or leasing major energy-consuming equipment such as lighting, air conditioning, official vehicles, and other equipment, priority should be given to those with energy-saving and carbon-reduction benefits, and equipment performance should be gradually improved.</p> <p>The Bank has established solar-powered branches by installing solar power generation equipment on branch rooftops to reduce the use of purchased electricity.</p> <p>③ It is recommended that all units, while ensuring that air conditioning temperature settings comply with the "Energy Management Act" and the "Energy Conservation Regulations to be Followed by Designated Energy Users," make good use of air conditioning equipment or other ventilation and cooling facilities to maintain appropriate temperatures and good ventilation, thus balancing energy conservation and environmental comfort.</p>

Item	Implementation Status				
	Type of Risk	Risk Event	Financial Impact Period	Business and Strategy Impact	Corresponding response
	Transition	Investee companies and financing clients facing technological transition	Medium-term	<p>Current impact: In response to increasingly stringent global climate policies, industries need to invest substantial resources in low-carbon technologies and product research and development, which increases the credit risk and market risk of the Bank's investee companies and financing clients.</p> <p>Expected impact: If investee companies or financing clients fall behind in transition progress due to excessive R&amp;D investment costs or insufficient transition efforts, they may face declining revenue, difficulties in fund recovery, or even default risk. The Bank needs to strengthen the assessment and management of transition risks to reduce the possibility of impairment to investment or lending positions.</p>	<p>To implement the Bank's sustainable finance policy and drive corporate sustainable development, carbon reduction and transformation, and reduce ecological impact, separate operational procedures have been established for credit granting and investment negotiation.</p> <p>① Investment Business:            Before Making Investment:            In accordance with the "Responsible Investment Guidelines", the "ESG Checklist (including climate risk)" will be used to assess the ESG performance of investment targets and examine whether there are any significant violations of ESG-related issues to determine the feasibility of the investment. If the investment target is a high-carbon emission industry as defined by the Bank's "Industry-Specific Credit and Investment Limit Management Guidelines," a climate risk assessment must be conducted. If it is a highly sensitive industry and does not meet the exceptions, an enhanced risk assessment review must be conducted.            After Making Investment:            The Bank regularly tracks portfolio and examine performance of investee, and conducts necessary engagement or position adjustments if necessary. In 2025, the Bank engaged with 29 investee companies that did not participate in the Science Based Targets initiative (SBTi) for equity and debt investments, encouraging them to join the SBTi and commit to submitting carbon reduction targets. The results of these engagements disclosed in the 2025 Sustainability Report. As of the end of November 2025, the Bank had newly invested NT\$5.5 billion in green bonds, and the cumulative investment amount has increased by 42% compared to the end of 2024.</p> <p>② Credit Business:            During the review process, the Bank referenced the "Reference Guidelines for the Recognition of Sustainable Economic Activities" and guided credit clients toward low-carbon transformation through a collaborative mechanism.            To guide clients in accelerating their transformation and reducing their capital investment costs, the Bank is promoting the "Sustainability Performance-Linked Preferential Credit Project Loan," which implements differentiated credit terms. Based on the client's carbon reduction performance and the feasibility of their transformation plan, the loan interest rate is linked to the client's specific carbon reduction targets.            To assist SMEs in acquiring the necessary funds for equipment upgrades, replacements, or process optimization, and to mitigate the risk of supply chain disruptions due to insufficient transformation, the Bank continues to offer green and energy-saving service industry project loans, wastewater resource recovery products, and, in accordance with related policies, promotes the "SME Diversified Development Loan" and "ESG Credit Promotion" projects.</p>

Item	Implementation Status				
(2) Climate and Nature Opportunity:					
Type of Opportunity	Opportunity Event	Financial Impact Period	Business and Strategy Impact	Corresponding response	
Investing and Financing Business	Developing green financial services	Short-term	<p>Current impact: In response to international sustainable finance trends and Taiwan's Green and Transition Finance Action Plan, the Bank develops low-carbon products and services, such as green deposits, green bonds, sustainability-linked loans, and renewable energy project financing. It also launches project financing, green bonds, or sustainable development loans for enterprises engaged in water-saving technologies, circular water reuse, and wastewater treatment. These initiatives provide diversified green financial services, create new business opportunities, and help customers transition and pursue sustainable development.</p> <p>Expected impact: Market attention to sustainability and climate issues will increase demand for low-carbon products and services. Through financial products, funds will be guided toward green industries.</p>	<p>① Investment business: The Bank actively plans to continue issuing green-related bonds. In 2025, it issued NT\$1 billion in green bonds.</p> <p>② Credit business: In response to international sustainable finance trends and the Green and Transition Finance Action Plan, and to guide the society to attach importance to sustainable development while exerting the influence of sustainable finance, the Bank continues to promote green deposits, continue the preferential loan program linked to sustainability performance, and launch related products such as project loans for the green transition of industrial wastewater treatment, and special loan for the recycling and disposal of recyclable waste. These initiatives promote a low-carbon, resilient, and sustainable development pathway. The Bank will continue to develop green products and services in the future.</p> <p>③ Deposit Business: To further expand the foundation of our "Corporate Payroll Transfer Business" and encourage businesses to implement energy conservation, carbon reduction, and green operations, the Bank will continue to run the "Sustainable Performance-Linked Payroll Incentive Program".</p>	
Financing Business	Increasing credit to the green energy industry	Short-term	<p>Current impact: The Bank expands credit extension business related to the green energy industry and actively participates in green industry infrastructure syndicated loans, solar power plant equipment and engineering financing, wind power generation projects, and other initiatives.</p> <p>Expected impact: Continuing to expand green energy industry-related business can not only enhance resilience in response to climate change risks, but also create green business opportunities.</p>	<p>① In response to the government's "Program to Encourage Lending by Domestic Banks to Enterprises in the Six Core Strategic Industries" and the "Green and Transition Finance Action Plan", the Bank targets the green energy and renewable energy industries, assists enterprises participating in relevant programs or engaged in green production and services in obtaining financing, and continues to expand green energy industry credit clients through solar equipment and engineering financing, offshore wind power-related loans, and other lending cases.</p> <p>② To align with government policies and assist SMEs in achieving net-zero transformation, the "Promoting ESG Credit" program has been revised to encourage green credit, sustainability performance linkage, and social responsibility credit, and a new SME diversified development project loan was added.</p>	

Item	Implementation Status				
	Type of Opportunity	Opportunity Event	Financial Impact Period	Business and Strategy Impact	Corresponding response
					<p>The Bank continues to promote the online and mobile delivery of financial services, including online banking, mobile banking, online account opening, and mobile payment. It has also developed Taiwan Power Company supply chain financing. By reducing over-the-counter operations, paper usage, and the number of customer visits to bank branches, the Bank reduces carbon emissions from its operations and service processes.</p>
Products and Sales, Operations	Increasing digital financial services	Short-term	<p>Current impact: The Bank develops and optimizes digital financial services, increasing the usage rate of e-services such as online banking, mobile payment, and online order placement/insurance application transactions, thereby enhancing customer convenience and loyalty.</p> <p>Expected impact: Through digital transformation, the Bank reduces customers' traffic time as well as paper and resource consumption in operating processes, lowering operating costs. It can also reduce the carbon footprint and resource consumption, helping mitigate the impact of the Bank's operations on climate change and natural ecosystems.</p>	<p>① For online banking (mobile banking included), the Bank continues to optimize and promote online services to enhance convenience of online banking. In 2025, the Bank launched the "ChaiBo APP," integrating services such as account management, foreign exchange, investment, loans, and credit cards, thereby reducing reliance on physical locations and manual operations.</p> <p>② For digital deposit business, account opening and subsequent review procedures have been moved online to reduce the use of paper documents, and the Bank continues to plan for system-based operations to replace manual operations.</p> <p>③ For Taiwan Power Company supply chain financing and loan services, the Bank has introduced online drawdown mechanisms for corporate suppliers and online loan application mechanisms for micro and small enterprises. For personal loans, the Bank uses the "eLoan online loan platform" to enhance paperless services and reduce carbon emissions from service processes.</p> <p>④ The Bank continues to promote mobile insurance application and online insurance operations, and increase the number of online partner insurance companies and expand the range of applicable products. The Bank introduced a paperless mechanism for property insurance renewals. Through the online acceptance model for automatic renewal of residential insurance, the Bank improves operational efficiency and reduces paper usage.</p> <p>⑤ Continuing to promote electronic payment services, a new partnership with "LINE Pay Money" has been established to link deposit account services, completing cooperation with the 10<sup>th</sup> dedicated electronic payment institution. This has successfully introduced an online payment mechanism to replace cash payments, boosting digital transactions and increasing the flexibility of deposit account usage, thereby promoting digital transformation and energy conservation and carbon reduction.</p>	

Item	Implementation Status
3. Description of the impact of extreme climate events and transition actions on finances.	Regarding investee companies and financing clients facing technological transition Current impact: In response to increasingly stringent global climate policies, industries need to invest substantial resources in low-carbon technologies and product research and development, which increases the credit risk and market risk of the Bank's investee companies and financing clients. Expected impact: If investee companies or financing clients fall behind in transition progress due to excessive R&D investment costs or insufficient transition efforts, they may face declining revenue, difficulties in fund recovery, or even default risk. The Bank needs to strengthen the assessment and management of transition risks to reduce the possibility of impairment to investment or lending positions.
4. Description of how processes for identifying, evaluating, and managing climate risk are integrated into the overall risk management system.	The Bank adheres to the TCFD framework and has integrated climate risks into its "The Integrated Risk Management Policy". In order to establish a mechanism for managing climate risks and incorporate the natural environment into the assessment and disclosure scope, the "Climate Risk Management Policy" was revised in 2025 and renamed the "Climate and Nature Risk Management Policy." The Climate and Nature-related Financial Disclosure Task Force identifies or assesses climate and nature risks and opportunities, formulates environmental policies, supervises implementation, and regularly tracks and monitors the execution of climate-related measures.
5. If scenario analysis is used to assess the resilience to climate change risks, the scenarios, parameters, assumptions, analytical factors, and major financial impacts should be described.	The Bank conducts long-term (estimating the years 2030 and 2050) and short-term scenario analyses in accordance with the "Plan for Climate Change Scenario Analysis of Domestic Banks (2024 Edition)" issued by the FSC. <ul style="list-style-type: none"> <li>(1) Long-term scenario:                             <ul style="list-style-type: none"> <li>① Orderly Transition: Aligned with NGFS's "Net Zero 2050" and IPCC's "SSP1-1.9".</li> <li>② Disorderly Transition: Aligned with NGFS's "Delay Transition" and IPCC's "SSP1-2.6".</li> <li>③ Passive Transition: Aligned with NGFS's "Fragmented World" and IPCC's "SSP2-4.5".</li> </ul> </li> <li>(2) Short-term scenario analysis includes the "Physical Risk - Intensity Adjustment", "Transition Risk - Carbon Pricing Policy" and "Comprehensive Loss" scenarios.</li> </ul> Relevant information, including the ratio of expected credit loss to net asset value and pre-tax profit and loss for the base year, will be disclosed in the 2025 ESG Report.
6. If there is a transition plan for managing climate-related risks, the plan's details, as well as the indicators and goals used to identify and manage both physical and transition risks should be described.	<ul style="list-style-type: none"> <li>(1) To implement responsible finance and achieve the national goal of net-zero emissions by 2050, using 2022 as the base year for our investment and financing portfolio, the Bank has committed to gradually reducing investments and financing in the thermal coal and unconventional oil and gas industries, and to completely exclude these industries by 2040. During this period, investment and financing projects that are related to green transformation, sustainable development, or have specific plans for carbon reduction and industrial transformation may be evaluated and considered for acceptance. Additionally, there may be ongoing communication and collaboration on carbon reduction and transformation. To achieve the goals related to the Bank's green finance business, we have also established relevant indicators, the implementation status over the past three years, and related action plans.</li> <li>(2) Using 2020 as the baseline year for its operations, the Bank has set targets for reducing greenhouse gas emissions, establishing environmental sustainability indicators (including electricity and water consumption), increasing the use of renewable energy, and increasing the purchase of renewable energy certificates and carbon offsets. The Bank has established three major carbon reduction strategies: improving energy efficiency in air conditioning and lighting, transitioning fuel-powered vehicles to hybrid or fully electric, and increasing the use of renewable energy to bridge the carbon reduction gap. We are developing climate adaptation plans based on the climate risk levels of our operational sites, gradually moving towards the net-zero target.</li> </ul>
7. If internal carbon pricing is used as a planning tool, the basis for determining the price should be described.	The Bank implements its internal carbon pricing using the Shadow Pricing model, in accordance with Article 56 of the Climate Change Response Act. The internal carbon pricing rate of the bank is set at NT\$300 per ton.

Item	Implementation Status
8. If climate-related goals are set, the information on the activities covered, the scope of greenhouse gas emissions, the planning schedule, and the annual achieving progress should be described; if carbon offsets or Renewable Energy Certificates (RECs) are used to achieve the related goals, the source and amount of carbon reduction credits offset or the amount of Renewable Energy Certificates (RECs) should be described.	The Bank's greenhouse gas reduction target is based on the Science Based Targets initiative (SBTi), using the 2020 total greenhouse gas emissions (carbon emissions from Category 1 and Category 2) as the base year. The Bank has set a mid-term target of reducing emissions by 42% by 2030 compared to 2020. In 2025, the Bank's greenhouse gas emissions were 12,932.139 tCO <sub>2</sub> e (purchasing 2,512,761 kWh of green electricity), representing a reduction of 29.09% compared to 2020. The progress of implementation is 69%.
9. Inventory and assurance of greenhouse gas emissions, reduction targets, strategies, and specific action plans (be completed in Sections 1-1 and 1-2).	

1-1 Greenhouse Gas Inventory and Assurance Results of the Bank for the Last Two Years

1-1-1 Greenhouse Gas Inventory Information

Description of GHG emissions (tCO <sub>2</sub> e), intensity (tCO <sub>2</sub> e per million NT\$), and data coverage for the last two years.						
	2025	2024	2023	2022	2021	2020
Direct GHG Emissions (tCO <sub>2</sub> e)	1,967.941	2,006.416	2,133.566	2,075.020	2,097.131	2,374.304
Indirect GHG Emissions from Energy (tCO <sub>2</sub> e)	10,964.198	12,045.407	13,008.712	15,016.773	15,356.797	15,862.188
Total Emissions (Direct + Indirect GHG Emissions from Energy)	12,932.139	14,051.823	15,142.278	17,091.793	17,453.928	18,236.492
Carbon Intensity (tCO <sub>2</sub> e per NT\$ million)	0.2854	0.3360	0.3926	0.5007	0.6084	0.6676
Data Coverage of Direct GHG Emissions and Indirect GHG Emissions from Energy	All domestic, oversea, and subsidiary business units					
Other Indirect GHG Emissions (tCO <sub>2</sub> e)	18,324.495	14,337.069	14,676.566	14,559.872	13,588.282	13,023.129
Data Coverage of Other Indirect GHG Emissions	All domestic, oversea, and subsidiary business units		All domestic business units			

Note: Direct emissions (Category 1, also known as Scope 1, refers to emissions directly from emission sources owned or controlled by the company), indirect emissions from energy (Category 2, also known as Scope 2, refers to indirect greenhouse gas emissions resulting from the use of purchased electricity, heat, or steam), and other indirect emissions (Categories 3-5, also known as Scope 3, refers to emissions generated by company activities that are not indirect emissions from energy but instead originate from emission sources owned or controlled by other companies).

1-1-2 Greenhouse Gas Assurance Information

Description of the assurance status for the last two years ending on the publication date of the Annual Report, including the assurance scope, the assurance agency, the assurance criteria, and the assurance opinion.		
	2025	2024
Assurance Scope	All domestic and oversea business units, including subsidiaries	All domestic and oversea business units, including subsidiaries
Assurance Agency	BSI Taiwan Branch (British Standards Institution)	BSI Taiwan Branch (British Standards Institution)
Assurance Criteria	ISO 14064-3 : 2019	ISO 14064-3 : 2019
Assurance Opinion	<p>After completing BSI GHG emissions verification / validation procedures, the following conclusions were drawn:</p> <ol style="list-style-type: none"> <li>1.The corrective and preventive actions for outstanding issues are accepted.</li> <li>2.Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.</li> <li>3.The level of assurance of direct greenhouse gas emissions and indirect greenhouse gas emissions from imported energy (ISO 14064-1:2018 Category 1 and 2) in the inventory report is reasonable, and the validation and agreed-upon procedures (AUP) process for the other indirect greenhouse gas emissions (Category 3-6) is applied</li> </ol>	<p>After completing BSI GHG emissions verification / validation procedures, the following conclusions were drawn:</p> <ol style="list-style-type: none"> <li>1.The corrective and preventive actions for outstanding issues are accepted.</li> <li>2.Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.</li> <li>3.The level of assurance of direct greenhouse gas emissions and indirect greenhouse gas emissions from imported energy (ISO 14064-1:2018 Category 1 and 2) in the inventory report is reasonable, and the validation and agreed-upon procedures (AUP) process for the other indirect greenhouse gas emissions (Category 3-6) is applied.</li> </ol>

1-2 Greenhouse gas reduction goals, strategies, and specific action plans

Description of the baseline year and data, reduction targets, strategies, specific action plans, and the achievement of reduction targets for greenhouse gas emissions.
<p>The Bank's greenhouse gas reduction goal is based on the Science Based Targets initiative (SBTi). The goal is to reduce emissions by 42% by 2030 compared to the baseline year of 2020, which had a total of 18,236.492 tCO<sub>2</sub>e in greenhouse gas emissions (Category 1 and Category 2 emissions). The Bank has established three strategies to reduce carbon: improving energy efficiency in air conditioning and lighting, transitioning fuel vehicles to hybrid or electric vehicles, and increasing the use of renewable energy to offset carbon emissions. Additionally, the bank will replace all lighting equipment with LED, prioritize the replacement of air conditioning units older than 30 years, replace fuel cars with hybrid cars, replace fuel motorcycles with electric motorcycles, install solar power systems on branch roofs for self-consumption, and purchase green energy. These six actions will be implemented to promote greenhouse gas reduction throughout the Bank. In 2025, the Bank's greenhouse gas emissions were 12,932.139 tCO<sub>2</sub>e, representing a reduction of 29.09% compared to 2020. The progress of implementation is 69%.</p>

i. Implementation of Ethical Corporate Management and Deviations from "Ethical Corporate Management Best Practice Principles for TWSE /GTSM Listed Companies" with Reasons.

Evaluation Item	Implementation Status			Deviations from "Ethical Corporate Management Best Practice Principles for TWSE /GTSM Listed Companies" with Reasons
	Yes	No	Summary	
1. Establishment of ethical corporate management policy and program				
1-1 Does the Bank have policies and practices for ethical corporate management passed by the Board of Directors and clearly state them in regulations and publicly available documents? Do the Board of Directors and senior management make commitments to actively implement those business policies?	✓		1-1 To implement the policy of ethical corporate management, and actively guard against unethical behavior, the Bank has formulated the "Ethical Corporate Management Best Practice Principles" and approved by the Board of Directors, stipulating that the Bank's personnel (including directors, supervisors, managerial officers, employees, appointees, etc.) shall properly implement the philosophy of honesty, fairness, respect, openness and transparency within the scope of business activities. During the performing of all duties, personnel shall uphold the aforementioned corporate ethics core value, and comply with all relevant laws, regulations and company policy, in order to ensure conducts and behaviors complying with the professional ethics and moral, and establish proper corporate governance and risk control mechanism, thereby creating a management environment of sustainable development. The Board of Directors and management level of the Bank shall actively implement these Principles in order to use such Principles as the code of conduct, and shall properly execute it in the internal management and external commercial activities.	1-1 No deviation.
1-2 Does the Bank establish an evaluation mechanism for the risk of unethical conduct that regularly analyzes and evaluates business activities with higher risks of unethical conduct in the business scope? Do the Bank have any plan which at least includes the precautionary measures prescribed in Article 7 Paragraph 2 of the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies"?	✓		<p>1-2 a. The Bank implements unethical behavior risk assessment mechanism, regularly analyzes and assesses unethical risks in every aspect of business operation. According to related documents and data of the Bank's and other bank's unethical behavior and internal fraud cases, and the current year's operating conditions, internal audit results, inspections by competent authorities, and the results of the Personnel Review Committee's review results, etc., to comprehensively assess the residual risks, and based on the assessment results, the Bank's business supervision unit will formulate and revise relevant preventive measures. The relevant content covers various behavior's preventive measures mentioned in Paragraph 2, Article 7 of "Ethical Corporate Management Best Practice Principles for TWSE / GTSM Listed Companies." The Bank's "Ethical Corporate Management Best Practice Principles" which stipulates: that the Bank's personnel shall not provide or receive, either directly or indirectly command or require any unreasonable presents, hospitality or other improper benefits; that they shall abide by related regulations pertaining to intellectual property rights, the Bank's guidelines and contract regulations; nor can they engage in unfairly competitive conduct; that they shall comply with the "Securities and Exchange Act" and shall not use privileged and undisclosed information to engage in inside trading, or disclose it to any third party in order to prevent other parties from using such undisclosed information for inside trading, etc. Meanwhile, relevant business management units have also added or strengthened existing control measures and procedures for higher-risk projects.</p> <p>b. The Bank's "Employee Code of Conduct" stipulates the following related guidelines:                      (a) Employees need to obtain the Bank's permission before taking part in political campaign activities, political fund-raising activities, charitable activities, non-for-profit activities or volunteer activities in the name of the Bank.                      (b) Employees shall not promise customers on sharing interest and undertaking financial losses, and refrain from demanding, offering or receiving, directly or indirectly, any improper funds, things of value, donations, hospitality or other benefits, which may impact their professional judgment and the objectivity of executing duties.                      (c) Employees shall protect the Bank's assets as well as other assets under his / her dutiful custody.                      (d) Employees shall provide premium customer with service and innovative products, and shall not seek competitive benefits via unethical or illicit business activities, and shall not promise customer on providing specific interest, consideration, undertaking losses, promoting investment of specific financial products.</p> <p>c. The Bank has formulated the "Regulations for External Donation," stipulates any donation shall be examined beforehand, each business division which is being a donator shall examine eligibility of the donee, donation purpose, rationality of the donation amount, and shall assess whether the donation is benefit for the morality, which have substantial benefits or devotions for the Bank's corporate image and business promotion are allowed to perform or recognize. In 2025, relevant donations meet standard of the Bank's relevant regulations, none of them are provided with illicit political donations, charitable donations, bribes in disguise.</p>	1-2 No deviation.

Evaluation Item	Implementation Status			Deviations from "Ethical Corporate Management Best Practice Principles for TWSE / GTSM Listed Companies" with Reasons
	Yes	No	Summary	
1-3 Does the Bank establish any program that clearly define operating procedures, behavior guidelines, punishment and complaint systems for violations in the unethical conduct prevention plan, and implement them, regularly review and revise the program?	✓		1-3 a. The Bank has formulated the "Ethical Corporate Management Best Practice Principles" and the relevant regulations to guard against unethical conduct, which include the "Rules of Procedures for Board of Directors Meetings," "Code of Ethical Conduct," "Employee Code of Conduct," "Work Rules," "Directions for Treasury Division to Conduct Financial Transactions," "Operation Regulations for Transactions with Stakeholders regarding Credit Operation," "Operating Regulations for Transactions with Stakeholders Other Than Credit Operation," etc., in order to prevent unethical conduct, and regularly review aforesaid related regulations. b. The Bank has also adopted the "Employees Reward and Discipline Implementation Regulations" as a basis for punishments and remedies; any employee who is found and proved to have committed an unethical conduct will be transferred to the Personnel Review Committee for punishment. If the employee subject to disciplinary action refuses to accept the result of the disciplinary action, he or she may state the reasons and file an appeal with relevant evidence. c. For senior management personnel, the Bank has established the "Regulations Governing Responsibility Map Management". If any serious dishonesty occurs, accountability procedures will be initiated.	1-3 No deviation.
2. Implementation of ethical corporate management				
2-1 Does the Bank evaluate the business partner's ethical records and include ethics-related clauses in the business contracts signed with counterparties?	✓		2-1 The Bank's "Ethical Corporate Management Best Practice Principles" stipulates that prior to engaging commercial relations with any third party, the Bank shall examine whether the parties have been implicated in prior incidents of unethical conduct in accordance with the Bank's related rules and regulations (for example: Corporate Social Responsibility Standards of the Supplier), and shall formulate terms with respect to good faith in contracts (for example: related activity contracts of retail channel, etc.) Relevant clauses were included in important commercial contracts established by all divisions of the Bank in the year. Additionally, the Bank has established the "Guideline for Encouraging Suppliers to Carry out Corporate Social Responsibility," which requires our suppliers to complete the "Supplier Corporate Social Responsibility Self-Assessment" and have it reviewed and confirmed by the procurement department. This includes prohibiting corrupt behavior among supplier personnel. For suppliers with transactions exceeding a certain amount, we conduct irregular visits to verify their current implementation of corporate social responsibility, including anti-corruption and anti-bribery measures.	2-1 No deviation.
2-2 Does the Bank have a specialized unit that promotes ethical management and report its performance to the Board of Directors on a regular basis (at least once a year) of integrity operation policy and program of preventing unethical conduct and implementation of monitoring?	✓		2-2 The Bank's "Sustainable Development Committee" is instituted under the Board of Directors and is responsible for promotion of ethical corporate management, and designates Compliance Division to report to Sustainable Development Committee and the Board of Directors annually and shall responsible for the following matters: a. Assisting relevant units to cooperate with regulatory system in order to incorporate ethics and moral values into the company's business strategy and adopt relevant prevention measures against corruption and malfeasance in order to ensure ethical management. b. Assisting the relevant units to analyze and assess on a regular basis business activities within their business scope which are at a risk of being involved in unethical conduct, and adopt relevant regulations to prevent such unethical conducts. c. Assisting the inspection of the internal organization, staffing and job duties, establish mutual supervision and balance mechanisms for operating activities of relatively higher unethical conduct risk in the scope of business. d. Promoting and coordinating ethical policy promotion and training. e. Planning a complaint filing system and ensuring its operating effectiveness. f. Assisting the Board of Directors and management level in auditing and assessing whether the prevention measures taken for the purpose of implementing ethical management are effectively operating, and periodically preparing reports on the assessment of compliance with ethical management in operating procedures. In 2025, the Bank completed all the aforementioned tasks, and the relevant procedures complied with the Bank's regulations. In 2025, two cases of dishonesty were discovered through the Bank's internal control measures. The personnel involved were subsequently dealt with and dismissed in accordance with regulations. The Bank also conducted improvement analysis and implemented corrective measures for the relevant deficiencies, and compiled these findings into the Bank's 2025 Integrity Management Implementation Report, which was submitted to the Board of Directors.  The Bank's FY 2025 ethical corporate management performance was reported to the Sustainable Development Committee and the Board of Directors on February 12 and February 26, 2026 for their recognition.	2-2 No deviation.

Evaluation Item	Implementation Status			Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies" with Reasons
	Yes	No	Summary	
2-3 Does the Bank have any policy that prevents conflict of interest, and provide appropriate reporting channels and implement such policy?	✓		<p>2-3 a. The Bank's "Ethical Corporate Management Best Practice Principles" specifically stipulates articles for recusal of conflict of interest, as the Bank's Board of Directors, management and all employees shall abide by relevant regulations such as the Bank's "Code of Ethical Conduct," "Rules of Procedure for Board of Directors Meetings," "Operation Regulations for Transactions with Stakeholders regarding Credit Operation," "Operating Regulations for Transactions with Stakeholders Other Than Credit Operation," "Stewardship Principles" and "Chang Hwa Bank Long-Term Equity Investment Business and Subsidiaries Management Principles" in order to prevent conflict of interest. The Directors shall practice self-discipline and must not support one another in improper dealings.</p> <p>b. The Bank's "Rules of Procedures for Board of Directors Meetings" stipulates if a Director or a juristic person that the Director represents is an interested party in relation to an agenda item, the Director shall state the important aspects of the interested party relationship at the respective meeting. When the relationship is likely to prejudice the interest of the Bank, that Director may not participate in discussion or voting on that agenda item and shall recuse himself or herself from the discussion or the voting on the item, and may not exercise voting rights as proxy for another director.</p> <p>c. The Bank's "Employee Code of Conduct" outlines its policy against conflict of interest, specifically requiring employees to prioritize seeking the best interest of the Bank in performing their business operations, as well as to prevent conflict or contradiction between an employee's personal interest and the Bank's interest, including possible conflict of interest involving customers, trading counterparties, competitors or other employees as a result of the performance of duties on his/her post. Once employee alerts incidents happen stipulated in "Employee Code of Conduct," or other possible incidents involved in conflict of interest, he/she shall recuse and resort confirmation to manager or compliance supervisor of the unit at once, and make sure after exclusion of possible conflict of interest, employee shall proceed to former conduct or activity.</p> <p>d. The Bank shall comply with relevant regulations set forth by the Banking Act and stipulated by competent authority when conducting credit-rendering business with the Bank's stakeholders. In 2025, the Bank did not have any conflict of interest violations.</p> <p>e. Article 26 of the Corporate Governance Best Practice Principles of the Bank stipulates that when the Bank and its stakeholders or shareholders enter into financial and business transactions between each other shall be made in accordance with related regulations of the Bank, for significant transactions, the proposal should be submitted to the board meetings for approval, and Shareholders' Meeting for approval/report.</p>	2-3 No deviation.
2-4 Has the Bank implemented effective accounting system and internal control system for maintaining ethical corporate management? Are these systems formulated with related audited plan according to the result of unethical conduct risk, and apply it to prevent unethical conduct of implementation of program, or by external auditors?	✓		<p>2-4 a. The Bank establishes its accounting policies and amended it in a timely manner in accordance with regulations as bookkeeping guidelines for business operations and management. Furthermore, multiple layers of authority and accountability have been implemented to ensure sound internal control so that all employees can conduct the Bank's various business operations in good faith.</p> <p>b. The Bank's "Ethical Corporate Management Best Practice Principles" stipulates: "The Bank shall establish effective accounting systems and internal control systems, and shall not keep external books or retain secret accounts. Furthermore, it shall review these systems at all times in order to ensure the continued effectiveness of the design and enforcement of these systems. The Bank's internal audit units shall audit whether the aforementioned systems are in compliance with a regular basis and compile audit reports for submission to the Board of Directors." In line with the aforementioned regulation, the Bank's internal audit has planned and implemented related audit plan based on the unethical behavior risk assessment.</p>	2-4 No deviation.
2-5 Does the Bank organize internal or external training regarding ethical management on a regular basis to maintain business integrity?	✓		<p>2-5 a. The Bank regularly conducts education training in relation to ethical corporate management, in 2025, the Bank conducted the "Ethical Corporate Management Best Practice and Major Code of Conduct" training course (including compliance with laws and regulations, "Ethical Corporate Management Best Practice Principles," "Code of Ethical Conduct," "Employee Code of Conduct," "Complaint Handling Regulations," and "Prohibition of Insider Trading"), 6,883 employees attended this course and adding up to 5,506 person-hours.</p> <p>b. The Bank collects the material disciplinary actions in the financial industry announced by the FSC for references of business units to evaluate the legality of their business operations, and publishes those disciplinary actions on the Bank's internal website. Through various initiatives, we have enhanced employees' professional ethics and strengthened their awareness of legal compliance.</p> <p>c. In order to strengthen the anti-fraud ability of the person in charge of the business unit, internal training courses such as self-assessment are regularly held every year. In addition to in-depth review of the causes of fraud incidents in financial institutions and explanations of the Bank's related internal control operations, the content of the course also discusses the key points of fraud prevention and monitoring for effectively implement self-inspection work, strengthen internal control of business units, and prevent the occurrence of dishonest behavior.</p>	2-5 No deviation.

Evaluation Item	Implementation Status			Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies" with Reasons
	Yes	No	Summary	
3. Implementation of a complaint filing system				
3-1 Has the Bank stipulated a specific complaint and reward system, established channels to facilitate complaint, and assigned appropriate personnel to handle party being complained?	✓		3-1 a. The Bank has formulated the "Ethical Corporate Management Best Practice Principles" and "Complaint Handling Regulations," setting up address, mailbox, hotlines, related channel for complaints. In the circumstances of unethical behavior is identified, including commit crime, misconduct, violation of regulation, the Bank's Compliance Division which is the receiving unit shall designate appropriate personnel to deal with the incident. If the complainant meets the standard of "Implementation Regulations of Employees Reward and Punishment," the Bank would give reward based on practical circumstance. b. Complaint channels are as follows: (a) Reporting Email: chb0111@chb.com.tw (b) Reporting Hotline: (02) 2562-0116 (c) Written Reports: Compliance Division, 8F, No. 57, Section 2, Zhongshan N. Road, Zhongshan District, Taipei City 104 (d) Receiving Unit: Compliance Division	3-1 No deviation.
3-2 Has the Bank implemented any standard procedures, subsequent measures after the procedures, and confidentiality measures for handling reported complaint?	✓		3-2 a. The Bank has formulated "Complaint Handling Regulations," which clarified on the investigated complaint cases, organization responsibilities of the reviewing unit, recusal of interest, complainant protection, file management. The investigation of complaint cases' review or reexamination which identifies to be true would be proceeded by the aforementioned regulation, related investigative unit shall review its internal control system and operational procedure, and submit improvement measures to prevent from occurrence of identical conduct. In addition, respondent and relevant respondent are required to stop doing related behavior and shall be proper handled by related personnel management regulation, and shall be handled by legal procedure for loss claim or dealing by prosecution authority. Receiving unit of complaints shall summarize and report, results of review, related information of improvement measures suggested by relevant unit, should submit to the Audit Committee and the Board of Directors regularly. In 2025, the Bank's whistleblower handling unit did not receive any reports related to corruption, bribery, or dishonest conduct. b. The Bank has formulated the "Ethical Corporate Management Best Practice Principles" and "Complaint Handling Regulations," which ensure the confidentiality of the identity of the complainant and the content of complaints, while investigations in line with regulations and public announcement by competent authority should be revealed.	3-2 No deviation.
3-3 Does the Bank take measures to protect the complainant from being improperly dealt with for complaint filing?	✓		3-3 The Bank has formulated the "Ethical Corporate Management Best Practice Principles" and "Complaint Handling Regulations," which stipulate the Bank guarantees to protect the complainant such that the complainant shall not suffer improper treatment including not to be terminated, dismissed, downgraded/relocated, salary reduction, and shall not be deprived from entitled interest of its legal regulations, contracts or habits, and other inadequate arrangements.	3-3 No deviation.
4. Enhancing information disclosure Has the Bank disclosed its Ethical Corporate Management Best Practice Principles and result of implementation on its website and MOPS?	✓		The "Ethical Corporate Management Best Practice Principles" formulated by the Bank is disclosed on the Bank's official website as well as MOPS. In addition, the Bank's implementation of ethical corporate management is also disclosed in the "Corporate Governance Report" section of the Annual Report as well as on the Bank's official website. An electronic version of the Annual Report is also disclosed on the Bank's official website and MOPS.	4. No deviation.
5. If the Company has established its own ethical corporate management principles based on the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies," please describe the Company's implementation of the principles and any deviation therein and explain: The Bank has stipulated "Ethical Corporate Management Best Practice Principles" according to "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies," and has conducted according to the principles and there is no deviation.				
6. Other information to understand more about the Bank's Ethical Corporate Management practice: (such as reviews over the Bank's Ethical Corporate Management Best Practice Principles, etc.) (1)The Bank shall follow the development of domestic and international guidelines regarding ethical corporate management as a basis for review and improvement of the Bank's ethical corporate management regulations, and for its implementation, to improve the effectiveness of ethical corporate management. (2)The "Complaint Handling Regulations" has been incorporated into the relevant provisions of the "Whistleblower Protection Act for the Public Interest" to safeguard the public interest and jointly prevent serious illegal activities.				

j. Other important information sufficient to enhance the understanding of the Bank's corporate governance implementation. Please refer to this chapter "D. Implementation Status of Corporate Governance, d. The Bank's corporate governance implementation status and the deviation from the Corporate Governance Best-Practice Principles for Banks and the reasons for deviation. '6. Does the Bank have other important information that can help understand the operation of corporate governance.'"

## k. Execution of Internal Control System

## 1. Internal Control System Statement:

Please refer to the MOPS > Single Company > Corporate Governance > Corporate Policies > Internal Control System Statement > Company Code (2801) & Year 2025.

Website: <https://mopsov.twse.com.tw/nas/cont06/c2801114021150331.pdf>

## 2. Internal Control System Statement for Anti-Money Laundering and Counter-Terrorism Financing

Please refer to the MOPS > Single Company > Corporate Governance > Corporate Policies > Internal Control System Statement > Company Code (2801) & Year 2025.

Website: <https://mopsov.twse.com.tw/nas/cont06/c2801114011150319.pdf>

## 3. Report of Independent Auditor appointed to conduct special audit on the Bank's internal control system:

#### Independent Auditors' Report on Applying Agreed-Upon Procedures

The Board of Directors and Shareholders

Chang Hwa Commercial Bank, Ltd. (hereinafter refer as "CHB")

Pursuant to the protocol procedure, we have performed independent review on the correctness of reports for the year of 2025 submitted by CHB to competent authority, execution status of internal control system and legal compliance system, appropriateness of loan loss reserve policies and execution status of personal information protection system. Your company made the final decision in these procedures; therefore, we do not express our opinions regarding whether these procedures were sufficient. This work is conducted in accordance with the Statement on Standards on Related Services TWSRS 4400 "Perform Agreed-Upon Procedures Regarding Financial Information" whose purpose is to assist your company to evaluate the compliance status with "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries" promulgated by the Financial Supervisory Commission. Complying with the aforementioned regulation is the responsibility of your company's management. We have provided the procedures we conducted and the associated findings in the attachments herein, respectively.

The audits we performed are not in accordance with Auditing Standards; hence, we do not assure your company of the correctness of the report submitted to the competent authority execution status of internal control system and legal compliance system, the appropriateness of policies for loan loss reserve policies, and the execution status of personal information protection system. If we perform additional procedures or audits in accordance with Auditing Standards, we may have other findings.

This report is only provided to your company for the purpose stated in the first paragraph, and cannot be distributed to third parties for other purposes.

Deloitte & Touche

March 27, 2026

I. Important resolutions of the Shareholders' Meeting and Board of Directors' Meeting in 2025 and the status of implementation.

1. Resolutions of the 2025 Shareholders' Meeting:

Date	Resolution	Resolution Result	Implementation and Review
June 13, 2025	The Bank's 2024 Business Report and Financial Statements.	Voted and acknowledged as proposed.	The relevant registers have been filed with the competent authorities for inspection and announcement in accordance with the Company Act and the Securities and Exchange Act.
	The Bank's distribution of 2024 profit.	Voted and acknowledged as proposed.	The General Shareholders' Meeting resolved to distribute NT\$5,602,879,168 in cash dividends (NT\$0.5 per share) and NT\$5,602,879,160 in stock dividends (NT\$0.5 per share) to the shareholders; the Board of Directors approved August 6, 2025, as the record date, and September 4, 2025, as the distribution date for cash dividend distribution, stock dividend distribution, and surplus to capital increasing.
	Discussion and ratification of the Bank's issuance of new shares through capitalization of earnings.	Voted and approved as proposed.	In accordance with the resolutions of the Shareholders' Meeting, it was reported to the FSC to declare and take effect on July 7, 2025, and was approved by the Ministry of Economic Affairs on August 25, 2025, to change the registration. The new shares were delivered and listed for trading on September 4, 2025.
	Amendments to the Bank's "Articles of Incorporation."	Voted and approved as proposed.	The Bank completed the change of registration with the Ministry of Economic Affairs on July 25, 2025, and operated in accordance with the amended Articles of Incorporation.
	The release of non-competition restrictions for the Bank's directors.	Voted and approved as proposed.	Material information published on June 13, 2025.

2. Important Resolutions of Board of Directors in 2025:

- (1) The 22<sup>nd</sup> Meeting of the 27<sup>th</sup> Board of Directors held on January 22, 2025:
  - ① Noted the result of the performance evaluation for the Board of Director and Functional Committees of 2024.
  - ② Approved the "2025 Chang Hwa Bank Risk Appetite Declaration."
  - ③ Adopted amendments to the Bank's "Regulations for Governing of Long-Term Equity Investment Business and Subsidiaries."
- (2) The 23<sup>rd</sup> Meeting of the 27<sup>th</sup> Board of Directors held on February 20, 2025:
  - ① Noted the report on the implementation of Human Rights Due Diligence in FY 2024.
  - ② Noted the report on the implementation of sustainable development in FY 2024.
  - ③ Noted the report on implementation of the Bank's Ethical Corporate Management Best Practice Principles for FY 2024.
  - ④ Approved the proposal to acknowledge the 2024 annual business report and financial statement during the General Shareholders' meeting.
  - ⑤ Adopted amendments to the Bank's "Ethical Corporate Management Best Practice Principles."
  - ⑥ Approved the Bank's "Sustainable Development Working Plan of 2025."
  - ⑦ Adopted amendments to the Bank's "Internal Control System for Securities Firms."
- (3) The 2<sup>nd</sup> Extraordinary Meeting of the 27<sup>th</sup> Board of Managing Directors held on March 14, 2025:
 

Approved the Bank's purchase of Taipei Financial Center Corporation Common shares.
- (4) The 24<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on March 20, 2025:
  - ① Noted the report on business of Digital Banking Division.
  - ② Noted the analysis report of the Bank's "Financial Consumer Dispute Cases" in the second half of 2024.
  - ③ Approved the Bank's 2024 "Internal Control System Declaration."

- ④ Adopted amendments to the Bank's "Internal Control System for Securities Investment Consulting Enterprises."
  - ⑤ Approved the Bank's 2024 "Internal Control System Statements for AML/CFT."
  - ⑥ Approved the commissioning and fees for the Bank's 2025 annual finances and tax auditing accountant.
  - ⑦ Approved the proposal to discuss the amendments to the Bank's "Articles of Incorporation during the General Shareholders' meeting."
  - ⑧ Approved to propose the release of non-competition restrictions for the Bank's directors during the 2025 General Shareholders' Meeting.
  - ⑨ Approved the convening of the Bank's 2025 General Shareholders' Meeting.
  - ⑩ Adopted amendments to the Bank's "Policy of Information Security."
  - ⑪ Adopted amendments to the Bank's "Internal Control System for Securities Firms."
  - ⑫ Adopted amendments to the Bank's "Internal Control System for Securities Brokerage Firm's Auxiliary Business of Futures Trading."
- (5) The 3<sup>rd</sup> Extraordinary Meeting of the 27<sup>th</sup> Board of Managing Directors held on April 10, 2025:  
Approved the discharge of the Bank's President Mr. Chao-Chung Chou and assigned Mr. Chih-Kuang Chien as the President of the Bank.
- (6) The 25<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on April 27, 2025:
- ① Noted the Bank's report on the implementation of promote "Treat Customers Fairly Principles" of 2024.
  - ② Noted the report on the Bank's implementation of the "Treat Customers Fairly Principles" assessment form of 2025.
  - ③ Approved to propose the distribution of 2024 earnings during the General Shareholders' meeting for recognition.
  - ④ Approved the proposal to discuss earnings capitalization during the General Shareholders' meeting.
  - ⑤ Adopted amendments to the Bank's "Internal Control System for Securities Firms."
- (7) The 26<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on May 15, 2025:
- ① Approved the "Business plan", "Capital Adequacy Assessment Results" and "Self-Assessment of Risk Indicators" for FY 2025.
  - ② Assigned the President as members of the Sustainability Committee.
  - ③ Approved the Bank's financial statements for the three months ended March 31, 2025.
  - ④ Approved the change of the Bank's internal auditing officer (SVP & Head of Internal Auditing Division).
- (8) The 27<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on June 19, 2025:
- ① Noted the report on the implementation of sustainable topics materiality assessment in FY 2024.
  - ② Noted the report on business of Digital Banking Division.
  - ③ Adopted amendments to the Bank's "Internal Control System for Securities Brokerage Firm's Auxiliary Business of Futures Trading."
  - ④ Adopted amendments to the Bank's "Ethical Corporate Management Best Practice Principles."
  - ⑤ Approved the Bank's 2024 ESG Report and the report on the implementation of sustainable development in FY 2024.
  - ⑥ Adopted amendments to the Bank's "Internal Control System for Securities Firms."
- (9) The 28<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on July 15, 2025:
- ① Noted the Bank's report on the implementation of promote "Treat Customers Fairly Principles" from January to April 2025.
  - ② Approved the baseline date for the Bank's 2024 cash and stock dividends and capitalization of retained earnings, as well as the distribution date for the Bank's 2024 cash dividends.
  - ③ Approved the Bank's 2024 remuneration resolution of directors.
  - ④ Adopted amendments to the Bank's "Internal Control System for Securities Firms."
  - ⑤ Adopted amendments to the Bank's "Internal Control System for Securities Brokerage Firm's Auxiliary Business of Futures Trading."

- (10) The 29<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on August 26, 2025:
- ① Noted the analysis report of the Bank's "Financial Consumer Dispute Cases" in the first half of 2025.
  - ② Approved the Bank's 2025 semi-annual financial statement.
  - ③ Adopted amendments to the Bank's "Corporate Governance Best Practice Principles."
  - ④ Adopted amendments to the Bank's "Internal Control System for Securities Firms."
- (11) The 30<sup>th</sup> Meeting of the 27<sup>th</sup> Board of Directors held on September 22, 2025:
- ① Noted the report on business of Digital Banking Division.
  - ② Noted the Bank's report on the implementation of promote "Treat Customers Fairly Principles" from April to June 2025.
  - ③ Adopted amendments to the Bank's "Distribution of Bonuses for Wealth Management Business."
  - ④ Adopted amendments to the Bank's "Employee Remuneration Distribution Method."
  - ⑤ Approved the regular evaluation of remunerations, benefits and the related matters for the Chairperson of the Board.
  - ⑥ Approved the regular evaluation of the monthly remunerations of the directors (excluding regular independent directors).
  - ⑦ Approved the regular evaluation the monthly remunerations for independent directors.
- (12) The 32<sup>nd</sup> Meeting of the 27<sup>th</sup> Board of Directors held on November 14, 2025:
- ① Approved the Bank's financial statements for the nine months ended September 30, 2025.
  - ② Approved the appointment of the 3<sup>rd</sup> term Directors and Supervisor of the subsidiary, Chang Hwa Bank Venture Capital Co., Ltd.
  - ③ Noted the Bank's report on the implementation of promote "Treat Customers Fairly Principles" from July to September 2025.
- (13) The 33<sup>rd</sup> Meeting of the 27<sup>th</sup> Board of Directors held on December 22, 2025:
- ① Noted the report on the Bank's communication with various stakeholders in 2025.
  - ② Noted the report on the Bank's Intellectual Property Management Plan and its Performance of 2025.
  - ③ Noted the report on business of Digital Banking Division.
  - ④ Adopted amendments to the Bank's "Sustainable Development Best Practice Principles."
  - ⑤ Adopted amendments to the Bank's "Regulations Governing the Implementation of Internal Control System and Business Solicitation System for Insurance Agent."
  - ⑥ Adopted amendments to the Bank's "Internal Control System for Offshore Banking Branch."
  - ⑦ Approved the Bank's draft budget for fiscal year 2026.
  - ⑧ Approved the Bank's auditing plan for fiscal year 2026.
3. Important resolutions of the Board of Directors from January 1, 2026 to the published date of the Annual Report:  
Please refer to the "Corporate Governance" section of the Bank's official website → Material Resolutions of the Board of Directors.
- m. During the current fiscal year and up to the published date of the Annual Report, any Directors have different opinions that were recorded or documented on important resolutions passed by the Board of Directors:  
None.

## E. Information on the Professional Fees of the CPAs

Unit: NT\$ thousand

Name of Accounting Firm	Name of the CPAs	Audit Period	Audit Fee	Non-Audit Fee	Total	Remarks
Deloitte & Touche	Amanda Wu	2025/01/01~ 2025/12/31	7,900	26,293	34,193	The non-audit services provided include: tax certification, internal control services, personal data protection projects, Alternative Minimum Tax projects, Anti-Money Laundering and Countering the Financing of Terrorism consulting fees, IFRS S1 & S2 guidance, guidance on information security management systems, and high-asset wealth management consulting projects, among others. The increase in non-audit expenses in 2025 was primarily due to several one-off projects related to supervision requirements.
	Jerry Gung					

- a. Change in accounting firm and decrease in audit fees in the year of change compared to the audit fees in the year before the change:  
None.
- b. In the event that the audit fee is reduced by 10% or more from the previous year:  
None

## F. Information on Change of Accountant

- a. About the former accountant:  
None.
- b. About the successor to the accountant:  
None.
- c. The former accountant's response letter to Item 2-3 and Item 1, Subparagraph 5, Article 10 of the Regulations Governing Information to be Published in Annual Reports:  
None.

## G. The Bank's Chairperson, President, or Any Managerial Officer in Charge of Finance or Accounting Who Has Worked with the CPA Firm or Its Affiliates Which Conducts the Audit of the Company in the Most Recent Year

None.

## H. The Changes in Shareholding

- a. Changes in share transfer of Directors, managerial officers, and Shareholders Conform to the Regulations Governing the Same Person or Same Concerned Party Holding the Issued Shares with Voting Rights over a Particular Ratio of a Bank, Article 11.

Please refer to the Market Observation Post System (MOPS) : Single Company > Equity Changes / Securities issuance > Equity transfer information inquiry > Report for the Changes in Shareholding of Insiders.

Website: [https://mops.twse.com.tw/mops/#/web/query6\\_1](https://mops.twse.com.tw/mops/#/web/query6_1) (Stock Code: 2801)

- b. Information of shareholding transfer  
None.
- c. Information for shareholding pledge  
None.

## I. Information Disclosing the Relationship between Any of the Bank's Top Ten Shareholders

April 20, 2026

Name	Shareholding		Shareholding by Spouse and Minor Children		Shareholding under Others' Name		Names and the Relationship among the Top Ten Shareholders in the Relationship of Related Parties or Spouses, Relatives within the Second Degree of Kinship		Note
	Shares	%	Shares	%	Shares	%	Name	Relationship	
Ministry of Finance (Representative Tsui-Yun Chuang)	1,434,632,308	12.19	0	0	0	0	First Commercial Bank Co., Ltd.	The Ministry of Finance is a shareholder represented by the Director of its parent company, First Financial Holding Co., Ltd.	None
							Taiwan Cooperative Bank Co., Ltd.	The Ministry of Finance is a shareholder represented by the Director of its parent company, Taiwan Cooperative Financial Holding Co., Ltd.	
							Bank of Taiwan Co., Ltd.	The Ministry of Finance holds 100% of shares of its parent company, Taiwan Financial Holding Co., Ltd.	
							Taiwan Business Bank, Ltd.	The Ministry of Finance is a shareholder represented by its Director.	
Chunghwa Post Co., Ltd. (Representative Kwo-Tsai Wang)	882,503,514	7.50	0	0	0	0	None	None	None
National Development Fund, Executive Yuan (Representative Chun-Hisen Yeh)	638,056,505	5.42	0	0	0	0	Taiwan Business Bank, Ltd.	The National Development Fund, Executive Yuan is a shareholder represented by its Director.	None
First Commercial Bank Co., Ltd. (Representative Ye-Chin Chiou)	468,683,665	3.98	0	0	0	0	Ministry of Finance	The Ministry of Finance is a shareholder represented by the Director of First Financial Holding Co., Ltd., the parent company of First Commercial Bank Co., Ltd.	None
							Bank of Taiwan Co., Ltd.	Bank of Taiwan Co., Ltd. is a shareholder represented by the Director of First Financial Holding Co., Ltd., the parent company of First Commercial Bank Co., Ltd.	

Name	Shareholding		Shareholding by Spouse and Minor Children		Shareholding under Others' Name		Names and the Relationship among the Top Ten Shareholders in the Relationship of Related Parties or Spouses, Relatives within the Second Degree of Kinship		Note
	Shares	%	Shares	%	Shares	%	Name	Relationship	
TS Financial Holding Co., Ltd. (Representative Tong-Liang Wu)	300,000,000	2.55	0	0	0	0	Excel Chemical Corp.	The Chairperson of Excel Chemical Corp. serves as the Juristic Person Director and the major shareholder's Chairperson of TS Financial Holding Co., Ltd.	None
Excel Chemical Corp. (Representative Cheng-Qing Wu)	297,626,746	2.53	0	0	0	0	TS Financial Holding Co., Ltd.	The Chairperson of Excel Chemical Corp. serves as the Juristic Person Director and the major shareholder's Chairperson of TS Financial Holding Co., Ltd.	None
Taiwan Cooperative Bank Co., Ltd. (Representative Yen-Mao Lin)	264,052,070	2.24	0	0	0	0	Ministry of Finance	The Ministry of Finance is a shareholder represented by the Director of Taiwan Cooperative Financial Holding Co., Ltd., the parent company of Taiwan Cooperative Bank Co., Ltd.	None
Bank of Taiwan Co., Ltd (Representative Jong-Yuan Ling)	212,933,945	1.81	0	0	0	0	Ministry of Finance	The Ministry of Finance holds 100% of shares of Bank of Taiwan Co., Ltd.'s parent company, Taiwan Financial Holding Co., Ltd.	None
							First Commercial Bank Co., Ltd.	Bank of Taiwan Co., Ltd. is a shareholder represented by the Director of its parent company, First Financial Holding Co., Ltd.	
							Taiwan Business Bank, Ltd.	Bank of Taiwan Co., Ltd is a shareholder represented by its Director.	
Taiwan Business Bank, Ltd. (Representative Chia-Hsiang Lee)	164,626,623	1.40	0	0	0	0	Ministry of Finance	The Ministry of Finance is a shareholder represented by the Director of Taiwan Business Bank, Ltd.	None
							Bank of Taiwan Co., Ltd.	Bank of Taiwan Co., Ltd is a shareholder represented by the Director of Taiwan Business Bank, Ltd.	
							National Development Fund, Executive Yuan	National Development Fund, Executive Yuan is a shareholder represented by the Director of Taiwan Business Bank, Ltd.	
Labor Pension Fund (The New Fund)	129,965,416	1.10	0	0	0	0	None	None	None

## J. Omnibus Shareholding Ratio

December 31, 2025 Unit: Shares; %

Invested Venture (Note 1)	The Bank's Investment		The investment directly or indirectly controlled and managed by Directors, President, Executive Vice Presidents, the chief of each division or branch and the Bank (Note 5)		Omnibus Investment	
	Shares	%	Shares	%	Shares	%
Taiwan Stock Exchange Corporation	51,972,406	3.00	0	0	51,972,406	3.00
Taiwan Sugar Corporation	23,246,159	0.41	0	0	23,246,159	0.41
Taiwan Power Company	235,726,532	0.41	0	0	235,726,532	0.41
Taipei Forex Inc	700,000	3.53	0	0	700,000	3.53
Lan An Service Corporation	125,000	5.00	0	0	125,000	5.00
CDIB & Partners Investment Holding Corp.	54,000,000	4.95	0	0	54,000,000	4.95
Nomura Asset Management Taiwan Ltd.	1,413,725	4.09	0	0	1,413,725	4.09
Financial Information Service Co., Ltd.	9,422,615	1.26	9,239,025	1.24	18,661,640	2.50
Taiwan Futures Exchange	7,215,746	1.00	5,411,796	0.75	12,627,542	1.75
Taiwan Asset Management Corporation	120,000,000	11.35	0	0	120,000,000	11.35
Taiwan Financial Asset Service Corporation	5,000,000	2.94	0	0	5,000,000	2.94
Financial eSolution Co., Ltd.	905,475	4.12	0	0	905,475	4.12
Taiwan Depository & Clearing Corporation	839,550	0.08	0	0	839,550	0.08
Sun Asset Management Co., Ltd.	41,768	0.70	0	0	41,768	0.70
Taiwan Mobile Payment Co., Ltd.	1,800,000	3.00	2,400,000	4.00	4,200,000	7.00
Taipei Financial Center Corp.	51,450,000	3.50	0	0	51,450,000	3.50
Taiwan High Speed Rail Corporation	44,500,000	0.79	120,023,000	2.13	164,523,000	2.92
Outstanding Capital Limited Partnership (Note 2)	61,765,055	10.00	0	0	61,765,055	10.00
Taiwania Capital Buffalo Fund VI, L.P. (Note 2)	133,333,332	3.33	0	0	133,333,332	3.33
TaiAx Life Science Fund L.P. (Note 2)	1,149,793	2.87	0	0	1,149,793	2.87
Chang Hua Commercial Bank, Ltd. (Note 3)	-	100.00	0	0	-	100.00
CHB Venture Capital Co., Ltd. (Note 4)	125,869,403	100.00	0	0	125,869,403	100.00

Note 1: Pursuant to Article 74 of the Banking Act.

Note 2: The shareholding ratio of the limited partnership is calculated based on the proportion of capital contribution.

Note 3: Chang Hua Commercial Bank, Ltd. is a wholly-owned subsidiary of the Bank, without issued shares and a capital contribution of CNY 2,500,000 thousand dollars.

Note 4: CHB Venture Capital Co., Ltd. is a wholly-owned subsidiary of the Bank.

Note 5: Government or Juristic Person Shareholder Representative by Director are included.

# III | Capital Overview

## A. Shares and Dividends

a. Source of capital:

Year / Month	Par Value	Authorized Capital		Paid-in Capital		Remarks	
		Shares	Amount	Shares	Amount	Source of Capital	Others
2025 / 12	NT\$10	15,000,000,000	150,000,000,000	11,766,046,253	117,660,462,530	Capitalization of Additional Paid-in Capital NT\$7,322,073,289	Letter No. 0910135530 issued by MOF registration effective on June 28, 2002.
						Capitalization of Cash NT\$17,197,857,875	Letter No. 0920144278 issued by MOF registration effective on September 18, 2003.
						Capitalization of Cash (private placement) NT\$14,000,000,000	Letter No. 0942000915 issued by FSC registration effective on September 29, 2005. Letter No. 109033812 issued by FSC registration effective on March 23, 2020. (applied for public offerings); listed date: March 31, 2020.
						Capitalization of Earnings NT\$79,140,531,366	Approved by FSC and effective on July 7, 2025.

Type of Stock	Authorized Capital			Remarks
	Outstanding Shares	Non-Issued Shares	Total	
Common Stock	11,766,046,253	3,233,953,747	15,000,000,000	Listed Stocks

b. Major shareholders:

April 20, 2026

Ranking	Name of Major Shareholders	Number of Shares Held	Shareholding Percentage (%)
1	Ministry of Finance	1,434,632,308	12.19
2	Chunghwa Post Co., Ltd.	882,503,514	7.50
3	National Development Fund, Executive Yuan	638,056,505	5.42
4	First Commercial Bank Co., Ltd.	468,683,665	3.98
5	TS Financial Holding Co., Ltd.	300,000,000	2.55
6	Excel Chemical Corp.	297,626,746	2.53
7	Taiwan Cooperative Bank Co., Ltd.	264,052,070	2.24
8	Bank of Taiwan Co., Ltd.	212,933,945	1.81
9	Taiwan Business Bank, Ltd.	164,626,623	1.40
10	New Labor Pension Fund	129,965,416	1.10
11	Chang Hwa Bank entrusted with Chang Hwa Bank employee stock ownership trust account	124,327,055	1.06

Note: The table lists shareholders that held more than 1% shares of the Bank.

III.

Capital Overview

c. Dividend policies and implementation status:

1. Dividend policies:

According to Article 38-1 of the Articles of Incorporation of the Bank, the dividend policies are as follows:

“After the final closing of accounts, surplus, if any, shall be used to make up for the prior year’s loss and payment of tax before setting aside 30% of the net profit as statutory reserve in accordance to Banking Act and provision or reverse of special reserves under other relevant law. 30% to 100% of shareholders’ dividends and bonuses and other undistributed surplus of previous years can be distributed, to be proposed by the Board of Directors and approved at the Shareholders’ Meeting before distribution.

In order to continuously expand the bank’s operation and increase its profitability, the Bank adopts the residual dividend approach. According to the Bank’s business needs and taking into account future plan for capital budgeting, shareholders’ dividend and bonus shall be given primarily in the form of stock dividend in order to reserving an amount for necessary funds and distributing the remainder in the form of cash, provided such cash dividend shall not be less than 10% of the total dividends. No cash dividend will be distributed if the cash dividend falls short of NTD0.1 per share, unless otherwise determined in the Shareholders’ Meeting.

The Bank shall not distribute cash profits or buy back shares if any situation stipulated in Article 44-1, subparagraph 1 of the Banking Act occurs.

If the total amount of the legal reserves as stipulated in subparagraph 1 has not reached the total amount of capital, the amount of profit distributed as cash may not exceed 15% of the total capital.

In the event that the legal reserve equals or exceeds the Bank’s paid-in capital or the Bank is sound in both its finance and business operations and has set aside legal reserve in compliance with the company Act, the restrictions stipulated in paragraph 1 and paragraph 4 shall not apply.”

2. The dividend distribution proposed by the Shareholders' Meeting:

(1) A cash dividend (NT\$0.80 per share) is distributed among common stockholders: a total of NT\$9,412,837,002.

(2) A stock dividend (NT\$0.25 per share) is distributed among common stockholders: a total of NT\$2,941,511,560.

d. The impact of the proposed bonus shares distribution at the Shareholders' Meeting on the Bank's operational performance and earnings per share:

In accordance with the Regulations Governing the Publication of Financial Forecasts of Public Companies and the Taiwan Stock Exchange Corporation Standards for Determining Whether a TWSE Listed Company Shall Publish Complete Financial Forecasts, because the Bank has not disclosed its financial forecast for 2026, it is unable to disclose any projected information on the proposed bonus shares distribution's potential impact on the Bank's operating revenue, profit and loss, and earnings per share. As a result, this provision does not apply to the Bank.

e. Compensation of employees and remuneration of directors:

1. According to Article 38 of the Articles of Incorporation of the Bank, the compensation of employees and remuneration of directors are as follows:

“At the end of fiscal year, profit (profit refers to profit before tax and before the deduction of bonuses of employees and remuneration of directors), if any, shall be distributed with 1% to 6% of the profit as employees’ bonuses, of which no less than 20% of the actual distributed amount for the current year shall, in principle, be non-executive employees’ compensation, and up to 0.8% distributed as remuneration of directors. However, if the bank has any accumulated losses, profit shall be reserved to cover such amounts first.

The aforementioned bonuses of employees can be in the form of stocks or cash; while remuneration for directors shall be in the form of cash. The aforementioned bonuses and remuneration shall be proposed at the Board of Directors’ Meeting attended by at least two-thirds of the directors and approved by at least half the directors present at the meeting, and reported at the Shareholders’ Meeting.”

2. This section covers the estimation basis for the amount of remuneration for employees and directors, the calculation basis for the stock-based employee compensation in terms of the number of shares to be distributed, and the accounting treatment for any discrepancy between the actual distribution amount and the estimated amount.

During the accounting period in which the employees provided their services, the Bank will make the most appropriate estimation based on experience for the possible amounts for employee and director remuneration and recognize it as an expense. Suppose there are any changes in the amounts after the publication date of the annual financial report. In that case, they will be treated as accounting estimates and recognized in the next year's profit and loss.

3. The remuneration distribution approved by the board of directors is as follows:

(1) The remuneration approved for cash distribution to Directors (excluding Independent Directors) is NT\$89,393,144, NT\$1,139,762,586 for employee remuneration, and NT\$0 for employee remuneration distributed in the form of stocks. The difference between the aforementioned total amount and the estimated expense recognized by the Bank for the year is NT\$2,407,270. This difference results from changes in accounting estimates and will be adjusted to profit and loss for 2026.

(2) The amount of any employee compensation distributed in stocks, and the size of that amount as a percentage of the sum of the after-tax net income for the current period and total employee compensation: None.

4. Actual distribution to compensation to employees and remuneration to directors for the previous year:

In the previous year (2024), the Bank distributed cash compensation to employees of NT\$970,118,650, the Directors (excluding Independent Directors) remuneration totaled NT\$77,609,492, the same as what had been approved by the Shareholders' Meeting.

f. Repurchase of the Banks' Shares: None.

## B. Issuance Status of Financial Bonds

Unit: NT\$ thousand

Types of Financial Bonds	1 <sup>st</sup> Subordinate Financial Debentures Issue in 2016	1 <sup>st</sup> Subordinate Financial Debentures Issue in 2017	1 <sup>st</sup> Non-cumulative Perpetual Subordinate Financial Debentures Issue in 2018	2 <sup>nd</sup> Non-cumulative Perpetual Subordinate Financial Debentures Issue in 2018
Date and Serial No. Approved by Authority	August 23, 2016 Letter No. (FSC) Gin-Guan-Ying Guo 10500201300	August 23, 2016 Letter No. (FSC) Gin-Guan-Ying Guo 10500201300	November 10, 2017 Letter No. (FSC) Gin-Guan-Ying Guo 10600263560	November 10, 2017 Letter No. (FSC) Gin-Guan-Ying Guo 10600263560
Issuing Date	September 27, 2016	March 29, 2017	April 26, 2018	November 8, 2018
Face Value	10 million	10 million	10 million	10 million
Issuance & Trading Location	Taipei City	Taipei City	Taipei City	Taipei City
Currency	NT\$	NT\$	NT\$	NT\$
Offering Price	Issued at Par Value	Issued at Par Value	Issued at Par Value	Issued at Par Value
Issuing Amount	B: 3,300,000	B: 8,670,000	7,000,000	3,000,000
Coupon Rate	B: 1.20%	B: 1.85%	2.66%	2.30%
Maturity	B: 10-year term, maturity date: September 27, 2026	B: 10-year term, maturity date: March 29, 2027	Perpetual	Perpetual
Rank	Second-Lien	Second-Lien	Given a priority next to holders of the Bank's Tier II capital subordinated bonds, all other depositors, and other ordinary creditors.	Given a priority next to holders of the Bank's Tier II capital subordinated bonds, all other depositors, and other ordinary creditors.
Guarantor	-	-	-	-
Trustee	-	-	-	-
Underwriter	-	-	-	-
Verification Lawyer	Lawyer Ya-Ping Chiang	Lawyer Ya-Ping Chiang	Lawyer Ya-Ping Chiang	Lawyer Ya-Ping Chiang
Verification Accountant	Deloitte & Touche Jerry Gung	Deloitte & Touche Jerry Gung	Deloitte & Touche Jerry Gung	Deloitte & Touche Jerry Gung
Verification Financial Institution	-	-	-	-
Payment	Bullet	Bullet	Five years and three months after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	Five years and one month after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.
Outstanding Amount	B: 3,300,000	B: 8,670,000	7,000,000	3,000,000
Prior Year Paid-in Capital	84,573,232	84,573,232	94,130,007	94,130,007
Prior Year Net Book Value	126,514,896	126,514,896	133,758,323	140,711,714
Payment Status	Normal	Normal	Normal	Normal
Redemption or Early Settlement Terms	None	None	Five years and three months after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	Five years and one month after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.
Conversion and Exchange Terms	None	None	None	None
Restriction Terms	Subordinate bonds	Subordinate bonds	Subordinate bonds	Subordinate bonds
Use of Proceeds	To strengthen the capital structure according to the mid- to long-term requirements of the Bank	To strengthen the capital structure according to the mid- to long-term requirements of the Bank	To strengthen the capital structure according to the mid- to long-term requirements of the Bank	To strengthen the capital structure according to the mid- to long-term requirements of the Bank
Debt / Prior Year Net Book Value (Debt includes current new issue plus all outstanding issue amount) (%)	52.14%	38.90%	40.59%	40.72%
Ranking of Capital Assets (Tier I, Tier II ...)	Yes, Tier II	Yes, Tier II	Yes, Tier I	Yes, Tier I
Credit Rating Agency, Rating Date and Rating	Taiwan Ratings October 24, 2022 Bond Rating twAA+	Taiwan Ratings October 24, 2022 Bond Rating twAA+	Taiwan Ratings October 24, 2022 Bond Rating twAA+	Taiwan Ratings October 24, 2022 Bond Rating twAA+

III.

Capital Overview

Types of Financial Bonds	1 <sup>st</sup> Non-cumulative Perpetual Subordinate Financial Debentures Issue in 2019	1 <sup>st</sup> Non-cumulative Perpetual Subordinate Financial Debentures Issue in 2020	2 <sup>nd</sup> Non-cumulative Perpetual Subordinate Financial Debentures Issue in 2020	1 <sup>st</sup> Senior Unsecured Financial Debentures Issue in 2023	1 <sup>st</sup> Senior Unsecured Financial Debentures Issue in 2024
Data and Serial No. Approved by Authority	May 29, 2019 Letter No. (FSC) Gin-Guan-Ying Guo 10801084520	May 29, 2019 Letter No. (FSC) Gin-Guan-Ying Guo 10801084520	November 16, 2020 Letter No. (FSC) Gin-Guan-Ying Guo 1090147665	October 14, 2022 Letter No. (FSC) Gin-Guan-Ying Guo 1110226884	October 6, 2023 Letter No. (FSC) Gin-Guan-Ying Guo 1120231792
Issuing Date	June 27, 2019	May 27, 2020	December 25, 2020	February 22, 2023	February 5, 2024
Face Value	10 million	10 million	10 million	10 million	10 million
Issuance & Trading Location	Taipei City	Taipei City	Taipei City	Taipei City	Taipei City
Currency	NT\$	NT\$	NT\$	NT\$	NT\$
Offering Price	Issued at Par Value	Issued at Par Value	Issued at Par Value	Issued at Par Value	Issued at Par Value
Issuing Amount	5,960,000	4,040,000	6,800,000	1,000,000	1,000,000
Coupon Rate	1.90%	1.40%	1.25%	1.40%	1.50%
Maturity	Perpetual	Perpetual	Perpetual	5-year term, maturity date: February 22, 2028	5-year term, maturity date: February 5, 2029
Rank	Given a priority next to holders of the Bank's Tier II capital subordinated bonds, all other depositors, and other ordinary creditors.	Given a priority next to holders of the Bank's Tier II capital subordinated bonds, all other depositors, and other ordinary creditors.	Given a priority next to holders of the Bank's Tier II capital subordinated bonds, all other depositors, and other ordinary creditors.	Senior	Senior
Guarantor	-	-	-	-	-
Trustee	-	-	-	-	-
Underwriter	-	-	-	-	-
Verification Lawyer	Lawyer Ya-Ping Chiang	Lawyer Ya-Ping Chiang	Lawyer Ya-Ping Chiang	-	-
Verification Accountant	Deloitte & Touche Jimmy S. Wu	Deloitte & Touche Jimmy S. Wu	Deloitte & Touche Mei-Hui Wu	-	-
Verification Financial Institution	-	-	-	-	-
Payment	Five years and one month after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	Five years and one month after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	Five years and one month after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	Bullet	Bullet
Outstanding Amount	5,960,000	4,040,000	6,800,000	1,000,000	1,000,000
Prior Year Paid-in Capital	97,895,207	99,853,111	99,853,111	105,934,566	112,057,583
Prior Year Net Book Value	150,296,338	150,296,338	158,243,071	163,201,817	182,025,995
Payment Status	Normal	Normal	Normal	Normal	Normal
Redemption or Early Settlement Terms	Five years and one month after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	Five years and one month after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	Five years and one month after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 30 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	None	None
Conversion and Exchange Terms	None	None	None	None	None
Restriction Terms	Subordinate bonds	Subordinate bonds	Subordinate bonds	None	None
Use of Proceeds	To strengthen the capital structure according to the mid- to long-term requirements of the Bank	To strengthen the capital structure according to the mid- to long-term requirements of the Bank	To strengthen the capital structure according to the mid- to long-term requirements of the Bank	To use for Green Projects and Social Projects	To use for investment plans for social benefits
Debt / Prior Year Net Book Value (Debt includes current new issue plus all outstanding issue amount) (%)	42.14%	39.46%	38.61%	30.09%	22.40%
Ranking of Capital Assets (Tier I, Tier II ...)	Yes, Tier I	Yes, Tier I	Yes, Tier I	No	No
Credit Rating Agency, Rating Date and Rating	Taiwan Ratings October 24, 2022 Bond Rating twAA+	Taiwan Ratings October 24, 2022 Bond Rating twAA+	Taiwan Ratings October 24, 2022 Bond Rating twAA+	Taiwan Ratings October 27, 2023 Bond Rating twAA+	Taiwan Ratings November 29, 2024 Bond Rating twAA+

Types of Financial Bonds	1 <sup>st</sup> Senior Unsecured Financial Debentures Issue in 2025
Date and Serial No.Approved by Authority	September 4, 2024 Letter No. (FSC) Gin-Guan-Ying Guo 1130145437
Issuing Date	February 26, 2025
Face Value	10 million
Issuance & Trading Location	Taipei City
Currency	NT\$
Offering Price	Issued at Par Value
Issuing Amount	1,000,000
Coupon Rate	1.80%
Maturity	5-year term, maturity date: February 26, 2030
Rank	Senior
Guarantor	-
Trustee	-
Underwriter	-
Verification Lawyer	-
Verification Accountant	-
Verification Financial Institution	-
Payment	Bullet
Outstanding Amount	1,000,000
Prior Year Paid-in Capital	117,660,463
Prior Year Net Book Value	195,794,514
Payment Status	Normal
Redemption or Early Settlement Terms	None
Conversion and Exchange Terms	None
Restriction Terms	None
Use of Proceeds	To use for Green Projects
Debt / Prior Year Net Book Value (Debt includes current new issue plus all outstanding issue amount) (%)	21.30%
Ranking of Capital Assets (Tier I, Tier II ...)	No
Credit Rating Agency, Rating Date and Rating	Taiwan Ratings November 29, 2024 Bond Rating twAA+

### C. Issuance of Preferred Share

None.

### D. Issuance of Global Depositary Receipt

None.

### E. Status of Employee Stock Option Plan

None.

### F. Status of Employee Restricted Stock Awards

None.

### G. Merger and Acquisition

None.

### H. Fund Utilization Plan and Implementation Status

The Bank's previous issuances of subordinated financial bonds have all been completed, and the planned benefits have fully yielded.

# IV | Operational Overview

## A. Business Information

a. Business performance for the last two years

The proportion of each major business asset and/or revenue to total assets and/or revenue and its growth and changes is as follows:

1. Deposits:

Unit: NT\$ thousand

Item	FY	2025		2024		Increase (Decrease) Amount	Increase (Decrease) Rate %
		Amount	Proportion %	Amount	Proportion %		
Demand Deposit		1,386,743,902	48.51	1,353,418,162	49.23	33,325,740	2.46
Time Deposit		1,321,569,766	46.23	1,275,587,358	46.40	45,982,408	3.60
Interbank Deposit		150,330,047	5.26	120,248,277	4.37	30,081,770	25.02
Total		2,858,643,715	100.00	2,749,253,797	100.00	109,389,918	3.98
Proportion (to liabilities and equity)		3,377,011,238	84.65	3,172,721,131	86.65	204,290,107	6.44

Note: The total amount of liabilities and equity by the end of 2025 and 2024 were NT\$3,377,011,238 thousand and NT\$3,172,721,131 thousand.

2. Loans:

Unit: NT\$ thousand

Item	FY	2025		2024		Increase (Decrease) Amount	Increase (Decrease) Rate %
		Amount	Proportion %	Amount	Proportion %		
Short-term Loans		466,200,121	22.28	440,539,923	22.14	25,660,198	5.82
Mid-term Loans		718,615,604	34.34	668,311,512	33.58	50,304,092	7.53
Long-term Loans		908,085,723	43.38	881,321,719	44.28	26,764,004	3.04
Total		2,092,901,448	100.00	1,990,173,154	100.00	102,728,294	5.16
Proportion (to total assets)		3,377,011,238	61.97	3,172,721,131	62.73	204,290,107	6.44

Note: The amount of total assets by the end of 2025 and 2024 were NT\$3,377,011,238 thousand and NT\$3,172,721,131 thousand.

3. Foreign Exchange:

Unit: US\$ thousand

Item	FY	2025	2024	Increase (Decrease) Amount	Increase (Decrease) Rate %
		Amount	Amount		
Exports		1,807,891	2,301,813	(493,922)	-21.46
Imports		2,969,521	3,417,721	(448,200)	-13.11
Foreign Exchange		128,746,942	119,748,292	8,998,650	7.51
Total		133,524,354	125,467,826	8,056,528	6.42

4. Cards:

Unit: Card / NT\$ thousand

Item	Item	2025	2024	Increase (Decrease)	Increase (Decrease) Rate%
Card Issuance	Cards in Force	575,263	566,940	8,323	1.47
	Active Cards	302,736	320,805	(18,069)	-5.63
	Retail Sales Amount	27,909,910	29,372,624	(1,462,714)	-4.98
	Revolving Balance	383,291	368,272	15,019	4.08
Acquiring Service	Physical Stores, Online Stores and ATM Transaction Amount	30,580,894	27,231,067	3,349,827	12.30

5. Digital Banking:

Unit: NT\$ million/individual/million transactions

Item	FY	2025	2024	Increase (Decrease)	Increase (Decrease) Rate %
Online Loan Average Balance		25,057	13,295(Note)	11,762	88.47
Total Number of Digital Deposit Accounts		1,117,277	970,629	146,648	15.11
Total Number of Online/Mobile Banking Transactions		149	114	35	30.70

Note: Loans for civil servants and teachers included. (Not included in 2024 annual report)

## 6. Trust Business:

### (1) Trust Operating Volume:

Unit: NT\$ million

Item	FY	2025	2024	Growth Rate %
Non-discretionary Money Trust Investing in Foreign Securities		40,852	43,396	-5.86
Non-discretionary Money Trust Investing in Domestic Securities		37,047	34,968	5.95
Trust Custody Service (year-end balance)		865,234	759,103	13.98
Attestation of Securities		11,219	29,001	-61.32
Securities Trust (year-end balance)		2,463	1,616	52.41
Real Estate Trust (year-end balance)		56,728	55,243	2.69

### (2) Trust Business Fee Income:

Unit: NT\$ million

Item	FY	2025		2024		Growth Rate of Trust Business Fee Income %
		Trust Business Fee Income	Proportion (to fee income of the Bank) %	Trust Business Fee Income	Proportion (to fee income of the Bank) %	
Non-discretionary Money Trust Investing in Foreign Securities		968	10.10	1,243	14.02	-22.12
Non-discretionary Money Trust Investing in Domestic Securities		474	4.95	445	5.02	6.52
Trust Custody Service		709	7.40	590	6.65	20.17
Attestation of Securities		3	0.03	5	0.06	-40.00
Other		104	1.09	121	1.36	-14.05
Total		2,258	23.57	2,404	27.11	-6.07

Note: Fee income of the Bank by the end of 2025 and 2024 were NT\$9,580 million and NT\$8,866 million.

## 7. Wealth Management Business:

Unit: NT\$ million

Item	FY	2025	2024	Growth Rate %
Insurance Agency Business Fee Income		3,796	2,936	29.29
Trust Business Fee Income		2,258	2,404	-6.07
Structured Products Fee Income		8	6	33.33
Total		6,062	5,346	13.39

## 8. Investment Business:

### (1) Investment in Securities:

Unit: NT\$ million

Item	FY	2025	2024	Growth Rate %
Government Bonds		157,195	168,685	-6.81
Financial Bonds		186,134	158,014	17.80
Corporate Bonds		91,985	61,075	50.61
Stocks (short-term investment)		15,099	14,807	1.97

### (2) Short-term Bills Underwriting and Trading:

Unit: NT\$ million

Item	FY	2025	2024	Growth Rate %
Outright Purchases		1,010,784	755,028	33.87
Outright Sales		1	789	-99.87
Repurchase Agreements		7,530	8,902	-15.41

### (3) Proprietary Trading in Government Bonds:

Unit: NT\$ million

Item	FY	2025	2024	Growth Rate %
Volume of Proprietary Trading in Government Bonds (Outright Transactions)		25,878	40,559	-36.20
Volume of Proprietary Trading in Government Bonds (with Repo)		5,966	6,213	-3.98
Balance of Proprietary Trading in Government Bonds		68,403	66,337	3.11

## 9. Securities Business:

Unit: NT\$ million

Item	FY	2025	2024	Growth Rate %
Securities Underwriting		1,000	850	17.65
Securities Brokerage Operations		318,245	303,695	4.79
Credit Outstanding in the Security Financing Business		478.58	393.32	21.68

## 10. Weights and Changes of Net Income:

Unit: NT\$ thousand

Items	FY	2025		2024		Increase (Decrease)	Increase (Decrease) Rate %
		Amount	Proportion%	Amount	Proportion%		
Net Income of Interest		27,106,352	59.83	22,964,580	54.92	4,141,772	18.04
Net Service Fee Income		7,187,831	15.86	6,868,290	16.42	319,541	4.65
Net Trading Income		10,295,971	22.72	11,703,134	27.98	(1,407,163)	-12.02
Net Securities Brokerage and Underwriting Income		189,558	0.42	183,722	0.44	5,836	3.18
Other Operating Net Income		530,377	1.17	99,811	0.24	430,566	431.38
Total		45,310,089	100.00	41,819,537	100.00	3,490,552	8.35

### b. Business Plan for the Year 2026

Please refer to Annual Report, I. Letter to Shareholders "B. 2026 Highlights of Business Plans and Future Development Strategies".

### c. Market Analysis

#### 1. Major regions in which the Bank operates:

The Bank's service network spans Asia, Europe, U.S.A. and Taiwan with 185 domestic offices, Offshore Banking Branch (OBU), 7 overseas units, 1 sub-branch and 1 representative office located in the world's major financial centers, including branches in New York, Los Angeles, Tokyo, London, Hong Kong, Singapore, Manila, sub-branch in Osaka and Yangon Representative Office; the Bank has a subsidiary "Chang Hua Commercial Bank, Ltd." which was established with Kunshan Branch, Dongguan Branch, Fuzhou Branch, Nanjing Branch, and Kunshan Huaqiao Sub-Branch under its jurisdiction. The Bank provides far-reaching and prompt services around the clock to customers who require access to their funds and financial services. For the locations of the Bank's global service network, please refer to Annual Report, VII. Directory of Head Office & Branches & Subsidiaries.

#### 2. Supply and demand in the market and possible future growth:

Regarding market supply, despite recent discussions about mergers and acquisitions among industry peers, the number of banks in Taiwan remains significant. Coupled with the absence of differentiation in business offerings, this has led to a high degree of market saturation, resulting in intense competition across various financial services. In addition, the development of Financial Technology (FinTech) has led to the entry of non-bank entities and online-only banks, which continue to impact the banking industry's ability to expand its business and generate profits.

Regarding market demand, with the booming development of high-performance computing and artificial intelligence business opportunities, the demand of Taiwanese manufacturers for electricity, equipment purchases and factory construction continues to grow, which will continue to drive related capital demand. Furthermore, with the rise of global trade protectionism, some traditional industries in Taiwan are experiencing short-term financial support and medium-to long-term transformation needs. Semiconductor and related supply chain companies are actively adjusting their global layouts to adapt to the trends of supply chain relocation and localization, which is expected to further increase demand for related financial services. Finally, with the official implementation of Taiwan's carbon fee and the EU's CBAM (Carbon Border Adjustment Mechanism) in 2026, the demand for net-zero transition from Taiwan will continue to grow. Meanwhile, the ongoing global anti-tax avoidance movement and the expansion of wealth will also lead to steady growth in wealth management needs such as tax planning and asset transfer for high-net-worth clients. Overall, despite intense competition on the supply side of the banking industry, the operating outlook remains promising due to continued expansion in market demand.

#### 3. Competitive niche and development prospects, positive and negative factors, and response measures:

(1) Competitive niche of the Bank:

① Long-standing reputation and large customer base:

The Bank has a history of over a century, solid brand image is trusted by the public. In addition, the Bank has a large corporate customer base. Competitive advantages in corporate finance and foreign exchange business, to combine with personal banking and wealth management etc., the Bank meet customers' needs by providing diversified financial products and services.

② Dense service network:

The Bank has numerous domestic offices in Taiwan. As of the end of December 2025, the Bank's network has 185 domestic branches and 635 ATMs to meet customers' needs for deposits, withdrawals and transfers, providing customers with complete and convenient financial products and services.

③ First-mover advantage in overseas markets:

The Bank started overseas business early, cultivated many professionals who fully understand the practices of local financial markets. With the opening of the subsidiary bank in China, the Bank will adjust its operational strategies quickly to response to market development, and improve the layout planning by combining the market advantage of the Bank's long-term exploration in China, the competitive advantage of integrating cross-strait channels, and centralized fund management.

(2) Positive factors:

① The Five Trusted Industry Sectors, the Six Core Strategic Industries, and low-carbon smart management loan will facilitate the expansion of the banking business.

② Base on the Taiwan-US trade cooperation and two-way investment, Taiwan's semiconductor supply chain plans to expand investment in the US using the "Taiwan model," creating financing opportunities in North America.

③ The global supply chain restructuring has accelerated the plan of global landscape for Taiwanese businesses and has resulted in corresponding capital expenditure requirements.

④ The Action Plan for Welcoming Overseas Taiwanese Businesses to Return to Invest in Taiwan, Action Plan for Accelerated Investment by Domestic Corporations, and Action Plan for Accelerated Investment by SMEs are driving opportunities in domestic factory financing, cash flow services, and wealth management businesses, which are favorable for the expansion of banking operations.

⑤ The competent authority has released limits on bank's investments in FinTech that are highly related to their core business. This will facilitate future differentiation of services and products for domestic banks and enhance operational efficiency.

⑥ The popularization of digital finance reduces the cost of banking operations and develops more diversified products.

⑦ Strong exports from the technology sector boost private consumption, contributing to the growth of transaction fee revenue from credit cards and other types of transactions.

(3) Negative factors:

① Too many banks and high similarity of financial products in the domestic banking sector causes fierce market competition.

② The Central Bank's selective credit control and limited lending capacity of banks in the real estate sector negatively impact the development of the banking industry's mortgage business.

③ Internet-only banking operators engaged in the small-scale wealth management and lending market, becoming competitors of banking business.

④ The increasing stringency of global regulations related to anti-money laundering, personal data protection, tax reporting, minimum tax liabilities, etc., has resulted in higher compliance costs and increased operating costs for banks.

⑤ The monetary policy trends of the main countries, US retaliatory tariffs, inflation, and geopolitical risk variables continue to exist, adding to the operating environment uncertainty.

## (4) Response measures:

- ① In response to the circular economy and aging population demands, the Bank launched products and services that meet market demand and consumer experience to create market segmentation.
- ② Borrowers subject to Central Bank regulations, interest rate controls and restrictions on loan-to-value ratios, loan tenures, or grace periods are implemented in accordance with the rules. For investment-oriented homebuyers who are not purchasing for self-use, lending rates, loan-to-value ratios, or other credit terms will be adjusted based on mortgage market dynamics and the individual's financial capacity, in order to manage credit risk.
- ③ Control credit amount of industries and mortgage and redirect capital to other potential industries, policy incentives, small and medium-sized enterprises, and new businesses development.
- ④ Expand the wealth management team and product offerings, and actively strive for inheritance and wealth management business opportunities of return Taiwan businesspeople and small and medium-sized enterprise families.
- ⑤ Continuously expand overseas operational business bases and gradually increase overseas revenue.
- ⑥ Through customer segmentation for marketing and increase cross-industry collaborations to cultivate diverse relationships with customers and expand customer base.
- ⑦ Seize green opportunities, focus on sustainable financial products, and promote the implementation of sustainable development.
- ⑧ On the premise of prudently promote overseas credit business, strive to host and co-host international syndicated loans, enhance visibility and the growth quantity and energy of overseas financial business. Actively developing direct loan projects, expanding deposit business, deepening local customer base, and increasing the Bank's earnings.
- ⑨ In line with the government's foreign trade and industrial policies, the Bank provided financial support programs for businesses affected by US tariffs.
- ⑩ The Bank optimized the digital financial experience, leverage data analytics to provide more cost-effective banking services, and continuously transform between the virtual and physical worlds while enhancing digital security, offering diversified financial services that are more integrated into customers' lives.

## d. Financial product research and business development

1. The scale and profit and loss situation of the major financial products and newly established business units for the last two years and as of the published date of Annual Report:

## (1) Major financial products:

## ① Deposit and remittance:

- I In response to the government's Green Finance Action Plan and policies such as the 2050 Net Zero Emissions Pathway, the Bank will continue the "Green Deposit" program. The funds deposited by customers in the Bank will be allocated to projects that meet the green credit standards established by our country's Joint Credit Information Center, including renewable energy initiatives and wastewater treatment facilities. This program has raised a total of NTD. 1.2 billion, and the use of funds has been confirmed by a third-party institution.
- II In response to the government's policy of promoting digital finance, the Bank continues to promote the "Financial Blockchain Correspondence Inquiry Service" and the digitization of correspondence to replace manual filling.
- III To reduce the occurrence of erroneous transfers and fraud cases, the recipient's name will be obscured when making transfers through the Bank's automated transaction channels.
- IV To simplify operations, a new integrated remittance voucher for multiple transactions has been added.

## ② Corporate banking:

- I Assist small and medium-sized enterprises in enhancing their competitiveness by providing post-pandemic recovery and low-carbon smart management project loans. Strive to secure loans for enterprises to retain their operations in Taiwan, welcome Taiwanese businesses returning to Taiwan,

and accelerate investment project loans for small and medium-sized enterprises. Promote financing for key innovative industries and loans for local revitalization projects.

- II To encourage enterprise to increase financing for green and sustainable development, the Bank will continue to promote projects with the "National Financing Guarantee" mechanism such as the "Sustainability Performance-Linked Preferential Loan Program," the "Green Enterprise Project Loan," and the "Solar Photovoltaic Equipment Installation Project Loan" to support the development of the renewable energy and offshore wind power industries. Furthermore, the Bank will strengthen the implementation of the "Green Electricity and Renewable Energy Industry" and "Energy Conservation Services Project Loan" programs under the "Incentive Program for Domestic Banks to Provide Loans to Six Core Strategic Industries" for green-related industries. The Bank will also continue the "Sustainability Performance-Linked Preferential Loan Program" and launch the "Green Transformation Project Loan for Industrial Wastewater Treatment," through these practical actions, to support the development of green industries and respond to the international trend of green finance.
  - III To enhance the growth momentum of SMEs while ensuring loan quality, the Bank has selected stable central manufacturers and strategic business districts to plan a "Premium Supply Chain Financing Project" to facilitate the expansion of upstream and downstream customer groups.
  - IV In accordance with the Government's Urban Renewal 2.0 policy, the Bank are dedicated to advancing the Urban Renewal and Reconstruction Loan for Unsafe and Old Buildings. In addition, the Bank provides financial assistance to businesses affected by disasters such as Typhoon Danas and the Ma Tai An Creek landslide dam, as well as to businesses affected by natural disasters, by offering "Business Disaster Reconstruction Loans," "SME Disaster Recovery Project Loans," and "Small Business Owner Loans."
  - V The official website features webpage sections of "Financial Support for Business Affected by US Tariffs" and "Currency Hedging" to help businesses quickly find applicable resources and establish connection channels, thereby improving overall service efficiency and policy implementation. With the increasing proportion of Taiwanese companies investing in the US, the Bank provides available "Overseas Investment and Financing Products and Government Subsidy Programs" to address business opportunities arising from these expansions.
- ③ Consumer banking:
- I Continue to cooperate with the government to handle various policy loans, such as the "Housing Subsidy Loan for Self-purchase and Renovation of Houses" and the "Preferential Loan for Young People to Purchase Houses for the First Time".
  - II Provide loans for the purchase of homes that comply with the "Green Building Label" recognized by the Taiwan Architecture & Building Center.
  - III Continuing to respond to the government's policy on rebuilding dangerous and aging homes, the Bank continued to provide "Loan for Rebuilding Dangerous and Aging Homes".
  - IV Promoted the "Reverse Mortgage Loan for Senior Citizens" project in accordance with government policies.
  - V To provide more flexible credit loans to high-end customers and revitalize existing products, the Bank offers the "YiLuFa JinYou Loan" credit loan program.
- ④ Cards:
- I In response to the government's promotion of mobile payment policies and to enhance the convenience of cross-border payments for Taiwanese citizens, the Bank's deposit customers can make overseas QR code payments via mobile banking App or Taiwan mobile payment App, with the scope of application expanded to South Korea.
  - II The revolving credit card interest calculation method has been adjusted to a floating rate, and new tiers of differentiated interest rates for personal credit cards have been added. Restrictions on cash advances have been removed, and transaction fee pricing has been adjusted.

## ⑤ Trust:

ChaiBo App now offers "Regular Investment in Foreign Stocks/ETFs" and "TWD Trusts for Foreign Stocks/ETFs." A new "Daily Stock Investment" list for foreign stocks/ETFs has been added to the "Wealth Management Homepage - Overall Ranking," showcasing the Bank's regular investment products for foreign stocks/ETFs, making it easier for customers to choose investment targets.

## ⑥ Digital Finance:

- I To provide a comprehensive mobile financial ecosystem service, the Bank has launched the "Digital Voucher" and "Ride Code" functions.
- II The brand-new personal mobile banking app, "ChaiBo App," is centered on "simplicity, ease of use, and trustworthiness," continuously enhancing the customer experience and building a data-driven, people-oriented, and user-friendly financial ecosystem.
- III Optimize automated service processes: Add credit card loss reporting and Check deposit note services to the Interactive Voice Response (IVR) system, automating repetitive tasks, improving processing efficiency, and saving customers' time waiting for transfers.
- IV To align with customer spending patterns, the Bank has partnered with LINE Pay EPI Taiwan Ltd. to link deposit accounts, introducing an online payment mechanism to replace cash payments.
- V By introducing C3 financial certificates for online lending, and by simplifying the application process and reducing information gaps, to enhance the customer willingness for loans application.

## ⑦ Insurance products:

By providing green insurance products, the Bank fulfills our corporate social responsibility: disaster insurance products such as typhoon and flood compensation and comprehensive home insurance with added green energy clauses; electric vehicle-specific insurance to address climate change; and comprehensive installation insurance for solar power plants.

## (2) New Business Units:

Please refer to Annual Report, I. Letter to Shareholders "A. 2025 Results of Operations, b. Bank organization and change".

## (3) Scale and profit and loss situation of the major financial products for the last two years:

Please refer to this chapter, A. Business Information, "a. Business performance for the last two years".

## 2. Research and development expenses and results for the last two years:

## (1) The Bank's research and development expenses for the last two years.

NT\$7,068 thousand in 2025.

NT\$13,127 thousand in 2024.

## (2) The Bank's research and development results for the last two years:

- ① The Bank continues to leverage financial technology to develop various digital financial products. In 2025, the Bank obtained a total of 34 utility model patents and 5 invention patents, with 6 utility model patents and 29 invention patents currently under review, and applied the results of financial technology research and development to provide safe and convenient services to customers, enhance information security and operational efficiency, strengthen risk control and explore potential customers and new business opportunities.
- ② A total of 43 research reports of business development, digital finance and technology, sustainable development, employee rights and development, risk management, internal audit and internal control, financial tax, legal compliance, global economic trend, information security, green finance, and overseas layout were completed in 2024 and 2025. And research reports are available in the Bank's library for the Bank's employees to access at any time, so as to enhance their professional skills in practice and effectively promote the innovation and development of the Bank's business.

(3) Future research and development plans:

- ① To align with future business development trends and regulatory requirements, the Bank will implement the Projects include: the establishment of a paperless counter system, an electronic check project, the expansion of a specific money trust system to include TISA fund transaction modules, the renovation of the corporate online banking system, and the upgrading of the online counters., etc. to enhance our digital financial service capabilities.
- ② Research and analyze the application and development of big data to grasp business opportunities, and continue to develop and apply for various FinTech patents, so as to cultivate research and development momentum, and enhance the Bank's FinTech competitiveness.

e. Long-term and short-term business development plans

1. Short-term business development plans:

Please refer to Annual Report, I. Letter to Shareholders, "B. 2026 Highlights of Business Plans and Future Development Strategies".

2. Long-term business development plans:

The Bank's long-term business development plans are summarized as follows.

(1) Optimization of Credit Structure:

- ① Enhance credit access for new small and medium-sized enterprises (SMEs) and strengthen credit transactions with current SME clients to increase the share of credit allocated to SMEs.
- ② Expand the quality customer base for mortgages and enhance marketing efforts for various services, including digital finance, insurance, and wealth management, to strengthen customer loyalty. Simultaneously, leverage big data to accelerate the development of investment-oriented mortgage, deepen relationships with existing customers to explore new business opportunities, and increase the operational volume of personal financial lending.

(2) Enhance wealth management business:

- ① Combining the policy resources of the Asia New Bay Area with the business direction of Wealth Management 2.0, the Bank is developing a "virtual family office" to meet clients' needs for tax planning, asset allocation, and legal consultation.
- ② Steadily expand the high-net-worth customer segment, increase the number of professional investor clients, and develop new customer segments for the wealth management business. Keep expanding the team of experts for high-net-worth clients and improve the financial products and services tailored for these clients.

(3) Elevate digital financial services:

- ① The project involved revamping the corporate online banking system, building a global corporate online banking platform using a shared licensing architecture, designing intuitive operating processes, creating personalized customer services, strengthening corporate integration capabilities, and enhancing digital service competitiveness.
- ② Leveraging the Bank's existing GAI platform "AI Intelligent Assistant Module," a "Next-Generation AI Customer Service System" was built using Large Language Modeling (LLM) technology. This system assists the intelligent knowledge base and intelligent customer service, effectively optimizing internal knowledge base retrieval and the quality of intelligent customer service responses.
- ③ By enhancing automated labeling technology and refining customer segmentation models, the Bank can provide financial services and products that meet customer needs more accurately.

## (4) Deepen foreign financial business:

To steadily expand its overseas operations, the Bank plans to open branches in Labuan, Malaysia; Sydney, Australia; and Toronto, Canada. This will not only diversify revenue streams and mitigate country-specific risks, but also establish a service network connecting domestic and international markets, making it a valuable international financial partner for its clients.

## (5) In response to the international development trend of ESG, providing green financial services:

The Bank continue to strengthen financing support for sustainable industries and green projects, actively undertake solar photovoltaic equipment loans, green enterprise loans, and actively respond to the FSC's "Green Finance Action Plan", and promote green credit, sustainable linked loans, and social responsibility credit to encourage customers to practice sustainable environmental management and promote ESG development.

## B. Employees

### a. Employee information for the last two years and as of the published date of Annual Report

Unit: Person

Year		2024	2025	As of February 28, 2026
Number of employees		6,741	6,950	6,936
Average age		43.51	43.16	43.25
Average years of service		16.92	16.50	16.56
Educational backgrounds	Ph.D.	0.06%	0.06%	0.06%
	Master	22.80%	22.62%	22.68%
	University / College	72.79%	73.64%	73.63%
	Senior High School (vocational included)	4.05%	3.42%	3.37%
	Below Junior High School	0.30%	0.26%	0.26%
Professional licenses held by employees	CPA & CPA (USA)	4	4	4
	CFA	4	3	3
	FRM	11	11	11
	CFP	26	25	28
	CIA	2	2	2
	CISA	2	2	3
	CAMS	53	56	58
	Senior Securities Specialist	1,212	1,216	1,213
	Securities Specialist	1,138	1,218	1,213
	Futures Specialist	1,093	1,103	1,105
	Personal Insurance Broker	6	6	5
	Personal Insurance Agent	14	13	13
	Personal Insurance Representative	6,117	6,340	6,340
	Property and Casualty Insurance Broker (Non-life)	6	6	6
	Property and Casualty Insurance Agent (Non-life)	10	10	10
	Property and Casualty Representative (Non-life)	5,855	6,023	6,031
	Investment-linked Insurance Representative	5,524	5,812	5,837
	Proficiency Test for Trust Operations	5,731	5,978	5,959
	Proficiency Test for Bank Internal Control	4,621	4,689	4,680
	Basic Proficiency Test for Bank Lending Personnel	2,705	2,706	2,704
Advanced Proficiency Test for Bank Lending Personnel	27	24	24	
Basic Proficiency Test for International Banking Personnel	2,436	2,509	2,517	
Proficiency Test for Financial Planning Personnel	1,824	1,802	1,793	

b. Continuing education and training of employees

The Bank encourages employees to continue learning through digital and hands-on courses to help employees accumulate financial expertise, the Bank provided 534,601.9 hours training in total, with the per capita training hours of 76.92 based on 6,950 employees as of December 31, 2025, in which the total training hours of sustainable development related courses were 37,686.6 hours, and 6,979 employees attended. In 2025, 61 employees obtained "Sustainable Development Basic Test Certification," accumulated 151 employees to date. 7 employees passed the "Basic Test on Sustainable Development," and 6 employees passed the "Advanced Test on Sustainable Development".

### C. Corporate Responsibility and Ethical Behavior

a. Implement environmental protection policies and achieve sustainable environmental management goals

1. The Bank is committed to promoting various programs such as greenhouse gas reduction and management, energy resource use and management, green building, use of renewable energy, and waste reduction and management. The Bank have voluntarily adopted various international management systems to mitigate the impact of climate change and achieve the goal of sustainable environmental management.
2. The Bank cooperated with the Kaohsiung City Wild Bird Society on the "Budai Salt Field Wetland Guardian ESG Enterprise Partnership Project," in 2025, two volunteer events and two financial literacy promotions held.
3. Continuing to focus on environmental protection issues, the Bank organized six volunteer river (beach) clean-up activities as part of the "2025 Chang Hwa Bank Ocean Conservation Action." Additionally, in collaboration with the Republic of China Wilderness Conservation Association, the Bank held five volunteer activities across Taiwan as part of the "Chang Hwa Bank Ocean Conservation and Nature Survey Action."
4. In response to the "Earth Hour" lights-out energy-saving campaign, the Bank turned off the lights on our horizontal and vertical advertising signs (excluding ATMs) at 8:30 pm for three consecutive days to save energy and reduce carbon emissions, doing our part for the planet.
5. In response to the signing ceremony of the "River Basin Convention" by CommonWealth Magazine Co., Ltd.
6. Sponsored the "2025 ESG Summit: Sustainable Disclosure, Promoting Innovation" event organized by the Accounting Research and Development Foundation of the Republic of China.
7. In accordance with the spirit of the Equator Principles, the Bank considers the environmental protection, ethical corporate management and corporate social responsibility of the borrowers when processing corporate credit applications.
8. The Bank continue to promote electronic credit card statements to achieve sustainable business operations. The electronic statement ratio was 47.35% at the end of 2023, 51.12% at the end of 2024, and 53.61% at the end of December 2025.

b. Actively participate in social welfare activities and continue to care for the disadvantaged groups

1. Sponsored the Huashan Social Welfare and Charity Foundation's 2025 "Love the Elderly Home Service Vehicle" donation program and the "Love the Elderly, Love Reunion" charity event, and organized volunteer activities to deliver New Year's dishes to elderly people living alone, putting local care into action; co-organized the "Chang Hwa Bank × Huashan Love the Elderly in Motion" sports meet, accompanied 109 seniors to celebrate the Dragon Boat Festival with vitality, and provided home care for disadvantaged seniors through the "Dragon Boat Festival Love Delivery" volunteer service activity.
2. Donated to the Taipei Orphans Welfare Foundation's "2025 Orphans Scholarship Program" to help economically disadvantaged orphans not drop out of school due to financial hardship; and collaborated with the Taiwan Children and Families Assistance Foundation on the "Chang Hwa Bank Striving for Excellence Scholarship Program" to help junior high and elementary school students who remain diligent in their studies despite difficulties.
3. Participate in the "2025 Financial Services Charity Carnival" (Chiayi event) organized by the Taiwan Financial Services Industry Association.

4. Sponsored the "Gathering Strength, Mobilizing Medical Resources" joint free clinic by Chinese and Western dentists for disaster relief organized by the Tainan City Greater Tainan New Life Health Association.
  5. In line with the Ministry of Education's Youth Development Administration's "2025 Economic Independence Youth Work-and-Study Program" policy, 35 students were provided with summer vacation work-and-study opportunities to enhance the care of young people from economically disadvantaged families and to help them learn about and explore new areas, improve their career development competitiveness, and be better prepared for the future.
  6. This year, the Bank held the "Walk Together for 120 Years of Health" walking event, which lasted for 12 weeks. A total of 5,788 employees participated, and accumulating 2.8 billion steps. A results presentation and donation ceremony was held, during which the Chairman, on behalf of the Bank, donated NT\$120,000 to the "Spinal Cord Injury Social Welfare Foundation," combining workplace health promotion with social welfare, demonstrating the Bank's care for employee health and its commitment to corporate social responsibility.
  7. In 2025, the Bank held the "Healthy 120 Years, Let's Join Hands to Donate Blood and Save Lives" blood donation drive, with a total of 8 sessions. 828 employees and members of the public participated, donating 1,233 bags of blood, totaling 308,250cc, effectively contributing to medical blood supplies and demonstrating the company's support for social welfare and public health.
  8. The Bank is committed to apply digital technology to combine charitable activities. In 2025, Taiwan Pay's "Chang Hwa Bank Love Never Ending" was held by the cooperation with six public interest groups, "Taipei Orphan Welfare Foundation", "Double Bliss Welfare and Charity Foundation", "Buenen Foundation", "Taipei Happy Mount Foundation", "Taiwan Premature Infant Foundation", and "Republic of China Children's Burn Foundation", the Bank has set up online "Donation Section" to provide more convenient donation services, rising a total of NT\$2,879,429 in donations.
  9. In collaboration with numerous charitable organizations, including the Hsinchu Children's Foundation, Huashan Social Welfare Foundation, Good Shepherd Foundation, Cancer Hope Foundation, WeiKe Foundation, Chao Hsing Foundation, and Lefu Foundation, the Bank offer a "Bonus Points to Charitable Donation Service." 1,000 bonus points can be redeemed for a NT\$50 charitable donation. Upon receiving the donation information, the charitable organization will issue a donation receipt to the cardholder.
  10. Actively respond to the promotion of micro-insurance policies of competent authority, cooperate with Changhua County Government and insurance companies. The Bank have donated micro-insurance premiums to disadvantaged groups, and more than 20,000 people have benefited to date, to obtain basic protection for vulnerable people or those with specific identities. In 2025, the Bank donated in micro-insurance premiums to fulfill its corporate social responsibility, and 7,393 people benefited from this. The Bank awarded first place in the Microinsurance Promotion and Insurance Supporter Group by the Financial Supervisory Commission for three consecutive years.
- c. Support sports development and promote humanities and arts care
1. Continuously donate to the Chinese Taipei Archery Association and participate in the 7-year plan of the Chinese Enterprise League to cultivate talented elite athletes, thereby contributing to the development of sports in our country. Additionally, the Bank organized the "Hundred Steps Piercing the Willow Support Group Activity" to promote the sport of archery and foster a culture of physical activity among our employees.
  2. Donated to the Taitung County Sports Association's "2025 Training Program for Elite and Potential Athletes of Various Sports Committees", to support sports development.
  3. Sponsored the "Ministry of Finance 2025 Uniform Invoice Cup Road Race," the 4<sup>th</sup> "Monga Cup Table Tennis Promotion Tournament" organized by the Republic of China Sports and Leisure Association, the "34<sup>th</sup> Keelung City New League Cup Basketball Tournament" organized by Keelung City Social Basketball Association.
  4. Sponsored the Taiwan Indigenous Baseball Development Association to organize the "32<sup>nd</sup> Indigenous Baseball Association Care Cup Invitational Tournament" to support the development of baseball in rural areas.
  5. Sponsor the production and broadcasting of the television program "2025 We are - Our New Year's Eve" of The

- General Association of Chinese Culture.
6. Sponsored the Nantou County Government to hold the "2025 National Day Fireworks in Nantou" event.
  7. Sponsored the "Republic of China Central Government and All Sectors' Celebration of the 2025 National Day" organized by the Preparatory Committee for the Celebration of the 2025 National Day of the Republic of China.
  8. Actively promote local culture and participate in the filming of the "Craftsman's Soul" series of videos by the Chinese Cultural Association.
  9. Sponsored the "Symphony of Destiny - Jaap van Zweden and Evergreen Symphony Orchestra" concert held by the Chang Yung-Fa Foundation in Kaohsiung.
  10. Sponsored the Kinmen County Yuanyun Philharmonic Association's "11<sup>th</sup> Father's Day Thanksgiving Concert in 2025 - Ancient Poems and New Rhymes Expressing Deepest Feelings" event.
- d. Support government policies, promote academic/industrial development and enhance sustainable competitiveness of enterprises
1. Sponsored the "Financial Giving Back - Finance and Social Benefit" Forum Event, and the "9<sup>th</sup> Star of Entrepreneurship Contest" held by Economic Daily News to identify the most promising future stars of Taiwan's industries and to promote the information exchange and development of industry innovation.
  2. Participating in the "4<sup>th</sup> Asia-Pacific Sustainability Expo 2025" organized by the Taiwan Sustainable Energy Research Foundation, and jointly showcasing overall sustainability achievements with state-owned banks.
  3. Participated in the "37<sup>th</sup> Accounting Elite Cup Debate Competition" of the Accounting Research and Development Foundation of the Republic of China to nurture accounting professionals in Taiwan.
  4. Sponsored the "Corporate Governance and Family Succession Seminar" organized by Contemporary Law Magazine and the 2025 Annual Meeting of the Taiwan Economic Association.
  5. Participated in the "7<sup>th</sup> Unsafe and Old Buildings + Urban Renewal Exposition" held by Wealth Magazine Co., Ltd. to let the public understand and make good use of the government's policies on citizens and urban renewal to improve the quality and safety of living.
  6. The company donated to the Ministry of Health and Welfare's "Disaster Relief Foundation" to aid in post-disaster reconstruction efforts following Typhoon Danas and the severe rainstorms brought by the outer bands of severe tropical storm Co-May. The company also supported agricultural development in Taiwan after the disaster by purchasing 40 boxes of Yuwen mangoes, demonstrating its corporate social responsibility.
  7. Sponsored the "Anti-Fraud Supplement" program of Today Weekly Cultural Enterprise Co., Ltd., assisting in the production of anti-fraud manuals and brochures, providing anti-fraud information to 7,748 villages and communities across Taiwan, thereby leveraging financial influence.
  8. To fulfill its corporate social responsibility and respond to the call for sustainable development and reduce environmental burden, the Bank held a PET bottle recycling campaign and used environmentally friendly gauze to customize commemorative team uniforms for its 120<sup>th</sup> anniversary "Sustainable Hope Games".
  9. In conjunction with the "Electronic Integrated Statement: Energy Saving and Carbon Reduction, Love Forever" campaign, the Bank donated NT\$500,000 to the Double Bliss Welfare And Charity Foundation to support its long-term commitment to care services for the elderly and vulnerable groups.
  10. In 2025, the Bank donated NT\$142,194,505 to the Small and Medium Enterprise Credit Guarantee Fund to assist small and medium-sized enterprises in obtaining financing from financial institutions, thereby promoting Taiwan's economic growth and social stability.
- e. Implement the Treating Customers Fairly principles, practice financial-friendly services and enhance anti-fraud measures
1. Added "Wealth Transfer Trust Account" program to provide clients with comprehensive wealth management, allowing them to directly transfer assets from specific money trust funds to retirement trust accounts, achieving a one-stop wealth trust service from youth to retirement.
  2. The Bank held 120<sup>th</sup> anniversary "Sustainable Hope Games", and through this event, trust agreements and

memorandums of understanding were signed with four social welfare organizations: the Orphans Foundation, the Leshan Foundation, the Double Bliss Welfare And Charity Foundation, and the Organ Donation and Transplant Registry and Patient Autonomy Promotion Center.

3. Promote the benefits of health promotion premium discounts for policies that meet specific testing requirements, and provide special product direct mail with a portable magnifying glass to help elderly people clearly compare and fully understand the product features.
4. To diversify insurance products, the Bank launched financial products that meet the needs of all age groups, providing more insurance product options tailored to different life stages, particularly for the middle-aged and older generations.
5. The promotional materials for the insurance products incorporate age-friendly financial services design, featuring enlarged fonts and AI voice navigation. Customers can scan a QR code to clearly understand the policy details via voice prompts, thus embodying financial friendliness.
6. To enhance the quality of our financially friendly services, the Bank has added a "Financially Friendly Note" feature to help frontline service staff and various business units at headquarters understand customer needs and provide appropriate financially friendly services.
7. The Bank added an easy-to-read document explaining deposit and remittance procedures to help people with intellectual disabilities understand our bank's deposit accounts.
8. The Bank is collaborating with the Taiwan Academy of Banking and Finance on the "CSR Financial Well-being Charity Project." In 2025, 126 employees certified CoCo Teachers, teaching in 121 classes across 50 elementary schools in Changhua County, benefiting 2,719 students and promoting financial literacy. Additionally, the Bank has adopted 0.42 hectares of forest land in Yongle Section, Zhongliao Township, Nantou County, and planted approximately 1,560 trees.
9. In cooperation with the competent authority's promotion of financial education popularization policies, the Bank has appointed seed instructors to participate in "Go to Campus and Community Financial Knowledge Promotion Activity" to promote and enhance public financial literacy. In addition, to fulfill our corporate social responsibility, the Bank organized a project to promote "Practicing Inclusive and Fair Treatment of Customers," and conducted outreach activities in campuses and organizations related to disadvantaged groups to promote fraud prevention, advocate for responsible consumption, and provide information on various financial services. In the fiscal year 2025, a total of 25 events were organized, with 1,350 participants.
10. In response to the "Bilingual Nation Policy Development Blueprint 2030" and to meet the financial needs of expatriates, the Bank had already established 120 bilingual branches by 2025, and expects to complete the bilingualization of 185 branches by 2028 to align with international standards.

#### D. Number of Non-managerial Full-time Employees, Average, Median of Full-time Employees' Salary, and the Differences from the Previous Year

Unit: Person/NT\$ thousand

Non-managerial full-time employees	Year	2025	2024	Increase (Decrease)
	Number of Employees		6,334	6,179
Average Salary		1,558	1,494	64
Median Salary		1,455	1,391	64

Note 1: Reference to "Non-managerial, full-time employee salary information declaration explanation" jointly promulgated by TWSE and TPEX.

Note 2: "Non-managerial, full-time employee" mentioned here refers to full-time employees (including local and foreign nationals) excluded employees in managerial position, part-time employees, overseas employees, and employees who meet the standard of excluded exemption; "Number of employees" is calculated by yearly average number.

## E. IT Equipment

### a. The main information system hardware and software configuration and maintenance

#### 1. Configuration:

- (1) Mainframe hardware (Core banking system): Using Unisys mainframe, the service area covers both domestic and overseas, processing deposits, loans, remittance, foreign exchange, import and export, etc. The system has an operating capacity of 7 days x 24 hours.
- (2) Open system server: Including virtual machine (VM) and physical machine.
- (3) Open system storage: Using SAN and Storage for centralized management by IBM SAN Volume Controller (SVC), DELL EMC VPLEX and NetApp to reduce the space of individual storage equipment management.
- (4) Open system backup equipment: Using Data Domain backup system.
- (5) Network equipment: The Bank's network structure includes core networks and branch networks. The core networks connect core firewall and core router through core switch. Separate different network segments according to different properties of the system to protect systems safety by firewall policy and various security systems. The core network architecture is high availability (HA) to prevent a single node failure. The branch networks include domestic branches and overseas branches. The branches use dedicated lines of operation and backup for data transmission, and data exchange and backup are carried out through the hub to ensure the maintenance of daily operations.
- (6) Database: DB2, MS SQL, Teradata.

#### 2. Maintenance:

The Bank has entered into maintenance agreements with manufacturers, which will provide both on-demand repair services and regular maintenance services to ensure that the Bank's IT systems are operating satisfactorily and without interruption.

### b. Future development or acquisition plans:

Information systems planned to be built in 2026 include: New Enterprise Information Portal Construction Project, Trust System Upgrade Project, Storage Network Fiber Optic Switch Replacement Project, Large-Scale Deployment of Windows Operating System Enterprise Edition Three-Year License Renewal Project, AI Intelligent Assistant Project, Enterprise Online Banking Redesign and Construction Project, Credit Card System Upgrade and Construction Project, Online Counter Upgrade and Construction Project, and Electronic Check Project.

### c. Emergency backup and security measures

#### 1. Operation of emergency backup center:

The Bank's information center is located in Taipei and the off-site redundancy center is located in Taichung. The Bank normally uses the super high-speed network (OTN) to synchronize data redundancy to the off-site redundancy center, and when the information center is unable to perform operations due to a disaster, the information system is transferred to the redundancy center for operation in accordance with the Bank's "Information Operation Disaster Recovery Plan." In principle, off-site backup drills are carried out twice a year or once each in the same location/off-site, and actual operation of external services will be implemented while off-site backup drills (including ATM, online banking, and actual transaction verification conducted at the branch end) to ensure that backup operations can be carried out in the event of a disaster.

#### 2. Strengthen information security:

- (1) Improve the security and control strength of the information system: Independent SWIFT host segment, recover the highest privilege of the host, and manage the security and control parameters of the host to improve the overall security and control strength of the host.
- (2) Comply with laws and regulations: Modify the information system structure, management system and procedures to meet the expectations of regulatory authorities and international organizations (e.g. SWIFT, etc.).

- (3) Establish detection and warning mechanisms, implement information security incident handling and follow-up tracking: Using different information security detection tools (e.g. internal threat monitoring system, privileged account tracing system, endpoint detection response (EDR), etc.), the Bank establishes detection and warning mechanisms to immediately detect potential intrusions and properly conduct follow-up handling to reduce information security risks.
- (4) Carry out centralized storage and management of system logs, and establish an analysis and early warning mechanism, in order to meet the requirements of laws and supervision authorities.
- (5) Conduct regular situational and backup drills: To familiarize employees with incident response procedures, conduct regular situational drills and information system backup drills to improve employees' response capabilities.
- (6) Following the revision of domestic and international laws and regulations and the application of emerging technologies, the Bank is constantly adjusting our cybersecurity-related regulations and management procedures, and continue to pay attention to emerging technology risk issues.
- (7) Offensive and defensive drills, cybersecurity incident procedural drills, and social engineering exercises are conducted to enhance employees' ability to respond to information security incidents and their awareness of information security.

## F. Cyber Security Management

- a. Cyber security risk management framework, cyber security policy, specific management plan and resources invested in cyber security management
  1. Cyber security risk management framework:
    - (1) In order to effectively implement internal control of information security, the Bank adopts a management framework of three lines of defense for internal control of information security. The first line of defense is to implement information security operations by all units and information offices of the Bank, and the Information Security Division is responsible for the second line of defense to monitor and manage the implementation of the information security policy and its derived information security risks, plan, monitor and execute information security management operations. The third line of defense is the inspection by the Internal Auditing Division.
    - (2) A dedicated cybersecurity unit was established, along with an Information Security Committee and an Information Security Chief at the level of Deputy General Manager, to coordinate the implementation of the Bank's information security policies and resource allocation. The SVP & Division Head of Information Security Division serves as the dedicated supervisor for information security, responsible for supervising and implementing information security policies, coordinating and promoting information security management operations, reports to the Board of Directors on the overall execution and management of information security on an annual basis.
    - (3) The information security policy is reviewed and revised annually and implemented after approval by the Board of Directors.
    - (4) The Bank hired a cybersecurity consultant to provide professional views and advice on cybersecurity management to strengthen the information security governance capacity of the Board of Directors.
  2. Cyber security policy:
    - (1) In order to strengthen information security management, ensure the confidentiality, integrity and availability of information, the reliability of information equipment and network systems, and the awareness of all personnel in the Bank on information security, and make sure that the above resources are free from any interference, damage, intrusion or any unfavorable behavior and attempt, the Bank hereby formulates the "Information Security Policy", which is reviewed annually and implemented after approval by the Board of Directors.

- (2) The objective of information security is to ensure authorized access to the Bank's information, to provide a complete and reliable information system operation and to maintain the normal operation of its business processes in the face of possible internal and external threats. In the event of an accident, take prompt and necessary measures to minimize the possible damage caused by the accident. The Bank continues to invest the resources required for information security protection systems to achieve information security objectives.
  - (3) The scope of the information security policy covers all the information of software, hardware and peripheral facilities of the Bank, and in respect of the division of responsibilities for information security, personnel management and information security education and training, computer system security management, network security management, system access management, system acquisition, development and maintenance management, information asset security management, data protection management, physical and environmental security management, supplier and third-party information security management and requirements, information security risk assessment management, information security audit management, information security incident monitoring and response, and other information security management matters, relevant management standards are hereby formulated to implement the overall information security protection plan.
3. Specific management plan:
- (1) The Bank adopted PDCA Cycle Operation Model to maintain the validity of the ISO 27001 Information Security Management System continuously, ISO 22301 Business Continuity Management System, and BS 10012 Personal Information Management System certificates.
  - (2) Regularly conduct various cybersecurity tests, emergency response drills, system backup drills, and held cybersecurity awareness training and social engineering drills to strengthen employees' cybersecurity awareness and response capabilities.
  - (3) The reporting and handling of information security incidents are carried out in accordance with the "Information Security Event Reporting Procedure," and "Major Unexpected Events Handling Procedures" of the Bank, and notify the relevant units as well.
  - (4) Utilize multi-layered information security equipment to establish protection and monitoring mechanisms, and use automated methods to monitor, detect, and track websites and mobile applications impersonating the Bank around the clock, and block and shut them down if they are confirmed to be impersonating.
  - (5) Actively engaging in cybersecurity joint defense, effectively utilizing and sharing cybersecurity information through the Financial Information Sharing and Analysis Center (F-ISAC) and the Taiwan Computer Emergency Response Team/Coordination Center (TWCERT/CC).
  - (6) The Bank conducts penetration testing on its mobile application (App) and the benchmark testing by the Ministry of Digital Affairs every year, and all of our mobile applications have been awarded the "Mobile Application Basic Security Certification Seal and Certificate."
  - (7) Information security personnel receive professional cybersecurity training every year, and employees are encouraged and subsidized to obtain international cybersecurity certifications.
  - (8) Every year, cybersecurity risk assessment operations are conducted to review the implementation of various risk items and evaluate the maturity of network security, to strengthen information security protection performance.
  - (9) An Information Security Committee meeting is held annually, and the progress of information security management is reported monthly to the Risk Management Committee.
4. Resources invested in cyber security management:
- Implementation results of information security measures in 2025:
- (1) Information security
    - ① The Bank continues to maintain "Information System Misconduct Insurance," with a coverage amount of NT\$150 million.

- ② A dedicated information security unit has been established, with approximately 20 staff members, including one unit manager; it comprises an Information Security Management Section with 7 staff members and an Information Security Technology Section with 12 staff members.
  - ③ The Bank held more than 60 regularly or irregularly cybersecurity related meetings, including meetings of the Information Security Committee, Information Security Management System meetings, Information Security Testing Results Review meetings, and Information Security Monitoring and Protection System meetings.
  - ④ Regularly update and maintain the information asset inventory; through the asset inventory management system, inventory terminal devices and their software information, and build an information asset and configuration management system to perform hardware and software asset maintenance and configuration management for servers.
  - ⑤ The Bank has implemented a Security Information Management System (SIEM) and Endpoint Detection and Response (EDR) mechanism, combined with threat intelligence analysis and anomaly monitoring technology, to ensure real-time monitoring capabilities of network traffic, servers, databases, cloud environments, and endpoint devices. Simultaneously, a multi-layered defense architecture is employed for high-risk systems to enhance the ability to identify APT attacks, ransomware, and internal anomalies. To strengthen overall cybersecurity capabilities, the Bank continuously improve cybersecurity detection coverage (100% coverage for cybersecurity devices and over 95% coverage for Category 1 computer systems).
  - ⑥ Various cybersecurity assessment and security testing operations are outsourced to third-party specialist organizations. These include cybersecurity assessment, electronic payment assessment, SWIFT CSP assessment, penetration testing, vulnerability scanning, and malware detection.
  - ⑦ The Bank's mobile applications (App) have all been granted "Mobile Application Basic Security Certification Seal and Certificate".
  - ⑧ Chinese and English training courses on information security in 2025, with a total of 6,720 employees (overseas branches included) completing the training.
  - ⑨ The introduction of simulated invasion attack drills and DDoS attack and defense drill, involved practical attacks by hackers to assess the Bank's cybersecurity defense mechanisms. All findings from this drill have been fully addressed and rectified.
  - ⑩ Conduct quarterly social engineering drills, including Chinese and English letters, to improve alertness of colleagues and reduce the chance of being attacked by social engineering.
  - ⑪ In 2025, the Bank obtained 46 new international cybersecurity certifications and cultivated professionals who meet the requirements for sustainable transformation, bringing the total number of cybersecurity certifications to 124.
  - ⑫ Awarded the FSC's "F-ISAC Outstanding Member Intelligence Sharing Performance Award" (Excellence), achieving recognition from the regulatory authority for 4 consecutive years.
- (2) International standard certification
- ① Passed the ISO 27001:2022 Information Security Management System certification (certificate validity period: 2023/11/8~2026/11/7).
  - ② Passed the ISO 22301:2019 Business Continuity Management System certification (certificate validity period: 2024/4/24~2027/4/23).
  - ③ Passed the BS 10012:2017 Personal Information Management System certification (certificate validity period: 2025/3/31~2028/3/30).
- b. Losses, possible impacts and countermeasures to major information and communications security incidents suffered in the most recent year and as of the published date of Annual Report

In 2025, the Bank reported 1 incident of slow connection via ChaiBo App interbank transfer. In March 2026, it reported one incident of hub switch equipment failure causing abnormal system connection. Neither incident result in any financial losses.

## G. Labor-Management Relations

a. The Bank's employee welfare measures, retirement system and implementation status, as well as the agreements between employers and employees and measures to protect the rights and interests of employees

### 1. Welfare Measures:

#### (1) Labor insurance:

For all employees, the government pays 10% of the premium, the Bank pays 70%, and the employees pay 20%.

#### (2) National health insurance:

For all employees and their dependents, the government pays 10% of the premium, the Bank pays 60%, and the employees pay 30%.

#### (3) Health checkups:

Regular health checkups are conducted for employees, and for those with "major abnormalities" in the checkup results, the Bank arranges doctors to visit the Bank to provide health guidance and follow up management to protect employees' health. In order to take care of the mental health of employees, professional psychological counseling institutions are also entrusted to provide psychological counseling for employees of the Bank.

#### (4) Employee childbirth allowances and childcare:

For all employees, the Bank provides childbirth allowances, and has signed corporate childcare contracts with childcare schools to provide employees with preferential childcare program services for employees in need to choose.

#### (5) Special leave:

The Bank entitles employees to special leave ranging from 3 to 30 days according to the length of service of at least half a year.

#### (6) Sports and recreational activities:

A sports committee is set up to hold sports, hiking and leisure activities, and artistic activities every year, in order to recover employees' body and mind and relieve work pressure.

#### (7) Employee Welfare Committee:

The committee is responsible for the planning, storage and utilization of welfare benefits and other employee welfare matters. The Bank has established an employee commissary providing daily necessities. In addition, the Bank has purchased "Group Accidental Injury Insurance" to provide financial security for all employees in the event of an accident, with all premiums covered.

#### (8) Employee stock ownership trust:

In order to take care of employees and encourage them to save for the long term, the Bank officially launched the Employee Stock Ownership Trust in September 2019. In addition, to encourage employees to participate, the Bank provides an incentive payment of NT\$1,000 or NT\$1,500 based on the amount withdrawn by the participating employees to enhance their motivation.

#### (9) Library:

A library is set up in the Taipei Building with Chinese and foreign newspapers, journals, magazines, and various books for employees to borrow to facilitate their knowledge and self-continuing education.

#### (10) Online English learning:

In line with the national policy of bilingualism and to enhance the English proficiency of our employees, the Bank provides free online courses for employees to take the "Studio Classroom" e-learning program and sends magazines for those reach the standard of learning hours to encourage employees to learn on their own and participate in the English test in order to cultivate international financial talents and promote internalization of financial services.

## 2. Retirement regulation and implementation status:

- (1) The Bank stipulated "Employee Retirement Pension and Severance Regulation", matters related to retirement, pension (including occupational disaster compensation) and lay off of employees shall be handled in accordance with the regulation and Labor Standards Act and related law. Employees of the Bank who reach the age of 65 should retire, those who have served in the Bank for more than 5 years, and have reached the age of 55 or who have served the Bank for more than 20 years can apply for retirement. In 2025, 149 employees were retired. (Including 86 people who applied for retirement and 63 people who retire over the age of 65).
- (2) According to the Bank's "Rules Governing Organization of Labor Retirement Reserve Supervisory Committee", the Labor Retirement Reserve Supervisory Committee is composed of representatives both from the labor and employer. A total of 9 members are appointed, including 6 labor representatives and 3 employer representatives. The meeting is held once every 3 months and an interim meeting may be held when required. The task of the Labor Retirement Reserve Supervisory Committee is to handle the deliberation of the suspension of the "Labor Retirement Reserve", the audit of the amount allocated, the audit of deposit and expenditure, the audit of the payment amount, and other related labor retirement supervision matters.
- (3) For employees with the old pension system, the Bank provides monthly retirement allowance to the account of "Labor Retirement Reserve Supervisory Committee", in the Bank of Taiwan at the rate of 10% of the total monthly salary; and the Bank provides monthly retirement allowance at the rate of 6% for employees with new pension system.

## 3. Employee safety and security measures:

- (1) Insured employees with an "Employer's Accidental Liability Insurance" so that employees are protected while carrying out duties. The premium is entirely covered by the Bank.
- (2) The Bank has stipulated an "Automatic Inspection Plan of Safety and Health" to ensure that the Bank's equipment be maintained normal operation and reduce the incidence of accidents.
- (3) In order to prevent harm to office personnel caused by sedentary behavior, the Bank has increased the number of daily exercise sessions. Additionally, the Bank has invited a physical therapist from a health management consulting company to teach a session on "Building a Healthy Posture: Optimizing Sitting Positions." This session aims to reduce the physical harm associated with prolonged sitting in the office.
- (4) The Bank's buildings and premises are equipped with first aid medicine and appliance, and has established the "Operational Environment Monitoring Program". The Bank also monitored the indoor "carbon dioxide" and "lighting" of every unit by professionals outside the Bank every six months to provide employees with a safe and healthy work environment.
- (5) Safety maintenance meetings and employee self-defense group drills are held every half year to strengthen safety protection in every unit.
- (6) According to the needs of each unit, the Bank requests security companies and alarm, surveillance system contractors to actively cooperate in improving related protective equipment.
- (7) To appoint security companies to send security personnel to every unit to perform security work, and to provide quarterly on-the-job training and supervision assessment. In addition, assign all of the Bank's outbound money replenishment operations to security companies or to collaborate with them.
- (8) In accordance with the relevant provisions of fire services acts and regulations, supervise the units to strengthen the maintenance and management of fire safety and escape facilities, and cooperate with the implementation of safety inspection and training.

#### 4. Employer-employee agreements:

- (1) In order to enhance harmonious employer-employee relations and promote the Bank's business development and employee welfare, the Bank and CHB Labor Union signed another collective agreement on May 14, 2025.
- (2) The representatives of both labor and management have formed a bargaining communication team of collective agreement, after numerous meetings and discussions, a final agreement was reached, ensuring "We Are CHB" and a win-win situation for both Chang Hwa Bank and its employees. This collective agreement primarily addresses amendments to labor-related laws and regulations, responds to the government's pro-natalist policy, and strengthens care for female employees. The content was thoroughly discussed by representatives from both labor and management, and many clauses are superior to current laws. For example, it includes 58 days of maternity leave, 8 days of prenatal check-up leave, and 8 days of paternity/attendance leave. The paternity leave period has been extended to 15 days before and after the delivery date. Furthermore, to allow employees more flexibility in scheduling their leave, the calculation unit for prenatal check-up leave, paternity/attendance leave, marriage leave, and bereavement leave has been changed to hourly calculations.
- (3) Actively fostering a diverse and happy workplace environment, and in response to the government's encouragement of work-life balance, the Bank offers "Employee Leave Subsidies": NT\$2,500 for 7 days leave or more, and NT\$5,000 for 10 days or more. Furthermore, to protect employees' rights to life and health, the Bank has purchased "Group Accident Insurance" for all employees and fully cover the premiums. Through this employee care mechanism, the Bank improve the welfare of our current staff, thereby strengthening employee cohesion and enhancing employee well-being, creating a happy and harmonious workplace for all.
- (4) By the end of 2025, the membership of the Chang Hwa Bank Union was 6,424, which accounted for 92.43% of the total employees. These employees are protected by the collective agreement. (Note: The union participation rate refers to the percentage of employees covered by the collective agreement. The labor conditions of employees who are not members of the labor union and who have not signed the collective agreements shall be handled in accordance with the relevant regulations of the Bank (such as work rules) and other labor-related laws and regulations.)
- (5) In accordance with the Bank's "Implementation Guidelines for Labor-Management Meetings", regular labor-management meetings are held for both parties to discuss and negotiate on various issues, 4 meetings were held in 2025.

#### 5. Measures to protect employees' rights and interests:

In order to clearly regulate the rights and obligations of employees, the Bank has stipulated the "Work Rules" and other personnel regulations, and all matters such as employment, service regulations, working hours, leave and attendance, appraisal and punishment, remuneration and benefits are handled in accordance with the relevant regulations.

#### b. Labor inspection results violation of Labor Standards Act

None.

#### c. Losses suffered due to labor-management disputes in the most recent year and as of the published date of Annual Report, and the estimated amount expected to be incurred for the present and future and their countermeasures

None.

## H. Important Contracts

Contract Type	Counterparty	Term of Contract	Major Contents	Restrictive Covenants
Outsourcing Contract	Beltom Technology Corp.	2025/08/01~2026/07/31	Credit card related document printing, sealing and mailing	Terms of Confidentiality
Outsourcing Contract	Trade-Van Information Services Co.	2024/07/01~2026/06/30	International card acquiring electronic invoice service	
Outsourcing Contract	Yung-Shing Industries Co.	2025/08/28~2026/08/27	Printing and mailing of fund statements and statements of account	
Outsourcing Contract	Han-Yeh Business Form Corporation	2025/12/15~2026/12/14	Printing, packaging and mailing of insurance business advice letters and transaction statements	
Outsourcing Contract	Taiwan Security Co., Ltd. Lan An Service Co., Ltd.	2025/12/16~2026/12/15	Entrust the exchange and replenishment of banknotes at out-of-bank ATMs and troubleshooting	
Outsourcing Contract	Chung Hwa Express Corp.	2025/12/10~2026/12/09	Entrust the courier service for bills and related documents	
Outsourcing Contract	LeeBao Security Co., Ltd.	2026/01/01~2026/12/31	Entrust Cash escort service	
Outsourcing Contract	Yuen Foong Paper Co., Ltd.	2025/11/21~2026/11/20	Entrust Bill printing, sealing and mailing	
Outsourcing Contract	Taiwan Mobile Payment Co., Ltd.	2025/01/01~2026/12/31	Card life cycle and other data processing services for mobile payment tools	
Outsourcing Contract	Financial Information Service Co., Ltd.	2026/01/01~2026/12/31	International card-related service operations	
Authorized Card Issuance Contract	EasyCard Corporation	2024/07/01~2027/06/30	Authorize the issuance of e-cards with EasyCard function	
Authorized Card Issuance Contract	iPASS Corporation	2026/01/23~2027/01/22	Authorize the issuance of e-cards with iPASS function	
Computer Installment Contract	Intumit Inc.	2025/12/18~2026/12/17	Improve the quality and efficiency of the Bank's services.	
Computer Installment Contract	Dimerco Data System Corporation	2025/08/05~2027/09/04	Expand business promotion, provide new product functions, improve work efficiency, and reduce human error.	

## I. Types and the Related Information Regarding Securitization Products Approved under the Financial Asset Securitization Act and the Clauses of the Real Estate Securitization Act in the Most Recent Year

None.

# V | Review and Analysis of Financial Status, Financial Performance, and Evaluation of the Risk Management

## A. Financial Status for the Past Two Years (Consolidated)

Unit: NT\$ thousand

Item	Year	2025/12/31	2024/12/31	Fluctuation	
				Amount	Rate of Change (%)
Total assets		3,377,011,238	3,172,721,131	204,290,107	6.44
Total liabilities		3,156,684,183	2,971,323,743	185,360,440	6.24
Total equity		220,327,055	201,397,388	18,929,667	9.40

Note: There is no major change in the total amounts of assets and liabilities.

## B. Financial Performance for the Past Two Years (Consolidated)

Unit: NT\$ thousand

Item	Year	2025	2024	Increase (Decrease) Amount	Rate of Change (%)
Net non-interest income		18,203,737	18,854,957	(651,220)	-3.45
Net revenue and gains		45,310,089	41,819,537	3,490,552	8.35
Bad debts expense, commitment and guarantee liability provision		2,866,439	3,050,867	(184,428)	-6.05
Operating expenses		21,326,927	20,415,083	911,844	4.47
Income before income tax from continuing operations		21,116,723	18,353,587	2,763,136	15.06
Net income (loss) from continuing operations		17,774,866	14,945,371	2,829,495	18.93
Net income (loss)		17,774,866	14,945,371	2,829,495	18.93

### a. Analysis of variance in increase / decrease

Net income of interest: The increase was due to the net increase in interest income from lending minus interest expense on deposits.

### b. Expected business operational targets and its basis

The Bank's 2026 business operational targets are based on the growth of various businesses in the previous year, estimated economic growth rate of each forecasting institution for this year, and the Bank's business promotion policy. Please refer to "I. Letter to Shareholders B. 2026 Highlights of Business Plans and Future Development Strategies b. Business Operational Targets."

### c. The possible impact on the Bank's future financial business and the response plan

None.

## C. Cash Flow

### a. Liquidity analysis for the past two years

Item	Year	2025	2024	Rate of Change (%)
Cash flow ratio		-14.21%	-27.83%	13.62%
Cash flow adequacy ratio		-279.78%	-112.81%	-166.97%
Cash flow satisfaction ratio		2,251%	3,319%	-1,068%

Analysis of variance in increase / decrease:

The cash flow ratio in 2025 has changed mainly due to a decrease in cash outflows from deposits with CBC in 2025 compared to 2024.

The cash flow adequacy ratio in 2025 has changed mainly due to an increase in net cash outflows from operating activities in the most recent five years.

### b. Improvement plan for insufficient liquidity

None.

### c. Cash flow analysis for the next year

Unit: NT\$ thousand

Cash balance at the beginning of the period (1)	Expected annual net cash flow from operating activities (2)	Expected annual investment and net cash flow of financing (3)	Expected cash surplus (deficit) (1) + (2) + (3)	Remediation measures against expected cash flow deficit	
				Investment	Financing
111,896,611	(15,495,411)	14,452,902	110,854,102	-	-

## D. Impact of Major Capital Expenditures on Financial Business in Recent Years

### a. Implementation of major capital expenditures and source of funds

Unit: NT\$ thousand

Project	Actual or Expected Source of Funds	Actual or Expected Completion Date	Total Funding Requirement	Actual or Expected Implementation Status of Funds		
				2025	2024	2023
Urban renewal work of Chengtung Branch	Funds of the Bank	2026/08/31	616,785	173,352	172,659	27,374
Construction work of Chiencheng building	Funds of the Bank	2030/12/31	3,570,300	128,744	9,563	7,150
Construction work of Yuanli Branch	Funds of the Bank	2027/12/31	198,150	1,201	801	200
Construction work of Taoyuan Branch	Funds of the Bank	2030/12/31	1,026,763	1,146	-	-
Urban renewal work of Nankang Warehouse	Funds of the Bank	2036/12/31	13,664,408	5,940	-	5,940

### b. Potential benefits

Enhance the Bank's corporate image, increase the Bank's business assets, save rental expenditure, and lease redundant offices for increasing the rental revenues.

## E. The Reinvestment Policy in Recent Years, the Major Reasons for Its Profits or Losses, Improvement Plan and Investment Plan for the Next Year

### a. Reinvestment business (excluding subsidiary bank)

The Bank's main profit from reinvestments in recent years is dividend income. The Bank regularly reviews and evaluates each reinvestment company's earnings and operating conditions. The Bank will continue searching for new investment targets while balancing profitability, security, growth, liquidity, and diversification principles.

### b. The Bank's subsidiary bank

In 2025, the Bank's subsidiary, Chang Hua Commercial Bank, Ltd., recorded a YoY decrease in income before income tax as compared to 2024 due to the narrowing of interest rate spreads. In 2026, the Bank will take into account the changes in the general economic climate, prudently develop its lending business, strengthen its management of asset quality, and make timely adjustments to its investment portfolios in order to steadily increase its revenue.

## F. Analysis and Evaluation of Risk Management for Recent Years and Published Date of Annual Report

- a. A series of qualitative and quantitative information for various risks
  - 1. Credit risk management system and accrued capital:

### Credit Risk Management System 2025

Item	Contents
1. Strategies, Goals, Policies, and Procedures for Credit Risk	<p>1. Credit Risk: Through the establishment of risk management mechanism and analysis of risk information, understand the development trend of risk management and implement it in related businesses to achieve the following goals:</p> <ul style="list-style-type: none"> <li>(1) Build bank-wide consensus on risk management.</li> <li>(2) Provide effective risk management mechanism to facilitate the development of new loan products to ensure the sound development of the Bank.</li> <li>(3) Provide management with appropriate risk management information to facilitate decision-making and measure risks and rewards, thereby enhancing shareholders' value.</li> <li>(4) Provide expected loss information according to experiences in credit risk losses.</li> <li>(5) Convene seminars and education training on risk management for enhancing awareness of risk management as well as increasing credit assets quality of the Bank.</li> </ul> <p>Management procedures: Formulate credit risk management related system, regulations, operating rules and standard operating procedures. Use various risk information to strengthen the identification, measurement and monitoring functions of credit risk, and improve the quality of the Bank's risk management.</p> <p>2. Country Risk: The Bank has formulated the "Country Risk Management Regulations", which uses the credit information of each region or country as the basis for identifying country risks and integrates the Bank's risk appetite, and establishes a country risk limit framework for country risk measurement and allocation to effectively control country risk. In addition, in response to the restrictions of external regulations (FSC AI822 "Total Quota Calculation Sheet of Credit Business, Investment, Due and Call Loans to Mainland China") and effectively control the risk exposure to China, since September 19, 2014, the China risk management method defined by AI822 has been integrated for simultaneous control, and for the bank-wide country risk, it has been divided into two parts including bank-wide country risk (excluding China) and China country risk exposure.</p> <p>Management procedures:</p> <ul style="list-style-type: none"> <li>(1) Based on the "Country Risk Management Regulations", the Bank's country risk rating is determined.</li> <li>(2) The total country risk limit is calculated based on the multiple of the net worth announced in the Bank's most recent annual financial statements, which serves as the upper limit of the Bank's possible country risk exposure value.</li> <li>(3) Within the total country risk limit, according to the allocation ratios of individual country risk ratings, and taking into account the political and economic conditions of each country and the business needs of the unit, the individual country risk limit for the next year is drawn up. The total limit in China follows the external regulatory supervision limit standards and undergoes an annual review for adjustment.</li> <li>(4) Measure and monitor the exposure value, and suspend, reduce or cancel the use of the country's risk limit for countries whose political and economic conditions are unstable or credit risk has been downgraded.</li> <li>(5) Summarize the risk data of each country by month, and compile the "Country Risk Management Report" after analysis and report to the management.</li> </ul> <p>3. Financial Counterparty Risk: The Bank introduced the concept of the New Basel Capital Accord, based on the management concept of the group's total limit and total exposure value, established a limit structure and formulated risk management regulations from top to down to identify, measure and monitor the Bank's financial transaction counterparties' credit risk portfolio, and report the results to the management level, in order to meet the requirements of domestic and foreign supervisory agencies, and to effectively use capital and maximize the Bank's income.</p> <p>Management procedures:</p> <ul style="list-style-type: none"> <li>(1) Using the principle of rating selection to define the Bank's internal credit risk classification and rating.</li> <li>(2) According to the type and level of financial counterparties, the net worth or combined net worth of the financial counterparties is used to calculate the total limit, which is considered as the upper limit of the possible exposure value of each financial counterparty, and then calculates various risk limits and limits for each business or product.</li> <li>(3) Based on each limit and taking into account the business needs of each unit and the use of the limit, the use limit and reserve limit are drawn up within the total limit of each financial counterparty.</li> <li>(4) Through the monitoring and reporting procedures of financial counterparty risks, the Bank's financial counterparty risks can be effectively managed.</li> </ul>

**Credit Risk Management System  
2025**

Item	Contents
2. Management Organization and Framework for Credit Risk	<p>1. The Bank has established three risk management divisions: Credit Management Division, Risk Management Division, and Loan Asset Management Division for setting up a professional and complete risk management function. The Credit Management Division is in charge of credit case review, business unit credit case review, and management and maintenance of e-Loan credit automatic system, for the prudent process of credit investigation and review; the Risk Management Division is responsible for integrating risk, credit risk, market risk, and operational risk policy formulation and risk control; the Loan Asset Management Division is in charge of control of overdue loans, collections, bad debts, and management of non-performing debt collection operations (including the e-Loan loan asset management subsystem); all divisions can implement it in accordance with regulations.</p> <p>2. The Bank has also set up Risk Management Committee and holds regular monthly meetings. The committee is responsible for evaluating and monitoring the Bank's risk-taking capacity and the actual risk exposure, determining risk response strategies and in compliance with risk management procedures, and submitting risk management reports to the Audit Committee and the Board of Directors on a quarterly basis to enhance risk management quality by consolidating relevant review, monitoring and coordination actions.</p>
3. Scope and Features of the Credit Risk Report and Measurement System	<p>1. Credit Risk:</p> <p>(1) Through various risk information monitoring reports, regularly inspect and monitor the credit risk concentration of the Bank's credit customers, and provide accurate and real-time information to enable senior executives and relevant business units to grasp the credit risk situation in a timely manner as a basis for policy or business adjustments.</p> <p>(2) Establish a corporate credit rating system and personal credit score card to provide quantitative measurement indicators of credit risk for corporate and personal credit customers during the credit application process, as a reference for credit approval, risk pricing, early warning systems, and post-loan management, to clearly distinguish the degree of credit risk of the credit account.</p> <p>2. Country and financial counterparty credit risk:</p> <p>Regularly monitor and review the exposure situation of country risk and financial counterparty credit risk, reveal the main exposure categories, asset quality classification, concentration, portfolio management exposure value and large exposure distribution, etc., for the risk management decision-making level to control correct information to adjust risk allocation in a timely manner. Using various risk management systems and derivative financial commodity risk weights, calculate the Pre-settlement Risk ( PSR) risk value of derivative financial commodities, so as to measure and control the risk.</p>
4. Policies for Credit Risk Hedging or Risk Mitigation, and Strategies and Procedures for Monitoring the Continued Effectiveness of Avoidance and Risk Mitigation Tools	<p>1. Through the establishment of collateral policies, the Bank regulates acceptable collateral and valuation methods to ensure that collateral can be promptly disposed of and effectively reimbursed in the event of a default by the borrower; or the Bank adopts underwriting by credit guarantee fund and deposit offsetting agreements as a method of transferring all or part of the risk.</p> <p>2. Actively use qualified and effective risk mitigation tools to reduce or transfer the loan credit risk of the Bank to strengthen the protection of creditor's rights and achieve the effect of reducing statutory capital accrual.</p> <p>3. Establish relevant operating regulations, procedures or system establishments for the risk mitigation tools, and use appropriate evaluation mechanisms and audit systems to continuously monitor the value changes of the risk mitigation tools and the validity of relevant legal documents to avoid the negative interaction between risk concentration and overall risk occurs due to the use of risk mitigation tools.</p> <p>4. For credit cases with the probability of loss is relatively high and the loss is serious, credit products, high-risk industries, and objects with bad credit, etc., should avoid continuing to undertake; or respond with a higher price.</p>
5. Approach for Statutory Capital Accrual	Standardized Approach.

## Risk Exposure Amount and Accrued Capital after Risk Mitigation under the Credit Risk Standardized Approach

December 31, 2025 Unit: NT\$ thousand

Exposure Type	Risk Exposure Amount after Mitigation	Accrued Capital
Sovereigns	631,531,597	75,609
Non-central government public sector entities	11,373,989	181,984
Banks (included multilateral development banks and qualifying central counterparties)	332,960,358	8,212,436
Financial Asset-Backed Bonds	-	-
Corporate (included securities and insurance firms)	566,283,041	33,430,718
Retail risk exposure	311,577,647	17,696,456
Property risk exposure	1,365,106,211	72,052,670
Equity security risk exposure	40,495,856	4,399,833
Fund equity securities investments	183,609	183,609
Other assets	70,086,102	4,069,379
Total	3,329,598,410	140,302,694

2. Risk management system, risk exposure amount of securitization and accrued capital:

### Risk Management System of Securitization 2025

Item	Contents
1. Management strategies and procedures for securitization	The Bank's investment in asset securitization products must be handled in accordance with the Bank's "Operation Guidelines for Asset Securitization Products Investment". The content includes management strategies and procedures, and its structure includes purpose, basis, business strategy, business principles and guidelines, business processes, internal control systems, regular assessments, accounting treatment methods, internal audit systems, authority and limit management, and risk management measures.
2. Management organization and framework for securitization	<ol style="list-style-type: none"> <li>1. Treasury Division, Overseas branches, and Offshore Banking Branch are trading units for asset securitization products.</li> <li>2. Credit Management Division is responsible for the review of project application.</li> <li>3. Risk Management Division monitors the credit risk, market risk, and operational risks, including authorized quota, rating, deadline and stop-loss limit rules.</li> <li>4. Settlements Section of Treasury Division is responsible for the backend operations with Offshore Banking Branch, including transaction confirmation, settlement and accounting operations.</li> <li>5. IT Division installs and maintains the IT system.</li> <li>6. Accounting Division is responsible for regular evaluation.</li> <li>7. Internal Auditing Division oversees the internal control.</li> </ol>

**Risk Management System of Securitization  
2025**

Item	Contents
3. Scope and features of the securitization risk report and measurement system	<p>1. Credit Risk:</p> <p>(1) The trading front desk should keep an eye on the credit status of the purchased asset securitization products and the underlying instruments in the asset pool, conduct annual audits, and prepare written reports for future reference.</p> <p>(2) If the Risk Management Division finds that the non-performing loan is abnormal, causing the Bank to incur a high risk of loss, it should notify the front desk trader to take necessary countermeasures in a timely manner.</p> <p>(3) In case of breach of contract such as failure to collect interest on time, failure to collect principal and interest when due, the front desk traders should immediately report to the Risk Management Division, Accounting Division, and Loan Asset Management Division (overseas units should also report to the International Banking Division), and inform Credit Management Division and Internal Auditing Division.</p> <p>2. Market Risk:</p> <p>The Risk Management Division shall formulate appropriate measurement methods for the market risk factors contained in asset securitization products, review the pricing and evaluation methods of the products, and submit the trading holding positions to the Board of Managing Directors every six months to review whether the risk load is within the allowable range.</p> <p>3. Operational Risk:</p> <p>A clear standard operating procedure (SOP) should be established for business executives to follow, and the operational risk control and self-assessment (RCSA) should be carried out.</p>
4. Policies for securitization hedging or risk mitigation, and strategies and procedures for monitoring the continued effectiveness of avoidance and risk mitigation tools	The Bank is not an originator, and the risk avoidance and evaluation of investment in securitized products are conducted in accordance with the Bank's relevant regulations.
5. Approach for statutory capital accrual	Standardized Approach.
6. General qualitative disclosure requirements: (1) The purpose of securitization and the types of risks borne and retained by the Bank for re-securitization (2) Other risks associated with securitized assets (such as liquidity risk) (3) The different roles played by the Bank during securitization and the participation level in every stage (4) Describe the monitoring procedures adopted for credit risk and market risk exposures associated with securitization (5) The Bank's management policy for using credit risk mitigation when offsetting the risks retained by securitization and re-securitization	N/A
7. Provide an overall description of the Bank's accounting policies on securitization	N/A
8. The name of the External Credit Assessment Institution (ECAI) engaged for asset securitization within the Banking Book and the ECAI's involvement in every type of securitized asset	N/A
9. Describe any material changes of quantitative information since the last reporting period (such as asset transfer between the Banking Book and the Trading Book)	N/A

(1) Engagement of Securitization (As of December 31, 2025): None.

(2) Securitization Exposure Amount and Accrued Capital - By Type of Transaction:

December 31, 2025. Unit: NT\$ thousand

Role of bank	Type of exposure Type of book	Type of asset	Traditional				Combined		In total			
			Risk exposure amount				Accrued capital (2)	Risk amount exposure	Accrued capital (4)	Risk exposure amount (5)=(1)+(3)	Accrued capital (6)=(2)+(4)	Accrued capital before securitization
			Keep or buy	Provide liquid financing amount	Provide credit enhancement	Subtotal (1)						
Non-originator	Banking book	Residential-backed securities	15,908,774			15,908,774	0			15,908,774	0	
		Commercial real estate-backed securities	4,564,318			4,564,318	0			4,564,318	0	
		Collateralized mortgage obligations	11,652,252			11,652,252	0			11,652,252	0	
	Trading book											
	Subtotal		32,125,344			32,125,344	0			32,125,344	0	
Originator	Banking book											
	Trading book											
	Subtotal											
Total			32,125,344			32,125,344	0			32,125,344	0	

(3) Securitization Products Information:

① Information Summary of Investment Securitization Products

December 31, 2025. Unit: NT\$ thousand

Item	Asset accounts	Original cost	Accumulated profit or loss	Accumulated impairment	Carrying amount
Residential Mortgage Backed Securities (RMBS)	Investments in debt instruments at fair value through other comprehensive income (FVOCI), investments in debt instruments at amortized cost (AC)	15,726,169	182,605	0	15,908,774
Commercial Mortgage Backed Securities (CMBS)	Investments in debt instruments at fair value through other comprehensive income (FVOCI), investments in debt instruments at amortized cost (AC)	5,231,794	(667,476)	0	4,564,318
Collateralized Mortgage Obligations (CMO)	Investments in debt instruments at fair value through other comprehensive income (FVOCI), investments in debt instruments at amortized cost (AC)	11,641,973	10,279	0	11,652,252

② I. Investment in securitized commodities with a single original cost of \$300 million or more (excluding those held by the Bank as the originator for credit enhancement purposes):

Name of Securities	Asset Accounts	Currency	Issuer and Its Location	Date of Purchase	Date of Maturity	Coupon Rate	Credit Rating	
GINNIE MAE REMIC TRUST 2021-5 A	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2021/1/22	2061/1/16	1.25%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2021-11 AH	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2021/1/25	2062/12/16	1.25%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2021-12 A	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2021/1/27	2063/3/16	1.25%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2021-17 D	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2021/1/27	2061/1/16	0.75%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2021-20	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2021/2/23	2062/8/16	1.25%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2023-59 A	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/5/18	2053/4/20	5.00%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2022-205 D	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/5/18	2052/12/20	5.00%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2023-69 AE	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/5/25	2053/5/20	5.50%	Moody's Aa1	
MA8726	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/5/25	2053/3/20	5.50%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2023-76 BT	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/5/25	2053/5/20	5.00%	Moody's Aa1	
GINNIE MAE REMIC TRUST 2023-63 MN	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/5/26	2053/5/20	5.00%	Moody's Aa1	
MA8491	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/5/26	2052/12/20	5.50%	Moody's Aa1	
MA8801	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/6/7	2053/4/20	5.50%	Moody's Aa1	
MA8879	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/6/8	2053/5/20	5.50%	Moody's Aa1	

December 31, 2025. Unit: NT\$ thousand

Repayment	Original Cost	Accrued Profit or Loss	Accrued Impairment	Carrying Amount	Excess	Formation of Assets Pool
Interest is paid monthly, and the principal is paid monthly with early repayment	499,449	(134,939)	0	364,510	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	519,481	(138,883)	0	380,598	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	486,107	(132,538)	0	353,569	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	514,353	(142,687)	0	371,666	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	460,456	(124,835)	0	335,621	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	322,206	5,310	0	327,516	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	323,603	5,970	0	329,573	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	344,757	6,662	0	351,419	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	424,335	9,380	0	433,715	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	446,210	9,730	0	455,940	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	354,165	2,222	0	356,387	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	410,660	9,120	0	419,780	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	436,157	7,532	0	443,689	None	Loan on Senior Real Estate Mortgage
Interest is paid monthly, and the principal is paid monthly with early repayment	457,179	8,766	0	465,945	None	Loan on Senior Real Estate Mortgage



Name of Securities	Asset Accounts	Currency	Issuer and Its Location	Date of Purchase	Date of Maturity	Coupon Rate	Credit Rating
GINNIE MAE REMIC TRUST 2023-80 NT	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/6/28	2053/6/20	5.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2023-84 DT	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2023/6/28	2053/6/20	5.50%	Moody's Aa1
MA9171	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2024/2/22	2053/9/20	5.50%	Moody's Aa1
MA9488	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2024/3/21	2054/2/20	5.50%	Moody's Aa1
MB0147	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2025/1/7	2055/1/20	5.5%	Moody's Aa1
MB0092	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2025/1/8	2054/12/20	5.5%	Moody's Aa1
MA9541	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2025/1/9	2054/3/20	5.5%	Moody's Aa1
MB0307	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2025/4/14	2055/4/20	5%	Moody's Aa1
MB0308	Investments in debt instruments at FVOCI	USD	GNMA U.S.A.	2025/4/24	2055/4/20	5.5%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-70 AN	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/4/27	2063/4/16	2.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-58 YA	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/4/29	2051/4/20	1.90%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-66 MB	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/4/29	2051/4/20	1.75%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-89 CZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/5/26	2051/5/20	2.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-86 ZH	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/5/27	2051/5/20	2.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-98 ZK	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/6/25	2051/6/20	2.00%	Moody's Aa1

	Repayment	Original Cost	Accrued Profit or Loss	Accrued Impairment	Carrying Amount	Excess	Formation of Assets Pool
	Interest is paid monthly, and the principal is paid monthly with early repayment	312,050	7,126	0	319,176	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	361,017	6,921	0	367,938	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	453,041	11,870	0	464,911	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	468,498	8,670	0	477,168	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	527,898	11,589	0	539,487	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	537,629	12,679	0	550,308	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	381,219	8,653	0	389,872	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	594,909	20,289	0	615,198	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	597,173	11,304	0	608,477	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	494,342	389	0	494,731	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	335,008	(81)	0	334,927	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	421,633	685	0	422,318	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	508,897	789	0	509,686	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	557,628	2,192	0	559,820	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	568,551	700	0	569,251	None	Loan on Senior Real Estate Mortgage

Name of Securities	Asset Accounts	Currency	Issuer and Its Location	Date of Purchase	Date of Maturity	Coupon Rate	Credit Rating
GINNIE MAE REMIC TRUST 2021-115 MZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/6/28	2051/6/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-103 GZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/6/28	2051/6/20	2.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-114 CZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/6/28	2051/6/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-107	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/6/28	2051/6/20	2.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 21-105 BZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/6/28	2051/6/20	2.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-125 PZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/7/27	2051/7/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-121 JZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/7/28	2051/7/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-116 LZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/7/28	2051/7/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-118 JZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/7/29	2051/7/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-117 Z	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/7/29	2051/7/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-119 MZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/7/29	2051/7/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-139 Z	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/8/25	2051/8/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-149 ZG	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/8/25	2051/8/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2021-138 QZ	Investments in debt instruments at AC	USD	GNMA U.S.A.	2021/8/26	2051/8/20	2.50%	Moody's Aa1
GINNIE MAE REMIC TRUST 2022-18 KA	Investments in debt instruments at AC	USD	GNMA U.S.A.	2022/3/22	2052/1/20	2.50%	Moody's Aa1

	Repayment	Original Cost	Accrued Profit or Loss	Accrued Impairment	Carrying Amount	Excess	Formation of Assets Pool
	Interest is paid monthly, and the principal is paid monthly with early repayment	308,016	116	0	308,132	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	308,048	483	0	308,531	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	405,289	153	0	405,442	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	417,544	734	0	418,278	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	580,388	1,554	0	581,942	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	451,095	167	0	451,262	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	378,842	281	0	379,123	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	380,241	70	0	380,311	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	378,684	123	0	378,807	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	442,751	246	0	442,997	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	493,277	274	0	493,551	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	466,793	85	0	466,878	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	494,415	89	0	494,504	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	333,410	121	0	333,531	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	435,073	51	0	435,124	None	Loan on Senior Real Estate Mortgage

Name of Securities	Asset Accounts	Currency	Issuer and Its Location	Date of Purchase	Date of Maturity	Coupon Rate	Credit Rating
GINNIE MAE REMIC TRUST 2022-72 A	Investments in debt instruments at AC	USD	GNMA U.S.A.	2022/4/27	2046/9/16	2.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 2022-77 AC	Investments in debt instruments at AC	USD	GNMA U.S.A.	2022/4/27	2054/6/16	2.25%	Moody's Aa1
GINNIE MAE REMIC TRUST 2022-74 A	Investments in debt instruments at AC	USD	GNMA U.S.A.	2022/4/28	2039/10/16	2.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 2022-127 JC	Investments in debt instruments at AC	USD	GNMA U.S.A.	2022/8/24	2050/8/20	4.00%	Moody's Aa1
GINNIE MAE REMIC TRUST 2022-128 PD	Investments in debt instruments at AC	USD	GNMA U.S.A.	2022/8/24	2052/7/20	4.00%	Moody's Aa1
G2 MA8725	Investments in debt instruments at AC	USD	GNMA U.S.A.	2023/4/19	2053/3/20	5.00%	Moody's Aa1
MB0424	Investments in debt instruments at AC	USD	GNMA U.S.A.	2025/6/3	2055/6/20	5.50%	Moody's Aa1
MB0366	Investments in debt instruments at AC	USD	GNMA U.S.A.	2025/6/6	2055/5/20	5.50%	Moody's Aa1
MB0365	Investments in debt instruments at AC	USD	GNMA U.S.A.	2025/11/7	2055/5/20	5.00%	Moody's Aa1
MB0685	Investments in debt instruments at AC	USD	GNMA U.S.A.	2025/11/20	2055/10/20	5.00%	Moody's Aa1
MB0745	Investments in debt instruments at AC	USD	GNMA U.S.A.	2025/11/20	2055/11/20	5.00%	Moody's Aa1
MB0813	Investments in debt instruments at AC	USD	GNMA U.S.A.	2025/12/8	2055/12/20	5.00%	Moody's Aa1
G2 MB0484	Investments in debt instruments at AC	USD	GNMA U.S.A.	2025/12/9	2055/7/20	5.00%	Moody's Aa1
MA9964	Investments in debt instruments at AC	USD	GNMA U.S.A.	2025/12/10	2054/10/20	5.00%	Moody's Aa1

II. The position held by the Bank as the originator of securitization for the purpose of credit enhancement: None.

III. The Bank acts as a buyer of credit-impaired assets or a clearing buyer of securitized products: None.

③ The Banks acts as guarantee agency for securitized products or provide liquidity financing: None

	Repayment	Original Cost	Accrued Profit or Loss	Accrued Impairment	Carrying Amount	Excess	Formation of Assets Pool
	Interest is paid monthly, and the principal is paid monthly with early repayment	508,156	2,142	0	510,298	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	556,193	0	0	556,193	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	513,165	1,333	0	514,498	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	387,997	117	0	388,114	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	463,756	114	0	463,870	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	600,477	399	0	600,876	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	306,896	41	0	306,937	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	305,730	33	0	305,763	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	308,537	2	0	308,539	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	311,726	6	0	311,732	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	312,161	6	0	312,167	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	313,738	1	0	313,739	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	310,068	2	0	310,070	None	Loan on Senior Real Estate Mortgage
	Interest is paid monthly, and the principal is paid monthly with early repayment	311,948	3	0	311,951	None	Loan on Senior Real Estate Mortgage



3. Operational risk management system and accrued capital:

**Operational Risk Management System  
2025**

Item	Contents
1. Management strategies and procedures for operational risk	The Bank establishes "Guidelines for Operational Risk Management" to create a sound framework for managing operational risks and develop appropriate process and strategies for managing operational risks. When carrying out daily operations, each unit should fully implement operational risk management in accordance with relevant regulations, and use various risk management tools to identify, evaluate, monitor and control the operational risks of the Bank's main products, operating activities, operational processes, information systems and procedures for operational risk reporting.
2. Management organization and framework for operational risk	<ol style="list-style-type: none"> <li>1. The supervisory units of the Bank's operational risk management include the Board of Directors and the Risk Management Committee. The Board of Directors is responsible for approving the Bank's operational risk management structure, implementation policies, and operational risk appetite; the Risk Management Committee is responsible for reviewing risk management matters and supervising the implementation.</li> <li>2. All units of the Bank follow three lines of defense to implement a sound operational risk management mechanism:               <ol style="list-style-type: none"> <li>(1) Each unit of the Bank manages daily operational risks in accordance with the operating regulations and operating procedures of the relevant business in accordance with its functions and business scope.</li> <li>(2) The Risk Management Division is responsible for planning and establishing operational risk management policies and systems, designing operational risk management tools and procedures, and monitoring bank-wide risk exposure.</li> <li>(3) The Internal Auditing Division is responsible for reviewing the actual implementation of operational risk management in each unit and assisting the Board of Directors and senior management in checking and evaluating the effectiveness of operational risk management.</li> </ol> </li> </ol>
3. Scope and features of the operational risk report and measurement system	<ol style="list-style-type: none"> <li>1. To facilitate the measurement and management of the measurement results of operational risks, the Bank has set up loss data management system, a risk control and self-assessment system and a key risk indicator monitoring system.</li> <li>2. The Bank collects operational risk loss events through loss data management system, and then categorizes the risks according to authorities' regulations and types of losses. This helps the Bank to understand the loss situation of internal operational risks.</li> <li>3. The Bank's operational risk and control self-assessment (RCSA) system begins with the business management units and overseas business units, where examinations and self-assessments are conducted according to the risks and controls of their respective businesses, compile their operational risk self-assessment tables, and review the rules and regulations of their respective businesses. Business execution and business management units then conduct operational risk self-assessments and assess adoptions of related controls, each risk item's occurrence frequency and influence level in the future, then input the results in the system to analyze potential operational risk exposures situation.</li> <li>4. For the main risks of the Bank, set key risk indicators and their corresponding thresholds and limits, and use them as early warning information through continuous monitoring and management.</li> <li>5. The Bank integrates operational risk-related matters and regularly compiles operational risk management reports so that the Bank's Board of Directors, senior managers, and business management units can fully understand the implementation status and serve as a reference for decision-making.</li> </ol>
4. Policies for operational risk hedging or risk mitigation, and strategies and procedures for monitoring the continued effectiveness of avoidance and risk mitigation tools	<ol style="list-style-type: none"> <li>1. Each business management unit of the Bank selects appropriate risk countermeasures for its related businesses based on the operational risk assessment and monitoring results of key risk indicators and the Bank's exposure risk situation, and considers the use of outsourcing, insurance, etc., to offset risks or take appropriate measures, such as strengthening employee education and training, improving operating procedures, or strengthening systems, etc., to control operational risks within a tolerable range; in addition, before the launch of new products, new activities, new processes and new systems, the Bank should also conduct operational risk identification and assessment to measure possible risks and plan their risk countermeasures.</li> <li>2. In case of catastrophes, endemics, strikes, information system breakdowns or any other events that would result in operational discontinuity, the Bank establishes the "Chang Hwa Bank Business Continuity Plan" for all units to serve as guidelines for prevention, preparation, reporting, responding, and post-event reporting to maintain the Bank's business operations in order to protect the rights of customers and mitigate financial and personnel losses to the minimum.</li> <li>3. Through operational risk and control self-assessment, the Bank regularly assesses the residual risks of the control plans of each risk item, which ensures the validity and effectiveness of the control plans.</li> </ol>
5. Approach for statutory capital accrual	Standardized Approach.

## Accrued Capital for Operational Risk

December 31, 2025 Unit: NT\$ thousand

Item	Accrued Capital
1	Business Indicator Component (BIC) 5,332,939
2	Internal Loss Multiplier (ILM) 0.5666
3	Operational Risk Capital (ORC) 3,021,811
4	Risk-weighted Assets (RWA) 37,772,640

Additional Notes for Internal Loss Multiplier (ILM) : None

### 4. Market risk management system and accrued capital:

#### Market Risk Management System 2025

Item	Contents
1. Management strategies and procedures for market risk	<p>1. Strategies:</p> <ul style="list-style-type: none"> <li>(1) Plan market risk management in order to ensure effective identification, measurement, monitoring and reporting of relevant risks.</li> <li>(2) Through measuring and monitoring market risk, the Bank ensures that risk control assumed fall within the risk appetite to lower the Bank's unexpected loss arising from market risks.</li> <li>(3) Develop and implement relevant regulations comply with country's supervisory authority and the Basel Capital Accord.</li> <li>(4) Establish and develop market risk management system and economic capital allocation procedures.</li> </ul> <p>2. Procedures:</p> <p>The market risk management process is divided into five aspects: identification, measurement, monitoring, reporting, and management execution procedures, etc., and is handled in accordance with the content of the Bank's "Market Risk Management Standards".</p>
2. Management organization and framework for market risk	<p>According to the risk management framework and duties stated in the Bank's "Integrated Risk Management Policy," the Market Risk Section under Risk Management Division acts as the second line of defense, and performs risk control and management mechanisms as outlined below:</p> <ul style="list-style-type: none"> <li>1. Implement market risk management based on the business items listed in the Bank's "Business Duties Division Table", develop relevant procedures or operating standards, and report to the appropriate level according to the division of business duties.</li> <li>2. Establish an independent risk management mechanism so that the market risk management process is handled in accordance with policy to avoid conflicts of interest. At the same time, make good use of management information systems and strengthen personnel training to improve risk management efficiency and ensure the effectiveness of the risk management mechanism.</li> </ul>
3. Scope and features of the market risk report and measurement system	<p>1. Internal reporting:</p> <ul style="list-style-type: none"> <li>(1) Periodically brief to the Risk Management Committee on the status of market risk monitoring to provide senior management with sufficient information.</li> <li>(2) In the event of exceeding limits or discovering abnormal situation, necessary information shall be provided pursuant to the established reporting framework and internal reporting procedures.</li> <li>(3) The Bank periodically brief to the Board of Directors and the Risk Management Committee on the status and concentration of the Bank's investment portfolio to help them determine whether the Bank's strategies should be adjusted.</li> </ul> <p>2. External disclosure:</p> <ul style="list-style-type: none"> <li>(1) The Bank should fully disclose the market risks it faces, and identify, measure and monitor the techniques used to manage these risks so that market participants can evaluate the Bank's market risk management.</li> <li>(2) The degree to which information is disclosed shall be commensurate with the scale of the Bank's business activity, risk exposure status, and level of complexity.</li> </ul>
4. Policies for market risk hedging or risk mitigation, and strategies and procedures for monitoring the continued effectiveness of avoidance and risk mitigation tools	<ul style="list-style-type: none"> <li>1. Set up market-related risk limits and management mechanism.</li> <li>2. The Risk Management Division is responsible for monitoring the limit situation. If the approved limit is exceeded, the Risk Management Division should promptly notify the head managers of trading units. The responsible units should then take steps to reduce the risk position, implement risk offsetting measures, or request for a higher quota. If no appropriate action is taken, the Risk Management Division should report to the Risk Management Committee, and should also make it known to the Internal Auditing Division.</li> <li>3. To hedge against market risks, the Bank enhances the management of assets and liabilities by trading derivative financial products. This strategy aims to minimize the impact of interest rate, exchange rate, or stock index fluctuations on the fair value of our assets and liabilities, as well as our cash flows. The evaluation results will be periodically presented to the Executive Vice President, who oversees the risk management department, for review.</li> </ul>
5. Approach for statutory capital accrual	Standardized Approach.

## Accrued Capital for Market Risk - Standardized Approach

December 31, 2025 Unit: NT\$ thousand

Risk Category		Accrued Capital
1	Interest Rate Risk	458,065
2	Equity Security Risk	50,626
3	Commodity Risk	0
4	FX Risk	229,753
5	Credit spread risk: Non-Securitisation	104,498
6	Credit spread risk: Securitisation (Non-Correlation Trading Portfolio)	0
7	Credit spread risk: Securitisation (Correlation Trading Portfolio)	0
8	Default Risk: Non-Securitisation	932,336
9	Default Risk: Securitisation (Non-Correlation Trading Portfolio)	0
10	Default Risk: Securitisation (Correlation Trading Portfolio)	0
11	Add-on for Residual Risks	0
12	Total	1,775,278

### 5. Liquidity Risk Management:

2025

Item	Contents
1. Management strategies and procedures for liquidity risk	According to the Bank's liquidity risk management policy, specify the liquidity risk measurement indicators and assess the liquidity risk coping ability, and establish a mechanism for monitoring, regular assessment and real-time reporting, and stipulate the Bank's contingency strategies, related unit's duties for taking appropriate countermeasures in a timely manner when a liquidity crisis occurs.
2. Management organization and framework for liquidity risk	<p>1. The Bank's supervisory units responsible for liquidity risk management include the Board of Directors and the Asset and Liability Management Committee. The Board of Directors is accountable for approving the management structure and policies, while the Asset and Liability Management Committee is responsible for approving risk limits and overseeing the decision-making and execution of liquidity risk management.</p> <p>2. To implement liquidity risk management, the business management units are as follows:</p> <p>(1) Risk Management Division: Monitors daily liquidity management operations and reviews execution results.</p> <p>(2) Accounting Division: Develops liquidity risk management guidelines and regularly reports monitoring status and liquidity risk assessment results to the Asset and Liability Management Committee and the Board of Directors.</p> <p>(3) Treasury Division: Maintains appropriate liquidity in various currencies according to operational activity needs.</p>
3. Scope and features of the liquidity risk report and measurement system	Assessment and analysis of the status of liquidity risk management shall be conducted and reported to the Asset and Liability Management Committee and the Board of Directors on a regular basis, which enable senior management to supervise the Bank's treasury liquidity position.
4. Policies for liquidity risk hedging or risk mitigation, and strategies and procedures for monitoring the continued effectiveness of avoidance and risk mitigation tools	When the Bank has an early warning signal of a market crisis or a liquidity emergency, it shall adopt relevant emergency countermeasures in accordance with the provisions of the Bank's liquidity risk management policy, and formulate a contingency plan at the Asset and Liability Management Committee. Report the follow-up processing situation to the board of managing directors, so that the senior management can supervise the situation of liquidity risk management.

## (1) NTD maturity date structure analysis table:

December 31, 2025 Unit: NT\$ thousand

	Total	Remaining balance to maturity					
		0 ~ 10 days	11 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days to 1 year	More than 1 year
Major maturity cash inflows	2,781,118,276	340,182,037	217,286,832	248,493,026	242,407,198	378,860,428	1,353,888,755
Major maturity cash outflows	3,425,949,132	146,228,383	207,016,049	407,766,412	466,871,802	717,856,609	1,480,209,877
Period gap	(644,830,856)	193,953,654	10,270,783	(159,273,386)	(224,464,604)	(338,996,181)	(126,321,122)

Note: The above amount refers to the amount in NTD of the Bank.

## (2) USD maturity date structure analysis table:

December 31, 2025 Unit: US\$ thousand

	Total	Remaining balance to maturity				
		0 ~ 30 days	31 ~ 90 days	91 ~ 180 days	181 days to 1 year	More than 1 year
Major maturity cash inflows	32,090,208	12,111,692	3,660,106	2,552,289	1,995,971	11,770,150
Major maturity cash outflows	36,318,727	16,305,253	8,407,063	3,033,452	3,394,522	5,178,437
Period gap	(4,228,519)	(4,193,561)	(4,746,957)	(481,163)	(1,398,551)	6,591,713

Note: The above amount refers to the amount in US dollars of the Bank.

## b. The impact of domestic and foreign major policies and law amendment exerting on the Bank's financial operations and countermeasures

According to the "Green Finance Action Plan 3.0" promoted by the FSC, ESG Initiative Platform Specific Implementation Plan promoted by the MOF, and "Green Insurance Products" information published on the official website of TII, aims to build a sustainable financial ecology and encourage the financial industry to proactively respond to and seize climate-related risks and business opportunities. Apart from focusing on the potential risks associated with ESG, the Bank can also seize related opportunity by providing green financial services to fulfill their corporate social responsibility. In order to increase customers' willingness to buy insurance, the Bank has promoted a "Home Comprehensive Insurance" project which includes compensation for natural disasters such as typhoons, floods, and earthquakes, as well as exclusive renewable energy clauses that encourage using green building materials in repairs, and a "Electric vehicle special insurance – New Zhu Dian Ta Shi 3.0" project which includes physical damage and battery coverage only for electric vehicle. These projects aim to assist customers in mitigating climate change-related risks. The Bank also provided Erection All Risks Insurance (EAI), Electronic Equipment Insurance (EEI), and Battery Energy Storage System All Risks Insurance for solar power plants, that customers can purchase solar equipment with a contingency plan to address climate change-related risks caused by the environment. In addition, the Bank promoted green credit, sustainable performance-linked loans, and social responsibility credit to encourage customers to practice sustainable environmental management and promote ESG development.

## c. The impact of technological (including cybersecurity risks) and industrial changes on the Bank's financial operations and countermeasures

1. In response to trends in digital finance, our Bank has set on-line "Home Insurance Renewal" application process to optimize insurance query function of Internet Banking. By utilizing system verification functions, we have established a systematic control mechanism to reduce operational risks at business units and enhance the sales efficiency of our agents, thereby boosting sales momentum. We have effectively employed RPA technology to reduce manual repetition of identical tasks, thereby systematically improving the efficiency of insurance operations, establishing a professional image for our staff, increasing customer satisfaction, and lower postage costs and carbon emission, to response to the ESG Policy.
2. In order to cope with the information security risks arising from the changes in emerging technology and business models, the Bank continuously conducts external review every year to confirm the Bank's information security management system, operation continuity management system and personal data management

system comply with international standards. In addition, we have built Intrusion Prevention System (IPS), Distributed Denial of Service (DDoS), Web Application Firewall (WAF), Advanced Persistent Threat (APT), Endpoint Detection and Response (EDR), Security Information and Event Management (SIEM), log storage system (N-Cloud), virtual patch protection system, Web Security, and Data Loss Prevention (DLP) to protect and monitor information security and ensure that the Bank provides customers with a good quality of information system service in the course of operation to avoid the risk of theft of customer data.

d. The impact of the Bank's changing corporate image and countermeasures

In recent years, the Bank has attached great importance to the promotion of ESG activities, and has been recognized by domestic and foreign institutions (please refer to the Sustainability Performance listed on the inside cover of the annual report), which will enhance the image of the Bank and improve operational efficiency. The Bank will continue to attach importance to various issues of ESG, and strengthen communication with stakeholders to achieve the goal of sustainable development.

e. Expected benefits, potential risks, and countermeasures from mergers and acquisitions

None.

f. Expected benefits, potential risks, and countermeasures of expanding operation locations

Domestic operation locations: No plans to expand business locations temporarily.

Oversea operation locations:

1. Expected Benefits:

- (1) Increase the Bank's market share and international reputation.
- (2) Establish overseas operation bases for Taiwanese businessmen in major overseas investment areas to provide more convenient financial services for customers and increase their willingness to deal with the Bank and increase operational volume which will result in more revenue.
- (3) Expand the variety of customer groups could diversify operation risk, in the meantime, cultivate international financial talents to enhance operational strength.
- (4) Set up operational bases in countries with great development potential in the financial market, share the benefits of regional economic growth, and improve the Bank's overall operating performance.

2. Possible Risks:

- (1) The international situation is changing rapidly and the economic pace of development varies between countries.
- (2) Facing competition from local banks.
- (3) Global banking supervision has become more stringent and the cost of compliance has increased.

3. Countermeasures:

- (1) The Bank will thoroughly assess the operational environment, financial market potential, and local Taiwanese business industry's allocation and operation layout. In addition, the Bank should also appoint consultants or accountants familiar with local financial regulations to provide consulting services in laws to reduce the risk of compliance.
- (2) Properly use resources to deeply understand the local financial market and business development opportunities, and establish a good and stable market relationship.

g. Risks faced by business concentration and the countermeasures

The Bank has been continuously developing new financial products such as deposit, lending, foreign exchange, trust, derivatives, wealth management and mobile payment, so that the Bank can meet the diverse needs of its customers. There is no business concentration occurred.

h. Risks and effect of the change of management exerting on the Bank and the countermeasures

None.

i. With respect to the Directors and shareholders who own more than 1% of shares, the impact of large-scale transfer of their equity and their replacement on the Bank's risks and the countermeasures

None.

j. Litigation or non-litigation events

1. Litigation cases of the Bank

None.

2. Litigations involving major shareholders holding more than 1% of the Bank's shares:

TS Financial Holding Co., Ltd.

(1) On November 4, 2024, former Shin Kong Financial Holding shareholders surnamed Chen and others filed a lawsuit with the Intellectual Property and Commercial Court to revoke the resolutions passed at Shin Kong Financial Holding's first extraordinary general meeting of shareholders in 2024 (October 9, 2024). The case is currently being heard by the Intellectual Property and Commercial Court.

(2) On January 3, 2025, former Shin Kong Financial Holding shareholders surnamed Lin and others objected to the merger with Taishin Financial Holding and requested Shin Kong Financial Holding to buy back their shares. Because no agreement was reached on the buyback price, Shin Kong Financial Holding filed for a ruling on the share buyback price, which is currently being heard by the Intellectual Property and Commercial Court.

k. Other major risks and countermeasures

In accordance with the "Central Bank Regulations Governing the Extension of Mortgage Loans by Financial Institutions," we continue to manage corporate and individual (beyond the first home) residential purchase loans, high-value residential loans, land purchase loans, and unsold property loans to mitigate the impact of real estate market fluctuations on our real estate business.

## G. Emergency Response Mechanisms

1. In case of catastrophes, epidemics, strikes, information system breakdowns or any other events that would result in operation discontinuity, the Bank stipulated the "Business Continuity Plan," "Directions of Emergency Response Measures for Compulsory Collective Isolation Responding to Epidemics," "Information Operations Disaster Recovery Plan," "Material Contingencies Procedures" and relevant contingency plans for various businesses for all units to serve as guidelines for prevention, preparation, reporting, responding, and post-event reporting to maintain the Bank's business operations in order to protect the rights of customers and mitigate the Bank's personnel and financial losses to minimum.

2. In order to implement information security management, the Bank stipulated "Enforcement Rules of Information Securities Incidents Notification," to establish efficient procedure of information security incidents. If the Bank meets information security incidents, the Bank can handle information security incidents in real time through information security incidents reporting management system, provide all levels of personnel identify, assess, and control the scope of the security incident instantly and take appropriate contingency measures immediately to reduce damage in accidents.

3. In order to implement the security maintenance and management of personal data files, the Bank has formulated the "Personal Information File Security Management Program," "Personal Information Management Regulations," and "EU and UK Personal Data Management Regulations," as guidelines for each unit of the Bank to follow in case of personal data security incidents. Each unit of the Bank follows the guidelines for incident reporting, response handling, and preventive and improvement measures in order to protect the rights and interests of customers.

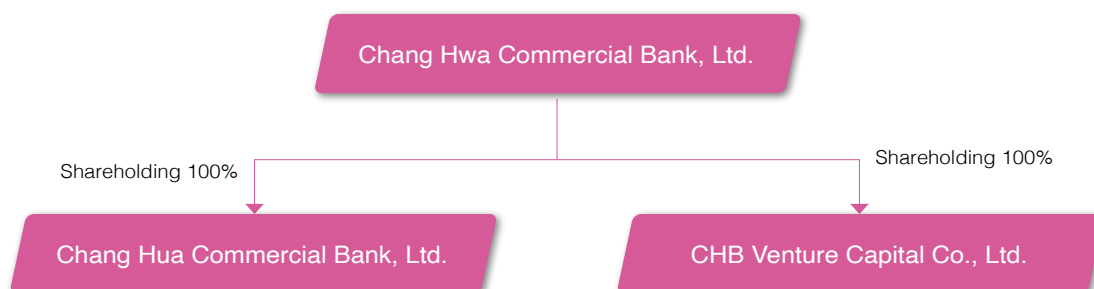
## H. Other Important Events

None.

## VI | Special Notes

### A. Information Regarding the Bank's Affiliates

#### a. The Bank's affiliates



#### b. Basic data of the Bank's affiliates

Unit: thousand

Enterprise Name	Establishment Date	Address	Paid-in Capital	Main Business
Chang Hua Commercial Bank, Ltd.	September 10, 2018	No. 371, Jiangdong Middle Road, Jianye District, Nanjing City, Jiangsu Province, P.R.C.	CNY 2,500,000	Banking Industry
CHB Venture Capital Co., Ltd.	April 17, 2019	10F., No. 57, Sec. 2, Zhongshan N. Road, Zhongshan District, Taipei City 104411, Taiwan, R.O.C.	NTD 1,258,694	Venture Capital Industry

#### c. Information of Chairperson, Directors, Supervisors and President of the Bank's affiliates

December 31, 2025

Enterprise Name	Position	Name	Shareholding	
			Shares	%
Chang Hua Commercial Bank, Ltd.	Chairperson	Chih-Chen Hsu	Unissued	100
	Director	Yu-Yeh Lin, Chi-Min Chung, Hsueh-Ni Hsieh, Jung-Chien Hu, Chin-Lung Pan		
	Independent Director	Bin Lu, Rueen-Fong Chu, Wai-Cho Tsui		
	Supervisor	Lian-Shui Li		
CHB Venture Capital Co., Ltd.	President	Chin-Lung Pan	125,869,403	100
	Chairperson	Chiao-Hsiang Chang		
	Director	Yu-Li Teng, Jiun-Wei Lu		
	Supervisor	Hsiu-Chuan Teng		
	President	Chien-Long Kuo		

Note: Mr. Chin-Lung Pan's appointment took effect on July 23, 2025, and Mr. Chi-Min Chung's appointment took effect on September 8, 2025.

#### d. Operation overview of the Bank's affiliates

December 31, 2025 Unit: NT\$thousand

Enterprise Name	Capital	Total Assets	Total Liability	Net Worth	Operating Revenue	Operating Profits	Net Profit (After Tax)	EPS (After Tax)
Chang Hua Commercial Bank, Ltd. (Note 1)	12,117,288	53,134,287	39,011,851	14,122,436	1,336,777	564,990	2,832	N.A. (Note2)
CHB Venture Capital Co., Ltd.	1,258,694	1,464,996	13,342	1,451,654	188,742	158,377	157,179	1.25

Note 1: The capital amount of Chang Hua Commercial Bank, Ltd. is converted based on the exchange rate at the time of the bank's remittance, each item in the balance sheet is converted at the evaluation exchange rate on December 31, 2025, the profit and loss category is converted at the average exchange rate in 2025.

Note 2: Chang Hua Commercial Bank, Ltd. has no issued shares, EPS is not applicable.

e. Consolidation of financial statements of affiliates:

Please refer to the MOPS > Electronic Books > Financial Statements > Enter the Bank's company code and year > 2025 Fourth Quarter Financial Report (Consolidated Financial Statements) Page 3 for the Declaration of Consolidation of Financial Statements of Affiliates.

Website: [https://doc.twse.com.tw/server-java/t57sb01?step=1&colorchg=1&seamon=&mtype=A&co\\_id=2801&year=114](https://doc.twse.com.tw/server-java/t57sb01?step=1&colorchg=1&seamon=&mtype=A&co_id=2801&year=114)

## **B. Private Placement of Securities and Bank Debentures in the Most Recent Years and Published Date of Annual Report**

None.

## **C. Other Supplementary Notes**

None.

## **D. Events with Material Impact on Shareholders' Rights or Security Prices in accordance with Subparagraph 2, Paragraph 3, Article 36 of the Securities and Exchange Act**

None.

## VII | Directory of Head Office & Branches & Subsidiaries

Domestic Offices	Address	Tel
Head Office (Taichung)	No. 38, Sec. 2, Ziyou Rd., Central Dist., Taichung City 400203, Taiwan (R.O.C.)	(04) 22222001
Head Office (Taipei)	No. 57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104411, Taiwan (R.O.C.)	(02) 25362951
Business Department	No. 38, Sec. 2, Ziyou Rd., Central Dist., Taichung City 400203, Taiwan (R.O.C.)	(04) 22230001
Taichung Branch	1F., No. 78, Sec. 2, Fuxing Rd., South Dist., Taichung City 402014, Taiwan (R.O.C.)	(04) 22650011
Pei-Taichung Branch	No. 6, Sec. 2, Taiwan Blvd., West Dist., Taichung City 403018, Taiwan (R.O.C.)	(04) 22011122
Nan-Taichung Branch	1F., No. 102, Taichung Rd., South Dist., Taichung City 402002, Taiwan (R.O.C.)	(04) 22243181
Peitun Branch	1F., No. 10, Beitun Rd., North Dist., Taichung City 404013, Taiwan (R.O.C.)	(04) 22322922
Chung-Kang Branch	No. 651, Sec. 2, Taiwan Blvd., Xitun Dist., Taichung City 407057, Taiwan (R.O.C.)	(04) 23271717
Shuinan Branch	No. 447, Sec. 3, Wenxin Rd., Beitun Dist., Taichung City 406505, Taiwan (R.O.C.)	(04) 22969966
Nantun Branch	No. 306, Sec. 1, Wenxin Rd., Nantun Dist., Taichung City 408368, Taiwan (R.O.C.)	(04) 23220011
Hsitun Branch	No. 923, Sec. 4, Taiwan Blvd., Xitun Dist., Taichung City 407205, Taiwan (R.O.C.)	(04) 23593435
Keelung Branch	1F., No. 60, Ai 4 <sup>th</sup> Rd., Ren'ai Dist., Keelung City 200010, Taiwan (R.O.C.)	(02) 24233933
Jenai Branch	No. 100, Xiao 2 <sup>nd</sup> Rd., Ren'ai Dist., Keelung City 200002, Taiwan (R.O.C.)	(02) 24233941
Tung-Keelung Branch	1F., No. 57, Xin 1 <sup>st</sup> Rd., Xinyi Dist., Keelung City 201013, Taiwan (R.O.C.)	(02) 24233861
Ilan Branch	1F., No. 18, Guangfu Rd., Yilan City, Yilan County 260003, Taiwan (R.O.C.)	(03) 9352511
Lotung Branch	No. 194, Zhongzheng Rd., Luodong Township, Yilan County 265007, Taiwan (R.O.C.)	(03) 9551171
Suao Branch	1F., No. 121, Sec. 1, Zhongshan Rd., Su'ao Township, Yilan County 270001, Taiwan (R.O.C.)	(03) 9961116
International Banking Division	2F., No. 57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104411, Taiwan (R.O.C.)	(02) 25621919
Central Branch	1F., No. 57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104411, Taiwan (R.O.C.)	(02) 25514256
Trust Division	13F., No. 57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104411, Taiwan (R.O.C.) 2F., No. 47, Sec. 1, Jinshan S. Rd., Zhongzheng Dist., Taipei City 100022, Taiwan (R.O.C.)	(02) 25362951
Offshore Banking Branch	9F., No. 101, Zhengzhou N. Rd., Datong Dist., Taipei City 103012, Taiwan (R.O.C.)	(02) 25592688
Taipei Branch	No. 27, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City 100006, Taiwan (R.O.C.)	(02) 23617211
Chengnei Branch	1F., No. 68, Hengyang Rd., Zhongzheng Dist., Taipei City 100004, Taiwan (R.O.C.)	(02) 23113791

Domestic Offices	Address	Tel
Tunhwa Branch	No. 71, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106045, Taiwan (R.O.C.)	(02) 27849821
Wanhua Branch	No. 304, Kangding Rd., Wanhua Dist., Taipei City 108015, Taiwan (R.O.C.)	(02) 23060201
Shuangyuan Branch	No. 312, Juguang Rd., Wanhua Dist., Taipei City 108029, Taiwan (R.O.C.)	(02) 23042141
Hsimen Branch	1F., No. 88, Sec. 1, Zhonghua Rd., Wanhua Dist., Taipei City 108002, Taiwan (R.O.C.)	(02) 23719271
Peimen Branch	No. 18, Sec. 1, Yanping N. Rd., Datong Dist., Taipei City 103012, Taiwan (R.O.C.)	(02) 25586271
Yunglo Branch	1F., No. 120, Sec. 1, Dihua St., Datong Dist., Taipei City 103003, Taiwan (R.O.C.)	(02) 25585151
Chiencheng Branch	1F., No. 130, Sec. 1, Yanping N. Rd., Datong Dist., Taipei City 103012, Taiwan (R.O.C.)	(02) 25555121
Tatung Branch	No. 199, Sec. 3, Chongqing N. Rd., Datong Dist., Taipei City 103629, Taiwan (R.O.C.)	(02) 25919113
Min-Sheng Branch	No. 54-1, Sec. 4, Minsheng E. Rd., Songshan Dist., Taipei City 105017, Taiwan (R.O.C.)	(02) 27121311
Chungshan North Rd. Branch	No. 111, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104014, Taiwan (R.O.C.)	(02) 25711241
Ching-Kuang Branch	No. 609, Linsen N. Rd., Zhongshan Dist., Taipei City 104031, Taiwan (R.O.C.)	(02) 25950551
Chien-Kuo Branch	No. 136, Sec. 3, Ren'ai Rd., Da'an Dist., Taipei City 106465, Taiwan (R.O.C.)	(02) 27033737
Chilin Branch	1F., No. 98, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 104491, Taiwan (R.O.C.)	(02) 25626151
Chang-An E. Rd. Branch	1F., No. 26, Tianjin St., Zhongshan Dist., Taipei City 104004, Taiwan (R.O.C.)	(02) 25230739
Tungmen Branch	1F., No. 139, Sec. 2, Xinyi Rd., Zhongzheng Dist., Taipei City 100016, Taiwan (R.O.C.)	(02) 23921241
Chung-Cheng Branch	1F., No. 47, Sec. 1, Jinshan S. Rd., Zhongzheng Dist., Taipei City 100022, Taiwan (R.O.C.)	(02) 23560000
Kuting Branch	1F., No. 74, Sec. 2, Roosevelt Rd., Zhongzheng Dist., Taipei City 100028, Taiwan (R.O.C.)	(02) 23517211
Chung-Hsiao Tung Lu Branch	No. 164, Sec. 4, Zhongxiao E. Rd., Da'an Dist., Taipei City 106057, Taiwan (R.O.C.)	(02) 27713151
Yung-Chun Branch	1F., No. 176-1, Sec. 1, Keelung Rd., Xinyi Dist., Taipei City 110408, Taiwan (R.O.C.)	(02) 27682322
Taan Branch	No. 177, Sec. 1, Heping E. Rd., Da'an Dist., Taipei City 106011, Taiwan (R.O.C.)	(02) 23213214
Heping Branch	No. 106, Sec. 3, Heping E. Rd., Da'an Dist., Taipei City 106033, Taiwan (R.O.C.)	(02) 33169009
Hsin-Yi Branch	No. 155, Sec. 4, Xinyi Rd., Da'an Dist., Taipei City 106655, Taiwan (R.O.C.)	(02) 27039081
Jen-Ho Branch	No. 31, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 106073, Taiwan (R.O.C.)	(02) 27514066
Taipei World Trade Center Branch	3F., No. 333, Sec. 1, Keelung Rd., Xinyi Dist., Taipei City 110208, Taiwan (R.O.C.)	(02) 27203101
Guanglong Branch	1F., No. 78, Sec. 2, Keelung Rd., Xinyi Dist., Taipei City 110007, Taiwan (R.O.C.)	(02) 27207678
Chengtung Branch	1F., No. 188, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 104105, Taiwan (R.O.C.)	(02) 27153535

Domestic Offices	Address	Tel
Chunglun Branch	1F., No. 201, Sec. 2, Bade Rd., Zhongshan Dist., Taipei City 104099, Taiwan (R.O.C.)	(02) 27312211
Fu-Hsing Branch	No. 367, Fuxing N. Rd., Songshan Dist., Taipei City 105401, Taiwan (R.O.C.)	(02) 27173222
Sung-Chiang Branch	No. 261, Songjiang Rd., Zhongshan Dist., Taipei City 104072, Taiwan (R.O.C.)	(02) 25024923
Chengde Branch	1F., No. 81, Sec. 4, Chengde Rd., Shilin Dist., Taipei City 111054, Taiwan (R.O.C.)	(02) 28868989
Shihlin Branch	No. 21, Fude Rd., Shilin Dist., Taipei City 111012, Taiwan (R.O.C.)	(02) 28822354
Tienmu Branch	1F., No. 33, Dexing W. Rd., Shilin Dist., Taipei City 111046, Taiwan (R.O.C.)	(02) 28333232
Sungshan Branch	No. 165, Yongji Rd., Xinyi Dist., Taipei City 110059, Taiwan (R.O.C.)	(02) 27625242
Hsi-Sung Branch	1F., No. 213, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 105409, Taiwan (R.O.C.)	(02) 27639611
Tung-Taipei Branch	No. 126, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City 105407, Taiwan (R.O.C.)	(02) 25704567
Dongxing Branch	1F., No. 88, Sec. 4, Bade Rd., Songshan Dist., Taipei City 105050, Taiwan (R.O.C.)	(02) 21711115
Hsi-Neihu Branch	1F., No. 26, Ln. 513, Ruiguang Rd., Neihu Dist., Taipei City 114697, Taiwan (R.O.C.)	(02) 27978966
Tachih Branch	No. 589, Bei'an Rd., Zhongshan Dist., Taipei City 104041, Taiwan (R.O.C.)	(02) 25337861
Nei-Hu Branch	No. 19, Ruihu St., Neihu Dist., Taipei City 114067, Taiwan (R.O.C.)	(02) 26590766
Tung-Hu Branch	1F., No. 109, Sec. 6, Minquan E. Rd., Neihu Dist., Taipei City 114707, Taiwan (R.O.C.)	(02) 27904567
Sinhu Branch	No. 180, Xinhua 2 <sup>nd</sup> Rd., Neihu Dist., Taipei City 114065, Taiwan (R.O.C.)	(02) 27931616
Nankang Branch	No. 48, Sec. 3, Nangang Rd., Nangang Dist., Taipei City 115607, Taiwan (R.O.C.)	(02) 27833456
Nankang Science Industrial Park Branch	2F-3, No. 3, Park St., Nangang Dist., Taipei City 115603, Taiwan (R.O.C.)	(02) 26558169
Wufenpu Branch	1F., No. 92, Zhongpo N. Rd., Nangang Dist., Taipei City 115012, Taiwan (R.O.C.)	(02) 27852787
Mucha Branch	No. 48, Sec. 3, Muxin Rd., Wenshan Dist., Taipei City 116024, Taiwan (R.O.C.)	(02) 86617377
Beitou Branch	1F., No. 6, Ln. 452, Daye Rd., Beitou Dist., Taipei City 112028, Taiwan (R.O.C.)	(02) 28968585
Hsi-Chih Branch	No. 93, Zhongxing Rd., Xizhi Dist., New Taipei City 221018, Taiwan (R.O.C.)	(02) 26947878
Xike Branch	1F., No. 217, Sec. 1, Datong Rd., Xizhi Dist., New Taipei City 221006, Taiwan (R.O.C.)	(02) 21653111
Tanshui Branch	1F., No. 211, Sec. 2, Zhongshan N. Rd., Tamsui Dist., New Taipei City 251634, Taiwan (R.O.C.)	(02) 26219998
Juifang Branch	No. 38, Sec. 3, Mingdeng Rd., Ruifang Dist., New Taipei City 224001, Taiwan (R.O.C.)	(02) 24972860
Sanchungpu Branch	No. 89, Sec. 1, Chongxin Rd., Sanchong Dist., New Taipei City 241048, Taiwan (R.O.C.)	(02) 29733450
Pei-Sanchungpu Branch	1F., No. 68, Zhengyi N. Rd., Sanchong Dist., New Taipei City 241058, Taiwan (R.O.C.)	(02) 29823111

Domestic Offices	Address	Tel
Hsi-Sanchung Branch	No. 22, Sec. 2, Chongyang Rd., Sanchong Dist., New Taipei City 241042, Taiwan (R.O.C.)	(02) 29820221
Nan-Sanchung Branch	No. 31-1, Zhongzheng N. Rd., Sanchong Dist., New Taipei City 241622, Taiwan (R.O.C.)	(02) 29771234
San Ho Rd. Branch	No. 368, Sec. 4, Sanhe Rd., Sanchong Dist., New Taipei City 241069, Taiwan (R.O.C.)	(02) 22871441
Luchou Branch	No. 77, Zhongzheng Rd., Luzhou Dist., New Taipei City 247029, Taiwan (R.O.C.)	(02) 22851000
Hsintien Branch	No. 135, Sec. 1, Beixin Rd., Xindian Dist., New Taipei City 231002, Taiwan (R.O.C.)	(02) 29141650
Pei Hsin Branch	1F., No. 9, Baoqiang Rd., Xindian Dist., New Taipei City 231008, Taiwan (R.O.C.)	(02) 29131071
ChiCheng Branch	No. 98, Minquan Rd., Xindian Dist., New Taipei City 231023, Taiwan (R.O.C.)	(02) 22189001
Yungho Branch	1F., No. 69, Sec. 2, Yonghe Rd., Yonghe Dist., New Taipei City 234012, Taiwan (R.O.C.)	(02) 29243334
Fuho Branch	No. 139, Fuhe Rd., Yonghe Dist., New Taipei City 234027, Taiwan (R.O.C.)	(02) 29221171
Chungho Branch	1F., No. 182, Zhonghe Rd., Zhonghe Dist., New Taipei City 235068, Taiwan (R.O.C.)	(02) 22492711
Shuangho Branch	No. 801, Zhongzheng Rd., Zhonghe Dist., New Taipei City 235019, Taiwan (R.O.C.)	(02) 22259988
Lide Branch	1F., No. 142, Lide St., Zhonghe Dist., New Taipei City 235602, Taiwan (R.O.C.)	(02) 22239888
Hsinchuang Branch	No. 119, Xintai Rd., Xinzhuang Dist., New Taipei City 242004, Taiwan (R.O.C.)	(02) 29937101
Fuduxin Branch	1F., No.235, Zhongyang Rd., Xinzhuang Dist., New Taipei City 242045, Taiwan (R.O.C.)	(02) 22993311
Nan-Hsinchuang Branch	No. 657-1, Zhongzheng Rd., Xinzhuang Dist., New Taipei City 242051, Taiwan (R.O.C.)	(02) 29066599
SyYuan Branch	No. 228, Siyuan Rd., Xinzhuang Dist., New Taipei City 242033, Taiwan (R.O.C.)	(02) 29967137
Sinshu Branch	1F., No. 266-1, Xinshu Rd., Xinzhuang Dist., New Taipei City 242064, Taiwan (R.O.C.)	(02) 22086767
Taishan Branch	1F., No. 111, Quanxing Rd., Taishan Dist., New Taipei City 243078, Taiwan (R.O.C.)	(02) 22970809
Linkou Branch	1F., No. 46, Linkou Rd., Linkou Dist., New Taipei City 244021, Taiwan (R.O.C.)	(02) 26010711
New Linkou Branch	1F., No. 399, Sec. 1, Wenhua 3 <sup>rd</sup> Rd., Linkou Dist., New Taipei City 244015, Taiwan (R.O.C.)	(02) 26085185
Shulin Branch	No. 135, Sec. 1, Zhongshan Rd., Shulin Dist., New Taipei City 238004, Taiwan (R.O.C.)	(02) 26813621
Panchiao Branch	No. 22, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 220067, Taiwan (R.O.C.)	(02) 29628161
Kuang-Fu Branch	No. 62, Sec. 2, Zhongshan Rd., Banqiao Dist., New Taipei City 220079, Taiwan (R.O.C.)	(02) 29619181
Chiang Tsui Branch	No. 9, Sec. 2, Wenhua Rd., Banqiao Dist., New Taipei City 220029, Taiwan (R.O.C.)	(02) 22591001
Tucheng Branch	No. 45, Sec. 3, Zhongyang Rd., Tucheng Dist., New Taipei City 236036, Taiwan (R.O.C.)	(02) 22691155
Sanhsia Branch	No. 89, Wenhua Rd., Sanxia Dist., New Taipei City 237410, Taiwan (R.O.C.)	(02) 26711261

Domestic Offices	Address	Tel
Taoyuan Branch	No. 73, Zhongzheng Rd., Taoyuan Dist., Taoyuan City 330002, Taiwan (R.O.C.)	(03) 3346130
Ba De Branch	1F., No. 135, Sec. 2, Jiesshou Rd., Bade Dist., Taoyuan City 334006, Taiwan (R.O.C.)	(03) 3711222
Pei-Taoyuan Branch	No. 189, Yong'an Rd., Taoyuan Dist., Taoyuan City 330060, Taiwan (R.O.C.)	(03) 3320743
Nankan Branch	No. 7, Sec. 2, Nankan Rd., Luzhu Dist., Taoyuan City 338207, Taiwan (R.O.C.)	(03) 3213666
Tung-Linkou Branch	No. 235, Fuxing 1 <sup>st</sup> Rd., Guishan Dist., Taoyuan City 333005, Taiwan (R.O.C.)	(03) 3975555
Chungli Branch	1F., No. 95, Zhongzheng Rd., Zhongli Dist., Taoyuan City 320001, Taiwan (R.O.C.)	(03) 4252101
Pei-Chungli Branch	No. 155, Zhongxiao Rd., Zhongli Dist., Taoyuan City 320062, Taiwan (R.O.C.)	(03) 4636688
Qingpu Branch	No. 280, Sec. 1, Gaotiezhanqian W. Rd., Zhongli Dist., Taoyuan City 320016, Taiwan (R.O.C.)	(03) 2876680
Hsin-Ming Branch	No. 2, Zhongxiao Rd., Pingzhen Dist., Taoyuan City 324007, Taiwan (R.O.C.)	(03) 4941571
Longtan Branch	1F., No. 240-3, Zhongzheng Rd., Longtan Dist., Taoyuan City 325012, Taiwan (R.O.C.)	(03) 4891238
Yangmei Branch	No. 158, Dacheng Rd., Yangmei Dist., Taoyuan City 326101, Taiwan (R.O.C.)	(03) 4783391
Puhsin Branch	No. 82, Zhongxing Rd., Yangmei Dist., Taoyuan City 326010, Taiwan (R.O.C.)	(03) 4824935
Hsinchu Branch	No. 63, Zhongzheng Rd., East Dist., Hsinchu City 300025, Taiwan (R.O.C.)	(03) 5253151
Pei-Hsinchu Branch	No. 110, Sec. 2, Dongda Rd., North Dist., Hsinchu City 300082, Taiwan (R.O.C.)	(03) 5339651
Hsinchu Science-based Industrial Park Branch	2F., No. 5, Gongye E. 6 <sup>th</sup> Rd., Science-based Industrial Park, East Dist., Hsinchu City 300093, Taiwan (R.O.C.)	(03) 5770780
Jhubei Branch	1F., No. 26-3, Taiyuan St., Zhubei City, Hsinchu County 302082, Taiwan (R.O.C.)	(03) 5526898
Chutung Branch	No. 43, Sec. 2, Changchun Rd., Zhudong Township, Hsinchu County 310007, Taiwan (R.O.C.)	(03) 5962280
Miaoli Branch	No. 636, Zhongzheng Rd., Miaoli City, Miaoli County 360009, Taiwan (R.O.C.)	(037) 326455
Yuanli Branch	No. 11, Jianguo Rd., Yuanli Township, Miaoli County 358011, Taiwan (R.O.C.)	(037) 861501
Zhunan Branch	1F., No. 110, Sec. 2, Huanshi Rd., Zhunan Township, Miaoli County 350007, Taiwan (R.O.C.)	(037) 551751
Tachia Branch	No. 405, Shuntian Rd., Dajia Dist., Taichung City 437003, Taiwan (R.O.C.)	(04) 26878711
Chingshui Branch	1F., No. 196, Zhongshan Rd., Qingshui Dist., Taichung City 436408, Taiwan (R.O.C.)	(04) 26225151
Shalu Branch	No. 52, Shatian Rd., Shalu Dist., Taichung City 433026, Taiwan (R.O.C.)	(04) 26358599
Tatu Branch	1F., No. 780, Sec. 2, Shatian Rd., Dadu Dist., Taichung City 432001, Taiwan (R.O.C.)	(04) 26983711
Fengyuan Branch	1F., No. 220, Zhongzheng Rd., Fengyuan Dist., Taichung City 420004, Taiwan (R.O.C.)	(04) 25269191
Daya Branch	1F., No. 1090, Sec. 3, Zhongqing Rd., Daya Dist., Taichung City 428333, Taiwan (R.O.C.)	(04) 25665500

Domestic Offices	Address	Tel
Tantzu Branch	No. 199, Sec. 2, Zhongshan Rd., Tanzi Dist., Taichung City 427015, Taiwan (R.O.C.)	(04) 25322234
Tungshih Branch	No. 456, Fengshi Rd., Dongshi Dist., Taichung City 423003, Taiwan (R.O.C.)	(04) 25877160
Wufeng Branch	No. 900, Zhongzheng Rd., Wufeng Dist., Taichung City 413015, Taiwan (R.O.C.)	(04) 23393567
Taipin Branch	No. 89, Yongfeng Rd., Taiping Dist., Taichung City 411003, Taiwan (R.O.C.)	(04) 22736789
Tsaotun Branch	No. 23, Heping St., Caotun Township, Nantou County 542002, Taiwan (R.O.C.)	(049) 2338101
Nantou Branch	No. 72, Sec. 2, Zhangnan Rd., Nantou City, Nantou County 540025, Taiwan (R.O.C.)	(049) 2226171
Puli Branch	No. 73, Xikang Rd., Puli Township, Nantou County 545015, Taiwan (R.O.C.)	(049) 2983983
Shuilikeng Branch	No. 226, Minquan Rd., Shuili Township, Nantou County 553001, Taiwan (R.O.C.)	(049) 2772121
Changhua Branch	1F., No. 57, Heping Rd., Changhua City, Changhua County 500006, Taiwan (R.O.C.)	(04) 7242101
Dali Branch	1F., No. 20, Sec. 2, Defang Rd., Dali Dist., Taichung City 412020, Taiwan (R.O.C.)	(04) 24181558
Lukang Branch	No. 137, Zhongshan Rd., Lukang Township, Changhua County 505024, Taiwan (R.O.C.)	(04) 7773311
Hemei Branch	1F., No. 428, Daozhou Rd., Hemei Township, Changhua County 508005, Taiwan (R.O.C.)	(04) 7579696
Yuanlin Branch	No. 495, Zhongzheng Rd., Yuanlin City, Changhua County 510001, Taiwan (R.O.C.)	(04) 8322101
Hsihu Branch	No. 158, Sec. 3, Zhangshui Rd., Xihu Township, Changhua County 514013, Taiwan (R.O.C.)	(04) 8853471
Peitou Branch	No. 172, Sec.1, Douyuan Rd., Beidou Township, Changhua County 521003, Taiwan (R.O.C.)	(04) 8882811
Erlin Branch	1F., No. 67, Sec. 5, Douyuan Rd., Erlin Township, Changhua County 526021, Taiwan (R.O.C.)	(04) 8950011
Hsiluo Branch	1F., No. 225, Zhongshan Rd., Xiluo Township, Yunlin County 648002, Taiwan (R.O.C.)	(05) 5863611
Touliu Branch	No. 70, Zhongshan Rd., Douliu City, Yunlin County 640005, Taiwan (R.O.C.)	(05) 5324116
Tounan Branch	No. 100, Zhongshan Rd., Dounan Township, Yunlin County 630042, Taiwan (R.O.C.)	(05) 5974191
Huwei Branch	No. 35, Zhongzheng Rd., Huwei Township, Yunlin County 632002, Taiwan (R.O.C.)	(05) 6322561
Tukoo Branch	1F., No. 308, Guangming Rd., Tuku Township, Yunlin County 633002, Taiwan (R.O.C.)	(05) 6621116
Peikang Branch	No. 51, Wenhua Rd., Beigang Township, Yunlin County 651002, Taiwan (R.O.C.)	(05) 7836121
Talin Branch	No. 246, Xianghe Rd., Dalin Township, Chiayi County 622001, Taiwan (R.O.C.)	(05) 2653221
Chiayi Branch	1F., No. 386, Zhongshan Rd., West Dist., Chiayi City 600006, Taiwan (R.O.C.)	(05) 2278141
Tung-Chiayi Branch	1F., No. 832, Xinsheng Rd., East Dist., Chiayi City 600063, Taiwan (R.O.C.)	(05) 2712811
Pei-Chiayi Branch	No. 290, You'ai Rd., West Dist., Chiayi City 600071, Taiwan (R.O.C.)	(05) 2342166
Hsinying Branch	1F., No. 150, Fuxing Rd., Xinying Dist., Tainan City 730003, Taiwan (R.O.C.)	(06) 6323871

Domestic Offices	Address	Tel
Yungkang Branch	No. 839, Zhongzheng S. Rd., Yungkang Dist., Tainan City 710005, Taiwan (R.O.C.)	(06) 2545386
Chung-Hua Road Branch	No. 473-3, Xiaodong Rd., Yungkang Dist., Tainan City 710012, Taiwan (R.O.C.)	(06) 3125318
Guiren Branch	No. 218, Sec. 2, Zhongshan Rd., Guiren Dist., Tainan City 711006, Taiwan (R.O.C.)	(06) 2391711
Tainan Branch	1F., No. 88, Zhongzheng Rd., West Central Dist., Tainan City 700015, Taiwan (R.O.C.)	(06) 2221281
Yenping Branch	No. 151, Sec. 2, Minquan Rd., West Central Dist., Tainan City 700006, Taiwan (R.O.C.)	(06) 2254161
Hsi-Tainan Branch	No. 94, Sec. 3, Minzu Rd., West Central Dist., Tainan City 700001, Taiwan (R.O.C.)	(06) 2235141
Tung-Tainan Branch	No. 95-1, Sec. 1, Beimen Rd., West Central Dist., Tainan City 700008, Taiwan (R.O.C.)	(06) 2267141
Nan-Tainan Branch	1F., No. 655, Sec. 1, Ximen Rd., South Dist., Tainan City 702005, Taiwan (R.O.C.)	(06) 2263181
Pei-Tainan Branch	No. 367, Sec. 4, Ximen Rd., North Dist., Tainan City 704005, Taiwan (R.O.C.)	(06) 2523450
An-Nan Branch	1F., No. 330, Sec. 4, Anhe Rd., Annan Dist., Tainan City 709029, Taiwan (R.O.C.)	(06) 3556111
Chishan Branch	1F., No. 102, Zhongshan Rd., Qishan Dist., Kaohsiung City 842057, Taiwan (R.O.C.)	(07) 6615481
Kangshan Branch	No. 293, Gangshan Rd., Gangshan Dist., Kaohsiung City 820001, Taiwan (R.O.C.)	(07) 6216111
Fengshan Branch	No. 264, Sanmin Rd., Fengshan Dist., Kaohsiung City 830024, Taiwan (R.O.C.)	(07) 7470101
Luchu Branch	No. 835, Zhongshan Rd., Luzhu Dist., Kaohsiung City 821012, Taiwan (R.O.C.)	(07) 6972151
Ta-Fa Branch	No. 101, Lixing Rd., Daliao Dist., Kaohsiung City 831140, Taiwan (R.O.C.)	(07) 7824356
Kaohsiung Branch	No. 59, Minquan 1 <sup>st</sup> Rd., Lingya Dist., Kaohsiung City 802702, Taiwan (R.O.C.)	(07) 3361620
Chi-Hsien Branch	1F., No. 456, Zhongxiao 1 <sup>st</sup> Rd., Xinxing Dist., Kaohsiung City 800001, Taiwan (R.O.C.)	(07) 2361191
Yencheng Branch	1F., No. 85, Dayong Rd., Yancheng Dist., Kaohsiung City 803003, Taiwan (R.O.C.)	(07) 5313181
Tung-Kaohsiung Branch	1F., No. 109, Zhongzheng 4 <sup>th</sup> Rd., Qianjin Dist., Kaohsiung City 801006, Taiwan (R.O.C.)	(07) 2217741
Nan-Kaohsiung Branch	No. 13, Yongfeng Rd., Qianzhen Dist., Kaohsiung City 806021, Taiwan (R.O.C.)	(07) 7158000
Pei-Kaohsiung Branch	No. 720, Houchang Rd., Nanzi Dist., Kaohsiung City 811001, Taiwan (R.O.C.)	(07) 3662566
Zuoying Branch	1F., No. 280, Bo'ai 4 <sup>th</sup> Rd., Zuoying Dist., Kaohsiung City 813517, Taiwan (R.O.C.)	(07) 3436269
Sanmin Branch	No. 157, Hebei 2 <sup>nd</sup> Rd., Sanmin Dist., Kaohsiung City 807002, Taiwan (R.O.C.)	(07) 2918131
Hsinhsing Branch	No. 139, Zhongzheng 2 <sup>nd</sup> Rd., Lingya Dist., Kaohsiung City 802409, Taiwan (R.O.C.)	(07) 2222200
Chan Chen Branch	No. 155, Sanduo 3 <sup>rd</sup> Rd., Qianzhen Dist., Kaohsiung City 806001, Taiwan (R.O.C.)	(07) 3344121
Chiu-Ju Lu Branch	No. 7, Jiuru 2 <sup>nd</sup> Rd., Sanmin Dist., Kaohsiung City 807387, Taiwan (R.O.C.)	(07) 3123101
Chienhsing Branch	1F., No. 1, Yihua Rd., Sanmin Dist., Kaohsiung City 807036, Taiwan (R.O.C.)	(07) 3896789

Domestic Offices	Address	Tel
Po-Ai Branch	No. 517, Bo'ai 1 <sup>st</sup> Rd., Gushan Dist., Kaohsiung City 804057, Taiwan (R.O.C.)	(07) 5545151
Lingya Branch	No. 2, Siwei 4 <sup>th</sup> Rd., Lingya Dist., Kaohsiung City 802754, Taiwan (R.O.C.)	(07) 3353171
Ta-Shun Branch	No. 109, Jianguo 1 <sup>st</sup> Rd., Lingya Dist., Kaohsiung City 802334, Taiwan (R.O.C.)	(07) 7715101
Pingtung Branch	1F., No. 117-2, Zhongzheng Rd., Pingtung City, Pingtung County 900013, Taiwan (R.O.C.)	(08) 7342705
Chaochou Branch	No. 38, Zhongzheng Rd., Chaozhou Township, Pingtung County 920011, Taiwan (R.O.C.)	(08) 7883911
Tungkang Branch	No. 74, Zhongzheng Rd., Donggang Township, Pingtung County 928008, Taiwan (R.O.C.)	(08) 8351521
Hengchun Branch	No. 22, Hengnan Rd., Hengchun Township, Pingtung County 946001, Taiwan (R.O.C.)	(08) 8899665
Hualien Branch	No. 191, Zhongshan Rd., Hualien City, Hualien County 970007, Taiwan (R.O.C.)	(03) 8323961
Taitung Branch	1F., No. 226, Zhengqi Rd., Taitung City, Taitung County 950004, Taiwan (R.O.C.)	(089) 324311
RC Northern Area 1	10F., No. 101, Zhengzhou N. Rd., Datong Dist., Taipei City 103012, Taiwan (R.O.C.)	(02) 23973801
RC Northern Area 2	3F., No. 182, Zhonghe Rd., Zhonghe Dist., New Taipei City 235068, Taiwan (R.O.C.)	(02) 22401223
RC Northern Area 3	3F., No. 189, Yongan Rd., Taoyuan Dist., Taoyuan City 330060, Taiwan (R.O.C.)	(03) 3380577
RC Central Area	12F., No. 78, Sec. 2, Fuxing Rd., South Dist., Taichung City 402014, Taiwan (R.O.C.)	(04) 22601588
RC Southern Area	4F., No. 85, Dayong Rd., Yancheng Dist., Kaohsiung City 803003, Taiwan (R.O.C.)	(07) 5219123
Taipei Securities Broker	3F., No. 68, Hengyang Rd., Zhongzheng Dist., Taipei City 100004, Taiwan (R.O.C.)	(02) 23619654
Taichung Securities Broker	3F., No. 78, Sec. 2, Fuxing Rd., South Dist., Taichung City 402014, Taiwan (R.O.C.)	(04) 22660011
Chi-Hsien Securities Broker	3F., No. 456, Zhongxiao 1 <sup>st</sup> Rd., Xinxing Dist., Kaohsiung City 800001, Taiwan (R.O.C.)	(07) 2355658

Overseas Units	Address	Tel
New York Branch	685 Third Avenue, 29 <sup>th</sup> Floor, New York, N.Y. 10017, U. S. A.	1-212-6519770
Los Angeles Branch	515 South Flower Street, Suite 850, Los Angeles, CA 90071, U. S. A.	1-213-6207200
Tokyo Branch	Marunouchi Trust Tower Main 7 <sup>th</sup> Fl., 1-8-3 Marunouchi, Chiyoda-ku, Tokyo 100-0005, Japan	81-3-32128888
Osaka Sub-Branch	11F Grand Front Osaka Tower-B, 3-1, Ofuka-cho, Kita-Ku, Osaka City 530-0011, Japan	81-6-66768928
London Branch	4 <sup>th</sup> Floor, 6-8 Tokenhouse Yard, London EC2R 7AS United Kingdom	44-20-76006600
Hong Kong Branch	1401, Tower II , The Gateway, 25 Canton Rd., Tsimshatsui, Kowloon, Hong Kong	852-29561212
Singapore Branch	1 Finlayson Green, #08-00, Singapore 049246	65-65320820
Manila Branch	43/F, AIA Tower, 8767 Paseo de Roxas Makati City, Metro Manila, 1226, Philippines	63-2-7621-0088

Overseas Units	Address	Tel
Yangon Representative Office	422/426 Corner of Strand Road and Botahtaung Pagoda Road, #10-02, Botahtaung Township, Yangon, Republic of the Union of Myanmar	95-1-8202095

Subsidiaries and their Branches	Address	Tel
CHB Venture Capital Co., Ltd.	10F., No. 57, Sec. 2, Zhongshan N. Road, Zhongshan District, Taipei City 104411, Taiwan, (R.O.C.)	(02)25362951
Chang Hua Commercial Bank, Ltd.	No. 371, Jiang Dong Middle Road, Jianye District, Nanjing City, Jiangsu Province, P.R.C.	86-025-88811000
Chang Hua Commercial Bank, Ltd., Kunshan Branch	1F & 2F, Tower A, 88 Hei Long Jiang North Rd., Kunshan City, Jiangsu Province, P.R.C.	86-512-57367576
Chang Hua Commercial Bank, Ltd., Kunshan Huaqiao Sub-Branch	No. 538, Shangyin Rd., Huaqiao Town Kunshan City, Jiangsu Province, P.R.C.	86-512-36690188
Chang Hua Commercial Bank, Ltd., Dongguan Branch	Room 801, TBA Tower1, No. 11, Dongguan Boulevard, Dong Cheng District, Dongguan City, Guangdong Province, P.R.C.	86-769-23660101
Chang Hua Commercial Bank, Ltd., Fuzhou Branch	No. 04, 05 14F, Hengli City, 128-1, Wusi Road, Fuzhou, Fujian Province, P.R.C.	86-591-86211320
Chang Hua Commercial Bank, Ltd., Nanjing Branch	No. 371, Jiang Dong Middle Road, Jianye District, Nanjing City, Jiangsu Province, P.R.C.	86-025-88811000

Chang Hwa Commercial Bank, Ltd.

Chairperson

A handwritten signature in black ink, appearing to read "Kuanghua Shu". The signature is written in a cursive, flowing style with some loops and flourishes.



彰化銀行



NOTICE TO READERS

This English version annual report is a summary translation of the Chinese version and is not an official document of the shareholders' meeting. If there is any discrepancy between the English version and the Chinese version, the Chinese version shall prevail.