



CTBC BANK
中國信託銀行

2025 ANNUAL REPORT

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<https://www.ctbcbank.com>

<https://mops.twse.com.tw>



Sustainable governance and biodiversity conservation

CTBC Holding is helping protect Taiwan's biodiversity by partnering with Taijiang National Park to create wildlife-friendly habitats, putting its commitment to environmental sustainability into practice and working toward a more harmonious relationship with the land.

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Credit Rating Institutions

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Tel: +886-2-7724-6570
Website: <https://www.taiwanratings.com>

S&P Global Ratings

Address: Levels 3 and 4, Three Exchange Square, 8 Connaught
Place, Central, Hong Kong
Tel: +852-2533-3500
Website: <https://www.spglobal.com/ratings/en/>

Moody's Investors Service Hong Kong Limited

Address: 24/F., One Pacific Place, 88 Queensway, Admiralty,
Hong Kong
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Website: <https://www.moodys.com>

Overseas Exchange for Trading of Company Securities

(None)

For the contact information of our headquarters and various
branches in Taiwan and overseas, please refer to pages 38–44.

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1. Letter to shareholders

Dear fellow shareholders:

Impacted by geopolitical uncertainties, global financial markets experienced significant volatility in 2025. Nevertheless, markets maintained growth momentum, fueled by the investment boom in the AI industrial revolution and global supply chain restructuring. Amid these market challenges, CTBC Bank demonstrated remarkable operational resilience by leveraging its extensive customer base and diversified business structure. With strong momentum in wealth management and a steady performance across investment, deposit, loan, and credit card businesses, the Bank's pre-tax profit reached a record high, solidifying the company's position as the most profitable bank in Taiwan.

Looking ahead in 2026, global economic developments and international political dynamics will remain uncertain. CTBC Bank has formulated various countermeasures to ensure sound operations, fulfill its corporate responsibilities, align itself with government policies, and work alongside customers and employees to overcome challenges and continue moving forward.

2025 business plan and operating results

In terms of financial performance in 2025, CTBC Bank reported annual consolidated net revenue of NT\$172.7 billion, consolidated pre-tax income of NT\$70.8 billion, and consolidated net income attributable to the parent company of NT\$57.3 billion, with a consolidated after-tax ROE of 13.89%, which placed us in the leading position in the industry. We saw a 12% increase in consolidated net revenue and a 16% increase in consolidated net income attributable to the parent company from the 2024 fiscal year, achieving 102% of budgeted consolidated after-tax net income.

As part of its product and service innovation and development efforts, CTBC Bank positions AI investment as a long-term strategy to shape its core competitiveness and risk resilience. In 2025, the Bank partnered with the Singapore-based firm Evercomm to launch the AI carbon finance management platform PathMatch. This platform utilizes data and modeling tools to assist enterprises in systematically conducting carbon inventories and planning decarbonization pathways. By

integrating green lending and sustainable financing scenarios, it enhances corporate transformation efficiency and capital allocation effectiveness. Notably, PathMatch was selected by the Monetary Authority of Singapore to be presented as a case study at Singapore Fintech Festival 2025, making CTBC Bank the first and only financial institution in Taiwan to present at the event.

CTBC Bank also expanded its use of generative AI in 2025, developing an AI Credit Card Assistant. This tool offers integrated credit card benefits and personalized spending recommendations while proactively identifying potential transaction risks. The Bank is dedicated to enhancing the security and convenience of card usage, comprehensively optimizing customer experience and safeguarding customer assets. Furthermore, in alignment with the government's initiative to develop Taiwan into an Asian asset management hub, the Bank is integrating group resources to upgrade its family office services. Coupled with proactive investment advisory services, these offerings address the diverse needs of high-net-worth customers, ranging from asset management and tax planning to legal counsel, business succession, and charitable goals, thereby gradually establishing a one-stop wealth management ecosystem.

Regarding organizational changes, to foster the long-term development of CTBC Bank's private banking brand, the Private Wealth Management Division was renamed the Private Banking Division in January 2025. In 2026, the Bank expanded the Private Banking Division to accelerate the development of family office and proactive investment advisory services, thereby strengthening the functions and business scope of its private banking operations.

In recognition of its comprehensive financial service capabilities, CTBC Bank received more than 250 prestigious awards at home and abroad in 2025. These accolades spanned retail banking (wealth management, trust, and digital banking), institutional banking (SMEs and corporate finance), international banking (cross-border platforms), and private banking for high-net-worth customers, as well as integrated group services across securities and insurance. Most notably, the Bank was unanimously recognized as the Best Bank in Taiwan by four leading international financial publications (Euromoney, The Asset, Global Finance, and Bloomberg Businessweek), demonstrating its exceptional financial expertise and innovation. In addition, CTBC Bank was also recognized for its integration of technology with its physical network, connecting over 370 service locations

across 14 countries and regions to provide one-stop financial solutions and cross-border integrated services. This recognition—from international organizations such as Global Finance and FinTech Futures—included global awards for Best SME Banking/SME platform, Global; Best Treasury FX Services, Global; Best Use of Tech in Payments, Global; and Best Private Bank, Global.

Also in 2025, the Bank earned the title of Best Retail Bank in Taiwan from The Asian Banker for the 19th time. Over the past 60 years, CTBC Bank has been dedicated to creating financial experiences for customers that combine efficiency and warmth. We have also actively promoted sustainable finance, assisting enterprises in their decarbonization transformation through solutions such as carbon inventories and ESG investment and financing. These efforts have been highly recognized by international institutions including IDC, The Asset, and BSI. As its brand value continues to rise, CTBC Bank has become the only Taiwan-based bank to be included among Brand Finance’s top 100 global banking brands, also making it Taiwan’s most valuable bank brand, bringing the “We are family” brand spirit onto the international stage.

In risk management, CTBC Bank continued to strictly control its asset quality and capital adequacy. In 2025, our consolidated non-performing loan and coverage ratios were 0.50% and 312.90%, respectively, indicating satisfactory asset quality, while our consolidated BIS ratio was 14.58%, signifying a sound capital structure. Furthermore, domestic and international credit rating agencies maintained their stable outlooks for the Bank on the back of its leading business position in the domestic market, capital and profitability, adequate risk management, and good funding sources and liquidity.

Latest credit ratings and publication dates

Rating agency	Credit rating		Outlook	Publication date
	Long-term	Short-term		
Moody’s	A1	P-1	Stable	Oct. 30, 2025
S&P Global Ratings	A	A-1	Stable	Oct. 28, 2025
Taiwan Ratings	twAA+	twA-1+	Stable	Oct. 28, 2025

Impact of the competitive, regulatory, and overall business environments

Overall, the global economy remained resilient in 2025. However, since U.S. President Donald Trump took office for his second term, significant shifts in economic and political frameworks have placed the world in a highly uncertain and volatile environment. During this transition, as the old order breaks down and a new one forms, the combination of disruption and reconstruction has created a complex and unpredictable global political and economic environment, bringing both opportunities and challenges for growth. Meanwhile, the AI industrial revolution has continued to drive global investment. The expanding use of emerging technologies has also helped keep labor markets relatively stable in major countries, allowing private consumption to continue supporting economic growth.

The International Monetary Fund predicted global economic growth of 3.3% for 2025, remaining the same as 2024. The growth rate of developed countries was expected to drop from 2.8% in 2024 to 2.1%, while the growth of emerging economies was forecast to slightly increase from 4.3% to 4.4%. With AI-driven demand in global infrastructure and growth in technology industries such as semiconductors fueled by strong exports, Taiwan's economic growth increased from 5.27% in 2024 to an estimated 8.68% in 2025, according to the Directorate General of Budget, Accounting and Statistics.

In terms of monetary policy, measures adopted by central banks worldwide to suppress inflation have taken effect. Central banks started to cut interest rates to ease the economic pressure caused by high interest rates. The Fed cut rates by 75 basis points in 2025, bringing the policy rate to 3.5%–3.75%. The European Central Bank cut rates by another 100 bps in 2025 following a 100-bp cut in 2024, while China continued its rate cuts and reserve requirement ratio reductions. Japan raised rates by 50 bps in 2025 after its 25-bp hike in 2024, driven by mounting inflationary pressure. In Taiwan, the policy rate remained at 2% due to a stable economy and controlled inflation. Overall, the global environment in 2025 was marked by high uncertainty, leading to intensified financial market volatility. Despite the Fed's rate cuts, yield spreads remained elevated, posing a challenging business environment for banks.

2026 business plan outline and future development strategies

Looking ahead, CTBC Bank will focus on developing its core business, prudently expanding in overseas markets, and enhancing operational efficiency and service quality through digital transformation:

1. Continue to enhance its core business competitiveness and accelerate the expansion of its emerging customer base

CTBC Bank is committed to maintaining sound operations as its foundation, while enhancing its core business competitiveness and exploring differentiated value propositions to consolidate its leading position in the domestic market and deepen engagement with emerging customer segments. In retail banking, wealth management business will leverage AI to drive new growth momentum and establish a service-oriented business model. Meanwhile, we will accelerate the upgrade of our private banking operations by scaling up family office services and optimizing cross-border integrated services to strengthen our competitive advantage. As for institutional banking, we deeply cultivate the core Taiwanese customer base and provide diversified products for mid- to large-scale corporate customers by leveraging our overseas branches and subsidiaries to fulfill their cross-border financial needs. In addition, we develop tailored and efficient products and services for small and medium-sized enterprises by utilizing data-driven risk management to refine risk identification. We will continue to expand our non-Taiwanese customer base and leverage our diversified product portfolios, customized capabilities, and professional teams to provide differentiated services, focusing on high-growth sectors such as energy transition and corporate treasury services.

2. Leverage platform advantages to drive cross-border business growth and continue to develop niche business models for overseas subsidiaries

CTBC Bank aims to integrate regional platforms, continuing to strengthen the cross-border connectivity of overseas products and leveraging cross-border platforms and diverse product portfolios to provide regional financial services. In the meantime, the Bank targets specific customer segments and products based on local environments, industrial development, and the business characteristics of its overseas branches and subsidiaries for effective operations.

CTBC Bank has been actively expanding its presence in the U.S., Japan, and Southeast Asia. In response to the shift of the semiconductor supply chain to the U.S. and Japan, the Bank aims to seize financial opportunities from Taiwanese overseas investments and local supply chains. In addition to steady growth in its core business, The Tokyo Star Bank, our subsidiary in Japan, is strengthening its niche and cross-border business development. In Thailand, LH Financial Group focuses on expanding its Taiwanese and local customer base, driving growth through institutional banking and mortgage businesses. Regarding overseas retail banking, the Bank adopts market-specific strategies through tailored product portfolios and differentiated business models, incorporating digital financial services to deepen its local presence.

3. Continue to advance digital transformation and leverage technology to strengthen the Bank's long-term competitiveness

CTBC Bank is committed to implementing its digital end-to-end strategy to accelerate process digitalization and enhance AI integration within core business areas in order to create differentiated competitive advantages. In addition, the Bank will continue to implement its next-generation technology architecture in phases to build a core system that features rapid market response and scalable flexibility, while supporting business and information collaboration more effectively. With uninterrupted operations and information security as top priorities, the Bank will ensure that system modernization and service quality are enhanced at the same time to support long-term business innovation. Furthermore, the Bank will keep track of emerging technology trends, such as virtual assets and stablecoins, to formulate corresponding strategies and explore potential business opportunities.

Facing the ongoing global financial uncertainty, we will continue to pursue business growth while maintaining risk discipline and will maximize value for our shareholders through diversified profit sources and solid asset quality.

Chairman 

2. Company profile

2.1 Directors and supervisors

Title	Name	Date of assignment	Office term	Significant experience	Positions concurrently held at this and other companies
Chairman	James Chen	June 13, 2025	3 years	President, CTBC Financial Holding Co., Ltd. Director, CTBC Bank Co., Ltd. President, CTBC Bank Co., Ltd. Senior Executive Vice President, CTBC Bank Co., Ltd. Chairman, CTBC Asset Management Co., Ltd. Managing Director, Grand Bills Finance Co., Ltd. MBA, The City University of New York, USA MA, Finance and Taxation, National Chengchi University, Taiwan	Director, CTBC Financial Holding Co., Ltd. Director, The Tokyo Star Bank, Ltd. Supervisor, National Credit Card Center of R.O.C.
Director	Tai-Keh Cheng	June 13, 2025	3 years	Chief Credit Officer, Chief Risk Officer, CTBC Financial Holding Co., Ltd. Chief Officer of Global Risk Management Division, CTBC Bank Co., Ltd. Chairman, Director, Taiwan Life Insurance Co., Ltd. Chairman, CTBC Finance Co., Ltd. Director, CTBC Venture Capital Co., Ltd. Director, CTBC Asset Management Co., Ltd. Director, The Tokyo Star Bank, Ltd. Director, CTBC Capital Corp. Director, CTBC Bank Corp. (USA) BBA, Department of Business Administration, National Taiwan University	Advisor, CTBC Financial Holding Co., Ltd. Chairman, CTBC Bank Corp. (USA) Chairman, CTBC Capital Corp.

Title	Name	Date of assignment	Office term	Significant experience	Positions concurrently held at this and other companies
Director	Cheng-Hsin Wang	June 13, 2025	3 years	Chief Strategic Executive Officer, CTBC Financial Holding Co., Ltd. Senior Executive Vice President, CTBC Bank Co., Ltd. Independent Director, Fubon Financial Holding Co., Ltd. Independent Director, Taipei Fubon Commercial Bank Co., Ltd. Chairman, Yuanta Life Insurance Co., Ltd. President/ Chief Strategy Officer, Yuanta Financial Holding Co., Ltd. President, JihSun Financial Holding Co., Ltd. MA, Public Finance, National Chengchi University, Taiwan	Chairman, CTBC Bank (Philippines) Corp. Chairman, Land and Houses Securities Public Co., Ltd. Chairman, Land and Houses Fund Management Co., Ltd.
Director	Kuo-Shui Chao	June 13, 2025	3 years	Chairman and President, China Airlines Ltd. Chairman and President, Mandarin Airlines Co., Ltd. Chairman, Taiwan Star Telecom Co., Ltd. Chairman, TDA Air Ltd. Vice Chairman, Nankang Rubber Tire Corp., Ltd. Director, Taipei Financial Center Corporation Director, Taiwan High Speed Rail Corporation Director, Straits Exchange Foundation (SEF) Director, China Aviation Development Foundation Director, Federal Corporation Independent Director, Taiwan Styrene Monomer Corporation Independent Director, Lifetour Co., Ltd. Vice President, Taiwan Television Enterprise, Ltd Head of EVA Air European Headquarters MBA, National Chengchi University	Board Advisor, Origin Equity Partners (U.S.) Honorary President, Chinese Culture University Alumni Association Director, National Chengchi University Alumni Association
Director	Jung-Tsung Yang	June 13, 2025	3 years	Prosecutor, Taiwan High Prosecutors Office Division Head of Special Investigation Division, Supreme Prosecutors Office Lead Prosecutor, Taiwan Taipei District Prosecutors Office MA, National Taiwan University	Chairman, Hengsheng Attorneys at Law Independent Director, First Steamship Co., Ltd.

Title	Name	Date of assignment	Office term	Significant experience	Positions concurrently held at this and other companies
Director	Kuang-Hsun Shih	June 13, 2025	3 years	Provost, Chinese Culture University Member, Administrative Appeal Review Committee, Executive Yuan DBA in Finance, Nova Southeastern University (U.S.)	President, CTBC Business School President, Chinese Society of Management Performance Evaluation Independent Director, Senao Networks, Inc. Independent Director, Samebest Co., Ltd. Adjunct Professor, Criminal Investigation Graduate School, Central Police University Adjunct Professor, Department of Finance and Cooperative Management, National Taipei University Director, CTBC Anti-Drug Educational Foundation Director, CTBC International Academy Director, CTBC International School (Taipei Campus) Director, CTBC International School (Tainan Campus)

Title	Name	Date of assignment	Office term	Significant experience	Positions concurrently held at this and other companies
Independent Director	Sheng-Yung Yang	June 13, 2025	3 years	Chair and Professor, Department of Finance, National Chung Hsing University Adjunct Professor, International Business, National Taiwan University Dean of College of Management, Asia Management College Vice President for International Affairs & Dean of International College, Providence University Secretary-General and Supervisor, Financial Engineering Association of Taiwan CEO, EMBA Program Alliance of Taiwan Member, Review Committee, National Development Fund Member, Operation Fund Management, Science Park Bureau Lecturer, Training Program for Executives in State-Owned Enterprises, Training Institute, Ministry of Finance Independent Director, Grand Bills Finance Corp. Director, Chinese Robo-Advisor Association Strategic Mentor Director, New Generation College, National Association of Small and Medium Enterprises R.O.C. Executive Supervisor, Taiwan Association of Board Governance Executive Supervisor, Taiwan Digital Enterprise Alliance Independent Director, Nova Technology Corp. Ph.D. in Finance, Drexel University (U.S.)	Independent Director, CTBC Financial Holding Co., Ltd. Distinguished Professor, Department of Finance, National Chung Hsing University Independent Director, JMicron Technology Corporation Executive Supervisor, Financial Engineering Association of Taiwan Supervisor, Taiwan Association of Board Governance Director, CTBC Business School Director, CTBC International School (Taipei Campus)

Title	Name	Date of assignment	Office term	Significant experience	Positions concurrently held at this and other companies
Independent Director	Cheung-Chun Lau	June 13, 2025	3 years	Independent Non-executive Director, Hong Leong Insurance (Asia) Limited Managing Director, The Bank of Nova Scotia Senior Vice President (Head of Corporate Equity Derivatives, Asia), ABN AMRO Bank N.V. Director, Citigroup Global Markets Asia Ltd. Managing Director, Westcom Capital Ltd. Executive Director, UBS AG Vice President, Bankers Trust Company Officer, DB (Asia) Finance Limited MBA, University of Michigan-Ann Arbor (U.S.)	Independent Director, CTBC Financial Holding Co., Ltd.
Independent Director	Chung-Hui Jih	June 13, 2025	3 years	Chairman/CEO, BNP Paribas Asset Management, Taiwan President, Spokesperson, FIL Securities Investment Trust Co. (Taiwan) Limited Vice President, Fidelity Securities Investment Co. (Taiwan) Limited CFO, CyberLink Corp. CFO, Spokesperson, United Integrated Services Vice President, Merrill Lynch Securities (Taiwan) Ltd. Director, UBS Securities Taiwan Branch Director/Vice President, Citibank Taiwan Branch MBA, Indiana University Bloomington (U.S.)	Independent Director, CTBC Financial Holding Co., Ltd. Independent Director, CTBC Securities Co., Ltd. Independent Director, Perfect Corp. (Cayman) Director, Imunami Laboratories Pte. Ltd. (Singapore)

Note 1: The Bank is a wholly owned subsidiary of CTBC Holding. All directors of the Bank are appointed by the parent company.

Note 2: The term of office for the directors of the Bank's 19th Board of Directors is from June 13, 2025, to June 12, 2028. The Bank established an Audit Committee on June 30, 2009, to assume the responsibility of supervisors.

2.2 Significant shareholders

As of April 14, 2026

Institutional shareholder	Largest shareholders	
CTBC Financial Holding Co., Ltd.	1.Capital Tip Customized Taiwan Select High Dividend Exchange Traded Fund	5.29%
	2.Taishin Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF	4.23%
	3.Yuanta Taiwan Dividend Plus ETF special account	2.39%
	4.Yi Kao Investment Co., Ltd.	2.38%
	5.Labor Pension Fund	2.17%
	6.CTBC Bank Trust Account for CTBC Financial Holding Employee Welfare Savings Committee	2.16%
	7.CTBC Bank Trust Account for CTBC Financial Holding and the Subsidiaries Employee Stock Ownership Trust	1.94%
	8.Citibank Taiwan in custody for the government of Singapore	1.77%
	9.CTBC Bank in custody for Yuanta/P-shares Taiwan Top 50 ETF	1.72%
	10.Bank of Taiwan Co., Ltd.	1.68%

2.3 Major managers

Title	Name	Education	Significant experience
President	Tony Yang	MIBA, United States International University, USA	EVP, CTBC Bank Co., Ltd.
Senior Executive Vice President	Larry Hsu	Bachelor of Business Administration, National Taiwan University	EVP, CTBC Bank Co., Ltd.
Senior Executive Vice President	Amy Yang	Executive MBA(Finance), National Taiwan University	EVP, CTBC Bank Co., Ltd.
Executive Vice President	Yaling Chiu	MBA, Minnesota-Twin Cities University, USA	SVP, CTBC Bank Co., Ltd.
Executive Vice President	C.C. Huang	MBA, Indiana University at Bloomington, USA	EVP, ABN AMRO Bank
Executive Vice President	Max Lin	MBA, University of Illinois at Urbana-Champaign, USA	Director, Deutsche Bank
Executive Vice President	Peter Wei	MBA, National Taiwan University	SVP, CTBC Bank Co., Ltd.
Executive Vice President	David Swei	MBA, University of Texas at Dallas, USA	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Titan Chia	International MBA, National Chengchi University	President of Global Business Services, IBM Taiwan

Title	Name	Education	Significant experience
Executive Vice President	Megan Hsu	Master of Accounting, National Taiwan University	SVP, CTBC Bank Co., Ltd
Executive Vice President	Jack Wang	MBA, The University of Western Ontario, Canada	Vice president, Citibank
Executive Vice President	Matthew Liaw	MBA, University of Wisconsin at Madison, USA	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Eric Hsin	MS(Finance), City University of New York, USA	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Weitzu Chao	Master of Statistics, National Chengchi University	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Alex Lu	Master of Laws, Harvard University, USA	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Jerry Shaw	Bachelor of Business Administration, Tamkang University	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Peter Hsiao	MBA, National Taiwan University	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Charleen Sung	MBA , NYU Stern School of Business ,USA	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Tony Huang	Bachelor of Banking, National Chengchi University	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Rosen Lo	Bachelor of Business Mathematics, Soochow University	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Joe Chen	Master of Computational Finance, Carnegie Mellon University, USA	SVP, CTBC Bank Co., Ltd.
Executive Vice President	Mh.Chen	Master of Business Administration from the University of Michigan	SVP, CTBC Bank Co., Ltd.
Senior Vice President	Richie Chen	Master of Science in Global Banking and Finance, National Chengchi University	VP, CTBC Bank Co., Ltd.
Senior Vice President	Darren Huang	Bachelor of Statistics, National Chung Hsing University	VP, CTBC Bank Co., Ltd.
Senior Vice President	Kelvin Lam	Bachelor of Accounting, Hong Kong Polytechnic University, Hong Kong	Chief Auditor, DBS Bank
Senior Vice President	Weichih Yu	Master of International Business from National Taiwan University	VP, CTBC Bank Co., Ltd.

Title	Name	Education	Significant experience
Senior Vice President	James Chiu	Master of Business Administration from University of Illinois at Chicago	VP, CTBC Bank Co., Ltd.
Senior Vice President	Chupin Fu	MS, Illinois Institute of Technology, USA	VP, CTBC Bank Co., Ltd.
Senior Vice President	Christina Lee	Master of Business Administration from Universidad de Navarra	Senior Associate of Taishin Bank
Senior Vice President	Sean Chan	Master of Law and Economics, University of Manchester, UK	VP, CTBC Bank Co., Ltd.
Senior Vice President	Victor Chien	Master of Laws, Tunghai University	VP, CTBC Bank Co., Ltd.
Senior Vice President	Alvin Wu	Department of Electronic Engineering, National Taiwan University of Science and Technology	VP, CTBC Bank Co., Ltd.
Senior Vice President	I-Sha Liu	Master of Laws, Columbia University in the City of New York	Junior Partner, Lee and Li, Attorneys-at-Law

3. Business overview

3.1. Business performance

3.1.1. Scope of business

1) Institutional banking, and capital market

(1) Institutional banking

We provide customers with comprehensive and specialized financial services, including commercial loans, trade finance, cash management, corporate internet banking, and corporate trust services.

We also provide cross-border financial services by leveraging our global network, with a focus on customers in Greater China, Southeast Asia, North America, and Japan.

(2) Capital market

We provide tailored solutions to meet clients' financing needs. These solutions include syndicated lending, structured finance, financial advisory, and securities underwriting services. We offer a wide range of foreign exchange and derivatives products and solutions to meet our clients' operation/hedging and investment needs, including but not limited to bonds, structured notes, and investment products.

2) Retail banking

(1) Wealth management

We provide target customer groups with financial planning, asset allocation planning, and advisory services as well as assistance in the acquisition of a variety of financial products.

(2) Loan services

We provide individuals with diverse loan services, including home mortgages, refinancing, installment loans, policy-based loans, unsecured term loans, and revolving loans, to fulfill their lending needs at every stage of life.

(3) Payment services

We provide comprehensive payment solution services, such as card issuing and merchant acquiring services, for credit and debit cards. CTBC Bank also provides digital and mobile payment solutions, including digital wallets, third-party payment mechanisms, bill payments, and cross-border transactions.

(4) Overseas financial services

We provide comprehensive financial services, such as deposit and loan, payment, and wealth management services, to overseas markets, namely the U.S., Indonesia, the Philippines, Japan, and Thailand.

Revenue breakdown (Note)

Unit: NT\$ million

Revenue source	Amount	Percentage
Institutional banking, international business, and capital markets	71,450	41%
Retail banking	91,019	53%
Other	10,261	6%
Total	172,730	100%

Note: On a consolidated basis and rounded to the nearest integer.

3.1.2. Business discussion

1) Institutional banking, and capital markets

CTBC Bank's institutional banking and capital market business continues to lead the sector in Taiwan. We have maintained growth in Taiwan by optimizing our products, expanding our core business, and growing our emerging business. Furthermore, we have leveraged our global network to accelerate the growth of international business to expand the scale of overseas markets, cultivate cross-border opportunities, and boost synergy.

We keep our finger on the market pulse. Leading the financial industry in creative, specialized financial products, we have become an indispensable partner to our customers. Both our Bank and our main products have been honored with international awards such as Top Innovations in Finance in Asia-Pacific; Best Investment Bank in Taiwan; Best Transaction Bank in Taiwan; Best SME Banking/SME Platform, Global; Best Trade Finance in Taiwan; Best Cash Management Bank in Taiwan; Best Custodian Bank in Taiwan; Best Foreign Exchange Provider in Taiwan; and Best Supply Chain Finance Bank in Taiwan. The management direction and achievements of our primary products are detailed below.

(1) Transaction banking

In 2025, despite both cash management and trade finance encountering severe challenges and most of our target markets facing geopolitical uncertainties and the rapid escalation of trade tensions, CTBC Bank's deposit scale continued to grow. Specifically, we maintained our leading market position, including in foreign currency deposits, and enlarged our share of competitive overseas markets across all businesses. In addition, we retained our leading position in the trade and factoring market and remained among the top three banks in terms of revenue—a position we have held for several years. However, we do expect some turbulence due to the recent market headwinds. As such, we will focus on developing our customer base in Greater China and cultivating opportunities from the global supply chain shift.

Also notable is how our digital strategy has transformed us from a traditional transaction bank into one that supports its customers' expansion throughout Asia Pacific. Whether for corporates or individual customers like controllers, we are continuing to improve our customers' banking experience through innovative technologies. This includes providing a new comprehensive digital platform. This API-driven banking experience across web and mobile platforms enables businesses to seamlessly manage their financial operations. By offering market-leading application-to-application services, we have successfully captured substantial cash flows from several large enterprises.

In addition, we focus on exploring cross-border opportunities and digitizing trade finance, with the aim of offering funding flexibility and financing solutions to our customers across countries. For example, considering key factors such as customer needs and local limitations, we have built a complete cross-border financial service platform to help our customers conduct business seamlessly. CTBC Bank has proactively provided comprehensive services and helped our clients to access lower funding costs, improve their operational efficiency, optimize their funding use, and lift limit restrictions by deepening cooperation with overseas branches.

(2) Corporate trust business

CTBC Bank's corporate trust business product lines include stock affairs agency, trust, and custody services. All products have demonstrated leadership in the market. CTBC Bank pioneered stock affairs agency services in Taiwan and has maintained the No. 1 position in the segment for the past 53 years. As of the third quarter of 2025, it also led the market in employee benefit trusts, holding a 54% market share, and had a 12.5% share in stock affairs agency services. The Bank also ranked No. 1 among local custody service providers as of the third quarter of 2025, with a 9% market share.

The Bank's core value lies in its ability to develop innovative services with professional, customized capabilities to meet customers' diverse financial needs. With strategic thinking based on our customers' needs, we are continually optimizing user journeys to enhance the customer experience. On the back of our continual enhancements and innovations, CTBC Bank received the Best Corporate Trust Award for the third consecutive year at the 12th Elite Awards, the highest honor in Taiwan's financial industry. It also received numerous international awards in 2025, including the Best Domestic Custodian in Taiwan by The Asset, Best Custodian Bank in Asia Pacific by The Digital Banker, and Best Custodian Bank in Taiwan by The Asian Banker.

(3) Structured and syndicated financing

CTBC Bank is a leading syndicated loan arranger in Asia, with an extensive presence in the region as well as a strong commitment to its home market. The Bank has strong origination and structuring capabilities providing innovative solutions, as well as has multiple channels diversifying loan distribution. We specialize in financing solutions requiring higher levels of sectoral knowledge, such as private equity- sponsored leveraged financing, merger and acquisition financing, renewable project financing, and aviation/shipping/real estate. CTBC Bank has developed extensive networking and firm partnerships with key players in the region.

CTBC Bank is actively involved in the renewable energy market, including solar and wind energy. We have continually helped arrange many large project financing cases and have been mandated as the financial adviser for several international and local developers. We offer local insights and tailored solutions including capital market and debt structuring, agency services, and hedging derivatives, and are well-positioned to be the leading bank in these fields.

CTBC Bank has received numerous honors and awards for its commitment and achievements in syndicated loans. In addition to being named Best Loan Adviser in Taiwan by The Asset, Best Investment Bank in Taiwan by Global Finance, and Best Bank for Financing in Taiwan by Euromoney, the Bank has also received recognition for its projects. Such honors include Deal of the Year in Asia Pacific by Risk.net and Renewable Energy Deal of the Year in Taiwan by The Asset.

(4) Securities underwriting

As one of the leading bond underwriters in Taiwan, CTBC Bank has participated in numerous landmark transactions as well as new kinds of transactions. In 2025, despite the uncertainties of ongoing tariff negotiations, we successfully assisted our clients in the issuance of bonds denominated in both local and foreign currencies. This initiative demonstrated our capability to deliver customized solutions that help clients successfully navigate complex operational challenges amid growing market volatility.

(5) Treasury and derivatives services

Our strong local presence in Taiwan provides us with unique advantages. Through collaboration across different business lines and geographical regions, we are able to offer clients comprehensive cross-border solutions. As such, we again maintained our leading position in the Taiwanese derivatives market in 2025, supported by strong product innovation and risk management capabilities and a vast market franchise. In 2025, our Hong Kong branch further expanded its equity-linked note business—the issuance of which increased significantly year over year—by extending its availability to professional investors. This strategic initiative strengthens our position as a leading international financial institution and represents a significant milestone for CTBC Bank in the structured investment product market. Our continued innovation and market-leading position have received wide international recognition, including Best Treasury FX Services, Global, by Global

Finance; Best Foreign Exchange Solutions in Asia Pacific and Best Financial Derivatives Provider in Taiwan by The Asian Banker; Derivatives House of the Year in Taiwan by Risk.net; and Best Bank for Investment Solutions in Taiwan by The Asset.

2) Retail banking

CTBC Bank remains a pioneer in retail banking service innovation. In addition to maintaining our significant market share in 2025, we also received 127 international and domestic awards, including Best Bank in Taiwan at Euromoney's Awards for Excellence, Best Bank in Taiwan at Global Finance World's Best Bank Awards, Best Retail Bank in Taiwan at FinanceAsia Awards, and Best Retail Bank in Taiwan from The Asian Banker for the 19th consecutive year.

With the Bank's competitive advantages in branding and comprehensive services, our number of retail customers and assets under management have grown steadily, with annual growth in 2025 of 2% and 8%, respectively.

(1) Wealth management

With its open platform strategy, CTBC Bank is able to provide comprehensive and innovative wealth management services and products to meet its diverse customer needs. Our diversified wealth management product lines have contributed to the Bank's leading position in Taiwan's wealth management market. Furthermore, our comprehensive wealth management services and transaction platforms meet customers' financial needs, both online and offline.

(2) Loan services

CTBC Bank has long been dedicated to providing complete financing solutions with multi-channel customer services as well as using a superior risk control mechanism and digital innovation to maintain good asset quality and profitability. Driving digital innovation for our customers is core to our business; such efforts include a digital lending platform that radically simplifies the loan application process and turnaround time, digitizing more parts of the home loan process, and partnering with various e-commerce platforms to provide loan services that fit into customers' daily lives. This approach of offering a complete financial ecosystem not only provides convenient services for existing customers but also expands our customer base.

(3) Payment services

As part of CTBC Bank’s commitment to providing customers with a convenient payment experience, we continue to partner with retailers and mobile payment platforms. Our payment ecosystem is built around customer needs and strengthened through collaborations with leading brands across industries. By integrating services and connecting various payment scenarios, we create seamless, two-way customer flows across both online and offline channels, expanding our service reach and enhancing cross-ecosystem synergies.

This integrated approach enables us to deliver a “multi-scenario, high-engagement” payment experience that not only increases convenience but also strengthens customer loyalty by deepening everyday interactions and fostering long-term customer relationships.

(4) Overseas financial services

CTBC Bank continues to expand and enhance our overseas product offerings to better meet the evolving needs of our customers and strengthen our presence across international markets. In Thailand, we are committed to building a full-service retail franchise, offering a comprehensive suite of products spanning lending, wealth management, and digital financial services. In Japan, we focus on developing the niche market of non-residential lending business. In the United States, we are steadily expanding our mortgage and wealth management offerings to serve a broader customer base. Across other Southeast Asian markets, we are actively implementing digital strategies to elevate customer experience and deliver more agile, innovative financial services.

(5) Digital banking

Our internet and mobile banking services continue to be the most popular in Taiwan thanks to the continual improvement of our platforms’ designs and launch of innovative features, earning us numerous international awards every year. The number of customers using our digital banking services now exceeds 7 million, and with over 600 functions, our mobile banking app boasts the widest functionality in the market. CTBC Bank’s commitment to developing the best internet and mobile banking is centered on helping users to do exactly what they want to do. For example, by emphasizing UI/UX and agile development, we are able to respond to customers’ needs with timely adjustments and thus ensure the best mobile banking experience.

(6) ATM services

CTBC Bank has more than 7,700 ATMs across Taiwan, maintaining its position as the market leader with an approximate 23.2% market share, while also ranking first in interbank transactions with a market share exceeding 40%. Guided by a user-centric philosophy, we are committed to providing convenient and comprehensive ATM services. To advance financial inclusion, we offer a diverse range of interface options, including a barrier-free mode for people with disabilities, voice guidance for people with visual impairments, multiple languages for new residents and tourists, and the industry-leading large font mode for middle-aged and older people. In addition, through cross-institution collaboration and the innovative application of AI image analysis, our ATMs actively detect abnormal behavior during transactions to safeguard customers' assets. Notably, CTBC Bank is the only financial institution in Taiwan to have established a real-time reporting mechanism with the National Police Agency. When an ATM detects a suspicious account or potential money mule activity, it immediately notifies law enforcement for on-site investigation. This ensures that our ATMs both provide convenient access to financial services and protect every customer's financial security.

3.2. Employees

As of	Dec. 31, 2025		Dec. 31, 2024	
Number of employees	15,285		14,665	
Average age (years)	39.0		38.9	
Average tenure at CTBC (years)	9.7		9.7	
Education	Employees	Percentage	Employees	Percentage
Graduate school or higher	3,959	25.9%	3,776	25.8%
University/college	10,818	70.8%	10,396	70.8%
Senior high school	477	3.1%	462	3.2%
Below senior high school	31	0.2%	31	0.2%

3.3. Social responsibility

Following the three pillars of CTBC Holding’s sustainability strategy, namely Responsible Operations, Sustainable Growth, and A Connected Society, CTBC Bank is committed to implementing sustainable operations through efforts in five main areas: corporate governance (Transparency), environmental sustainability (Responsibility), employee welfare (Understanding), customer service (Satisfaction), and community engagement (Together). In addition to actively responding to the U.N. SDGs, we conduct sustainable operations through action plans such as low-carbon transition and sustainability transformation to promote a low-carbon economy and inclusive finance.

CTBC Bank has been expanding its efforts in public welfare for many years. These efforts in turn spread across the community and country, like ripples in a pond, as the Bank continues to focus on five categories of charitable endeavors: charity, anti-drug awareness, sports, education, and arts and culture.

1. Charity

The Light Up a Life charity fundraiser held by CTBC Bank was the starting point of CTBC Holding’s involvement in community engagement—an involvement that has persisted and grown stronger in the intervening 41 years. As the longest-running charitable activity of any private enterprise in Taiwan, Light Up a Life has raised more than NT\$2.9 billion in donations and helped nearly 760,000 children by giving them a chance to escape poverty and realize their dreams.

CTBC Bank founded the CTBC Charity Foundation in 2004 to encourage its employees to engage in activities that promote public welfare. The Bank was also the first financial institution in Taiwan to offer charity leave. Through the CTBC Charity Foundation, after-school care, financial literacy, character traits picture book volunteer and English language volunteer teams are formed and trained to serve disadvantaged families and children across Taiwan.

Inspired by the microfinancing concept of Nobel Peace Prize winner Dr. Muhammad Yunus’s Grameen Bank, the CTBC Charity Foundation introduced the first such initiative in Taiwan in 2011 with the CTBC Poverty Alleviation Program. It provides disadvantaged and marginalized families with the microloans and financial advice they need to meet their basic needs and beyond. Since its inception, the program has

successfully funded the start-up businesses of 1,054 families and helped them escape poverty, with an accumulated amount of loans totaling NT\$280 million. In 2022, we introduced emergency relief loans and counseling services to assist disadvantaged families with urgent financial needs, addressing their pressing concerns. In 2015, we started the Taiwan Dream Project. The initiative, which has so far helped build 33 Taiwan Dream Project sites, works by marshaling central and local government resources and leveraging the efforts of community volunteers and the general public to provide children with a warm and loving second home.

In terms of overseas aid, the CTBC Charity Foundation embraces the philosophy that poverty can be overcome through education. As such, in China in 2013, it launched the Caring for China's Next Generation on Campus program alongside the Caring for China's Next Generation Working Committee and the Social Welfare Foundation for China's Next Generation Fund. Priority has been given to areas that are underdeveloped, remote, or home to large ethnic minorities. Schools have been selected as educational demonstration sites in each area, with funds provided to purchase teaching equipment. The project has seen outstanding results since its launch. As of publication, 64 pilot program sites had been set up, and nearly 90,000 underprivileged students now have access to more learning resources as a result. Learning and living conditions have been greatly improved in general, earning plaudits on both sides of the strait.

2. Anti-drug awareness

During events held as part of its long-term involvement with disadvantaged children and families, CTBC Holding was continually faced with the profound impact of serious drug abuse and its deep connections with other social problems. In 2015, human and material resources from across the CTBC Holding group were combined to establish the CTBC Anti-Drug Educational Foundation, Taiwan's first privately operated anti-drug educational institution. In 2025, CTBC Holding was honored at the Social Education Contribution Awards by the Ministry of Education for the second time. Furthermore, in recognition of the global scale of drug abuse prevention efforts, the foundation has since its establishment worked with the Taiwan Ministry of Justice's Investigation Bureau and the U.S. Drug Enforcement Administration Educational Foundation. Combining the experience and resources of the public sector and the U.S. anti-drug agency, the foundation has become an integral awareness

platform for both the government and the private sector. More recently, the foundation has further connected Taiwan's public and private sectors with international anti-drug organizations, facilitating resource exchange and knowledge sharing. Our goal is to champion anti-drug principles by being a vital anti-drug education hub for both governmental and private entities. Eschewing conventional, rigid anti-drug campaigns, the foundation employs interactive experiences, scenario simulation, and an array of engaging and informative drug prevention tools to deliver mobile exhibitions and workshops, which to date have reached more than 1,350,000 people around Taiwan.

3. Sports

Baseball is hailed as the national pastime of Taiwan, and long-term support is needed for it just as it is for education. As part of its efforts to nurture the development of the sport, CTBC Holding became the first enterprise in Taiwan to sponsor all levels of youth baseball (U12, U15, and U18) and to support and invest in the senior (including U23) and professional levels. In 2014, CTBC Bank began sponsoring the CTBC Brothers Baseball Club. That same year, to support the game at the grassroots level, the CTBC Charity Foundation launched the CTBC Youth Baseball Project for U15 and U12, giving the opportunity to play the sport to children in rural areas who otherwise may not have been able to—despite them being among the country's most passionate baseball fans. For the U18 level, CTBC Bank began sponsoring the CTBC Black Panther Cup in 2015. It also established a Taiwanese version of Japan's famed Koshien tournaments in order to support and nurture talented high school players.

In 2025, a total of 212 teams participated in the tournament, marking the second consecutive year with more than 210 participating teams. The 2025 games also recorded a new high, with 300 female coaches and players taking part. Following the tournament, the champion team, Taoyuan Municipal Pingjen Senior High School, and the runner-up team, National Lotung Industrial Vocational High School, were invited to participate in the 2025 CTBC Taiwan–Japan High School Baseball Exchange Games, engaging in baseball matches with combined teams from Japan's Koshien Kyushu and Hokkaido regions.

CTBC Bank also provides strong support for the Chinese Taipei team as it competes on the world stage. In 2024, we sponsored the WBSC Premier12 tournament, helping the Chinese Taipei team win one of the three major international baseball tournaments for the first time, marking a milestone in Taiwan’s baseball history. In 2025, CTBC Bank served as the title sponsor of the World Baseball Classic qualifiers, supporting the Chinese Taipei team in advancing to the 2026 tournament. We have also continued to sponsor Japanese professional baseball teams to visit Taiwan for exchange games. Over the past two years, both the Hokkaido Nippon-Ham Fighters and the Fukuoka SoftBank Hawks were invited to Taiwan, providing greater international engagement in Taiwan’s baseball development.

To further expand our support for social welfare through sports, in 2021, we founded CTBC Sports Entertainment Co., Ltd., which manages the New Taipei CTBC DEA basketball team in the Taiwan Professional Basketball League. Our aim is for all players to become anti-drug ambassadors, promoting anti-drug education and serving as good role models.

We have continued our efforts in New Taipei City by supporting grassroots basketball, participating in group public welfare projects to maximize social impact, enhancing game day operations at our home arena to create new experiences for people of all ages, and actively developing emerging talent to strengthen the team’s future competitiveness.

In addition, to raise the overall level of basketball in Taiwan and promote its long-term development, the New Taipei CTBC DEA launched the “System Rising” program to train junior-level coaches, establish professional training systems, and support basketball at each of its three grassroots levels.

Elsewhere in sports, CTBC Bank has been nurturing a new generation of golfers, supporting 14 professional players—efforts for which we have received the Bronze Award in the Sports Administration’s Sports Activist Awards.

These supported players have also delivered outstanding results. Among them, Kevin Yu achieved the highest world ranking ever attained by a Taiwanese male professional golfer and became the third Taiwanese player to win a PGA Tour title. Miranda Wang, a member of the “CTBC Lady Golf Stars,” claimed her first LPGA victory at the FM Championship during her rookie season. In addition, Chia-Yen Wu secured her first JLPGA Tour win at the Daio Paper elleair Ladies Open. These showings highlight the strong performance of CTBC Bank-backed players.

Every year, CTBC Bank and the Taiwan LPGA co-host ladies professional golf tournaments, the results of which go toward world rankings, making these major events for Asia Pacific. In 2025, CTBC Bank continued its partnership with the JLPGA, hosting the CTBC Ladies Open at the Orient Golf Club, a tournament jointly sanctioned by the JLPGA and the Taiwan LPGA. A total of 108 top players participated, providing a global platform for professional women’s golfers to compete and exchange experiences, with the points from the event also counting toward global player rankings. Over the three days of the tournament, a total of 9,767 spectators attended, setting a new attendance record for CTBC Bank’s 14-year history of hosting women’s golf events. Moving forward, we will continue our efforts to build an internationally competitive stage for our players and hope that more enterprises will work to improve social welfare through sports.

In 2022, we formed the CTBC Flying Oyster eSports team. By naming the team “Flying Oyster,” which in Chinese sounds like the word “family,” we hope to communicate with the young generation through eSports, using their language to express our “We are family” brand spirit and in turn gain customer loyalty as well as support the development of Taiwanese eSports. Since its formation, the team has won the League of Legends Pacific Championship Series’ 2022 summer championship and achieved second place in the 2023 summer season. This success has qualified the team for the League of Legends World Championship for two consecutive years.

In 2025, the team won both the first and second splits of the League of Legends Championship Pacific, claimed the overall championship, and advanced into the top 8 of the League of Legends World Championship, marking Taiwan’s best performance in 10 years.

As part of its endeavor to maximize the impact of its social welfare projects, CTBC Bank evaluated the social return on investment (SROI) of its sponsorship of the CTBC Brothers Baseball Club. The quantitative analysis, as certified by Social Value International, found that every NT\$1 invested produced NT\$17.59 in social value.

This was the first SROI analysis ever conducted by Social Value International for a baseball team. An SROI analysis was also conducted for the CTBC Black Panther Pennant national high school baseball tournament and found that every NT\$1 invested generated NT\$12.49 in social value. It marked the first SROI analysis conducted by Social Value International on baseball education.

CTBC Bank also uses sport to promote literacy. This includes working with the CTBC Brothers Baseball Club, New Taipei CTBC DEA basketball team and the CTBC Flying Oyster eSports team to organize the Read for Sports project, which offers tickets to baseball and basketball games to incentivize reading. We evaluated the SROI of the project in 2021 and found that every NT\$1 invested generated NT\$8.99 in social value. The return was the highest certified by Social Value International for any education-related project by a Taiwanese enterprise. In 2023, our efforts were further acknowledged, winning Best Public Welfare Promotion at the Wealth Management Awards presented by Wealth magazine as well as Best Social Responsibility from The Asset magazine.

The CTBC Youth Basketball Project integrates basketball, anti-drug awareness, and financial education. It works with Tzi-Huei schools for at-risk junior high school students across Taiwan to establish basketball clubs or organize basketball experience activities, aiming to motivate disadvantaged children and reduce the risk of them dropping out of school.

In 2025, the project received three domestic and international awards: The Asset Corporate Sustainability Leadership Awards – Best Initiative in Social Responsibility in Asia Pacific, the Ministry of Education’s Excellent Performance Award for National Dropout Prevention and Return-to-School Guidance, and the Gold Award from the Taiwan Institute for Sustainable Energy’s Taiwan Sustainability Action Awards.

In 2024, we were invited to the Joint World Conference on Social Work, Education and Social Development to share our experiences with over 1,000 social workers and experts from over 80 countries.

4. Education

We firmly believe that education provides people with opportunities to change their lives and is a priceless investment. Acting on these principles, in 2015, CTBC Holding integrated the group's resources and established CTBC Business School. The college, which helps both deserving and underprivileged students, offers grants and scholarships with diverse industry-academia cooperation to disadvantaged students who display outstanding academic performance. It has been lauded by the Ministry of Education as a model of higher education transformation. The first graduating class from CTBC Business School in 2019 achieved a 100% job placement rate, while the rate for 2025 graduates also stood at an impressive 90%. In 2017, our commitment to education extended to middle and elementary school levels with the establishment of CTBC International Academy, becoming a significant contributor to international education development in Tainan. In 2022, we established a non-profit kindergarten to offer affordable education and care services.

To extend our influence in public welfare through education, we donated to Chi Jen Private High School in 2023 and Far East University in 2024, renaming them CTBC International School (Taipei) and CTBC University of Technology, respectively. Also in 2024, we donated to Hsing Kuo High School, renaming it CTBC International School (Tainan). Through various initiatives in education, we aim to nurture students into caring individuals with global perspectives, equipping them to become professional talent for Taiwan's future.

5. Arts and culture

CTBC Holding also has a proud history supporting the development of Taiwan's cultural and creative fields, having received the Arts and Business Awards from the Ministry of Culture on 15 occasions. In its early years, the CTBC Foundation for Arts and Culture focused on operating Novel Hall, the first medium-scale private performing arts center in Taiwan. In 2015, it shifted its focus to emphasize engagement with both urban and rural communities, adopting a three-pronged approach of supporting the performing arts, promoting the visual arts, and fostering arts and culture education. The CTBC Arts Festival hosts innovative and diverse performances from Taiwan and abroad each year. The 2025 CTBC Arts Festival featured Belgium's Made By Hands dance group performing *Du Bout Des Doigts* and Czech circus troupe Cirk La Putyka presenting *Runners* in their Taiwan debut. The festival also partnered with The Puppet & Its Double Theater to host an outdoor charity show, *Tales of the Ocean* at CTBC Financial Park. Students and teachers from rural schools participating in the Dreams Initiative Project performed puppet shows at the event, which attracted over 2,000 attendees. In total, 27 events were held in 2025, attracting 7,733 attendees.

Furthermore, to promote the development of the visual arts, the CTBC Painting Prize was established in 2021. The Prize encourages Taiwanese artists aged 20–45 to create works without restrictions on theme, medium, or size, fully exploring the possibilities of painting. With a prize pool of NT\$2 million, the biennial contest integrates submissions, museum exhibitions, and collection opportunities to promote the arts. In 2025, the third edition received 632 entries, with prize-winning and selected works exhibited at the Kuandu Museum of Fine Arts.

In addition, the Dreams Initiative Project partnered with the Puppet & Its Double Theater to launch the Seed Teacher Development Program, expanding access to art education resources in rural schools. The initiative has earned over 30 domestic and international awards, including the 21st Global Views ESG Corporate Sustainability Awards' Top Prize in Education Promotion and the Taiwan Corporate Sustainability Awards' Social Inclusion Leadership Award.

It was also the subject of Taiwan's first-ever SROI evaluation in the field of arts and culture education, which found that every NT\$1 of investment generated an average of NT\$4.18 in social value created.

Moving forward, CTBC Bank will continue to give ESG-related issues high priority in its decision-making and planning. It will further expand its capacity for sustainable corporate operations by upholding its "We are family" brand spirit, "protect and build" corporate mission, and "caring, professional, and trustworthy" brand values. By doing so, it aims to create value for its customers, employees, shareholders, suppliers, and community, working to cement its status as the most trusted financial services institution among customers and shareholders alike.

4. Dividend policy and earnings distribution

4.1. Dividend policy and execution status

4.1.1. Dividend policy:

As a subsidiary of CTBC Holding, and in order to satisfy the fund requirements of the parent company, if the Bank reaches a reasonable BIS ratio, cash dividends and bonuses for common shares shall be prioritized and maintained at a stable level every year.

The above policy, however, is to be observed only in principle. The Bank shall take business performance and budgeted capital requirements into consideration and make necessary adjustments to the actual distribution.

Regarding the distribution terms, time, and amount, if there are earnings in the financial statement, the Bank shall first set aside funds for taxes, to be adjusted according to the principles of financial accounting, and offset losses, if any. It shall then set aside 30% of the earnings as a legal reserve and subsequently, per applicable laws and regulations, appropriate or reverse a special reserve. The balance, together with the undistributed retained earnings of the previous year, shall be the distributable earnings. The Board of Directors shall present an earnings distribution proposal at a shareholders' meeting for approval. Prior to the legal reserve reaching the paid-in capital of the Bank, the distributed cash dividends shall not exceed 15% of the Bank's paid-in capital. Upon the Bank's accumulated legal reserve reaching the Bank's paid-in capital, or if the Bank meets the required finance and business operation standards as defined by the competent authority in paragraph 2 of Article 50 of the Banking Act and has set aside legal reserve according to the Company Act, it shall not be limited by the legal reserve and the cash earning distribution ceiling.

4.1.2. The Board has approved the earnings appropriation proposal for 2025. It is proposed that a total of NT\$45,500,364 thousand from the distributable earnings of the year be distributed in cash and in stock according to the record shown in the shareholder book on the distribution record date. The dividends are NT\$1.74803 per share in cash and NT\$0.90839 per share in stock, total common stock dividends are NT\$2.65642 per share. In the event of a capital increase or decrease affecting the number of outstanding shares on the distribution record date, the Chairman shall be authorized to handle relevant matters.

4.2. Impact of proposed stock dividend on the Company's business performance and EPS:

No financial forecast was announced for the Bank in 2026; therefore, no such disclosure is applicable.

4.3. Information relating to the compensation of employees, directors, and supervisors

4.3.1. Proportion or range of employee, director, and supervisor compensation as set forth in the Bank's Articles of Incorporation: 0.05% of the current year's profit as employee compensation. However, the compensation of directors and supervisors is not mentioned in the Articles of Incorporation.

4.3.2. The basis for estimating employee, director, and supervisor compensation, for calculating the number of shares to be distributed as employee compensation, and the accounting treatment of the discrepancy, if any, between the actual distributed amount and the estimated figure, for the current period: Employee compensation in 2025 is recognized as current-period expenses based on the Bank's pre-tax income before the deduction of employee compensation at the end of the accounting period, multiplied by the percentage set by the Bank's Articles of Incorporation. Differences between the actual amount, as approved by the Board of Directors, and the original estimate will be accounted for as changes in accounting estimates and recognized as a profit or loss in the following year.

4.3.3. Distribution of compensation approved by the Board of Directors:

- 1) Employee compensation distributed in cash or stock: The cash compensation of employees was NT\$33,463 thousand.
- 2) Discrepancy between the actual amount and the original estimates, and the reasons and handling thereof:
 - (1) Compensation discrepancies: The accrued expenses for employee compensation in 2025 were NT\$33,463 thousand. There is no discrepancy between the actual distribution amount and the accrued expenses for employee compensation.
 - (2) Reason and handling:
- 3) The percentage of employee compensation distributed in stock of the sum of after-tax net income stated in the parent company-only financial reports or individual financial reports for the current period and of total employee compensation: Not applicable because the Bank did not distribute any employee compensation in stock.

4.3.4. The actual distribution of employee, director, and supervisor compensation for 2024 (including the number of shares, monetary amount, and stock price of the shares distributed), and any discrepancy between the actual distribution and the recognized employee, director, or supervisor compensation, and the reason and handling thereof:

	2024			
	Compensation distributed with Board approval	Recognized expenses	Difference	Reason and handling
Distribution status:				
A. Employee compensation distributed in cash	NT\$29,736 thousand	NT\$29,736 thousand	NT\$0 thousand	There is no discrepancy between actual and recognized employee and director compensation.
B. Employee compensation distributed in stock				
(1) shares,	-	-	-	
(2) amount, and	-	-	-	
(3) stock price	-	-	-	
C. Compensation to directors and supervisors	-	-	-	

5. Internal Control System Statement

CTBC Bank Internal Control System Statement

To: Financial Supervisory Commission,

On behalf of CTBC Bank Co., Ltd., we hereby certify that for the fiscal year of 2025, the Bank has duly complied with the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries by establishing our internal control system, enforcing risk management, auditing the same by an independent audit unit, and reporting the results to the Board of Directors and Audit Committee on a periodic basis. The Bank has also duly complied with paragraph 5 of Article 38 and Article 38-1 of the abovementioned implementation rules, as well as the information security self-discipline standards established by relevant financial industry associations.

For its concurrent securities business, the Bank has evaluated the effectiveness of the design and implementation of the internal control system according to the evaluation requirements outlined in the Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets.

For its concurrent insurance agent business, the Bank has evaluated the effectiveness of the design and implementation of the internal control system according to the Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies.

Upon prudent evaluation, we, the undersigned, hereby certify that, with the exception of the items listed in the attachment, the Bank's internal control system, compliance with relevant laws and regulations, and overall information security mechanism were effectively implemented in 2025. This statement shall form part of the Bank's annual report and prospectus to be disclosed to the public. We acknowledge our liability for any false information or omissions in its material contents under Articles 20, 32, 171, and 174 of the Securities and Exchange Act.

Sincerely yours,

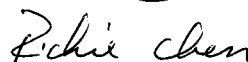
Chairman



President



Chief Auditor



Chief Compliance Officer



Chief Information Security Officer



Feb. 26, 2026

Issues and corrective actions for CTBC Bank Co., Ltd. Internal Control System Statement

As of Dec. 31, 2025

Issue for improvement	Corrective actions	Target completion date
<p>1. The FSC found that staff of CTBC Bank violated the Personal Data Protection Act, the Banking Act, and the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries authorized by the Banking Act by accessing customers' personal data through the computer system without a business-related need. An administrative fine of NT\$2 million was imposed on Dec. 9, 2025.</p>	<p>(1) Information security checking mechanisms and system functions are being strengthened in phases.</p> <p>(2) Supervisory responsibilities and review procedures for abnormal access alerts were enhanced.</p> <p>(3) The frequency of personal data and privacy protection awareness initiatives has been increased, and training continues to be enhanced to improve employee compliance.</p>	<p>(1) Dec. 31, 2026</p> <p>(2) Completed</p> <p>(3) Completed</p>

6. Head office and domestic branches

6.1. Domestic branches

Branch name	Address	Telephone
Head Office (Banking Department)	1F., No. 168, Jingmao 2nd Rd., Nangang District, Taipei City 115, Taiwan (R.O.C.)	886-2-33271688
Jhancian Branch	1F., No. 4, Sec. 1, Zhongxiao W. Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	886-2-23113598
Huashan Branch	1F., No. 55, Sec. 1, Zhongsiao E. Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	886-2-23413000
Dongmen Branch	1F., No. 213, Sec. 2, Sinyi Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	886-2-23958000
Chengjihong Branch	1F., No. 83, Sec. 1, Chongcing S. Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	886-2-23818740
Daan Branch	1F., No. 102, Sec. 2, Roosevelt Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	886-2-33651988
Mincyuan West Road Branch	1F., No. 104-1, Mincyuan W. Rd., Datong District, Taipei City 103, Taiwan (R.O.C.)	886-2-25572919
Chengde Branch	1F., No. 17, Sec. 1, Chengde Rd., Datong District, Taipei City 103, Taiwan (R.O.C.)	886-2-25562088
Tataocheng Branch	No. 227, Nanjing W. Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	886-2-85905198
Sihu Branch	1F., No. 244, Sec. 1, Neihu Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	886-2-27999588
Jhongsan Branch	1F., No. 106-2, Sec. 2, Jhongsan N. Rd., Jhongsan District, Taipei City 104, Taiwan (R.O.C.)	886-2-25235222
Minsheng Branch	1F., No. 58, Sec. 1, Minsheng E. Rd., Jhongsan District, Taipei City 104, Taiwan (R.O.C.)	886-2-25641818
East Minsheng Branch	1F., No. 51, Sec. 3, Minsheng E. Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)	886-2-25093656
Dazhi Branch	1F., No. 638, Mingshuei Rd., Jhongsan District, Taipei City 104, Taiwan (R.O.C.)	886-2-85026002
Chengbei Branch	1F., No. 218, Songjiang Rd., Jhongsan District, Taipei City 104, Taiwan (R.O.C.)	886-2-25623789
Nangang Branch	No. 9, Sec. 3, Nangang Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)	886-2-81700007
Chengdong Branch	1F., No. 88, Sec. 2, Nanjing E. Rd., Jhongsan District, Taipei City 104, Taiwan (R.O.C.)	886-2-25677377
Longjiang Branch	1F., No. 65, Sec. 3, Nanjing E. Rd., Jhongsan District, Taipei City 104, Taiwan (R.O.C.)	886-2-25158811
Chang An Branch	No. 26, Fusing N. Rd., Jhongsan District, Taipei City 104, Taiwan (R.O.C.)	886-2-27785881
Jhungleun Branch	1F., No. 85, Sec. 4, Bade Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	886-2-27672669
Fujin Branch	1F., No. 165, Sec. 5, Minsheng E. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	886-2-27602766
Sisong Branch	1F.2F., No. 241, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 105062, Taiwan (R.O.C.)	886-2-37655588
Fubei Branch	1F., No. 363, Fusing N. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	886-2-87705566
Dunbei Branch	1F., No. 122, Dunhua N. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	886-2-27169789
Renai Branch	1F., No. 341, Sec. 4, Renai Rd., Daan District, Taipei City 106, Taiwan (R.O.C.)	886-2-27754600
Anhe Branch	1F., No. 195, Sec. 2, Anhe Rd., Daan District, Taipei City 106, Taiwan (R.O.C.)	886-2-27386171
Yanji Branch	1F., No. 298, Sec. 4, Zhongsiao E. Rd., Daan District, Taipei City 106, Taiwan (R.O.C.)	886-2-27716000
Jhongsiao Branch	1F., No. 71, Sec. 4, Zhongsiao E. Rd., Daan District, Taipei City 106, Taiwan (R.O.C.)	886-2-27520310

Branch name	Address	Telephone
Sinyi Branch	1F., No. 236, Sec. 4, Sinyi Rd., Daan District, Taipei City 106, Taiwan (R.O.C.)	886-2-27079977
Fusing Branch	1F., No. 251, Sec. 1, Dunhua S. Rd., Daan District, Taipei City 106, Taiwan (R.O.C.)	886-2-27771988
Dunnan Branch	1F., No. 68, Sec. 2, Dunhua S. Rd., Daan District, Taipei City 106, Taiwan (R.O.C.)	886-2-23253616
Gungguan Branch	1F., No. 311, Sec. 3, Roosevelt Rd., Daan District, Taipei City 106, Taiwan (R.O.C.)	886-2-23623377
Wanhua Branch	1F., No. 92, Sec. 2, Changsha St., Wanhua District, Taipei City 108, Taiwan (R.O.C.)	886-2-23898188
Nandong Branch	No. 108, Sec. 1, Nanjing E. Rd., Zhongshan Dist., Taipei City, Taiwan (R.O.C.)	886-2-81811918
Songshan Branch	1F., No. 550, Sec. 5, Jhongsiao E. Rd., Sinyi District, Taipei City 110, Taiwan (R.O.C.)	886-2-23466711
Shinfu Branch	1F., No. 9, Songgao Rd., Sinyi District, Taipei City 110, Taiwan (R.O.C.)	886-2-27221668
Tianmu Branch	1F., No. 90, Sec. 6, Jhongsan N. Rd., Shihlin District, Taipei City 111, Taiwan (R.O.C.)	886-2-28322888
Shihlin Branch	1F., No. 307, Jhongjheng Rd., Shihlin District, Taipei City 111, Taiwan (R.O.C.)	886-2-28839900
North Tianmu Branch	1F., No. 10, Tianmu W. Rd., Shilin District, Taipei City 111, Taiwan (R.O.C.)	886-2-28766100
Jiantan Branch	1F, No. 150, Sec. 4, Chengde Rd., Shilin District, Taipei City 111, Taiwan (R.O.C.)	886-2-28827979
Shihpai Branch	1F., No. 46, Sec. 2, Shihpai Rd., Beitou District, Taipei City 112, Taiwan (R.O.C.)	886-2-28213366
Beitou Branch	1F., No. 217, Guangming Rd., Beitou District, Taipei City 112, Taiwan (R.O.C.)	886-2-28983039
Rueiguang Branch	No. 514, Sec. 1, Neihu Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	886-2-27985600
Chenggong Branch	1F., No. 161, Sec. 4, Chenggong Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	886-2-87911686
Neihu Branch	1F., No. 358, Sec. 4, Chenggong Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	886-2-27938668
Donghu Branch	No. 460, Sec. 5, Chenggong Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	886-2-26312288
Mujha Branch	1F., No. 69, Sec. 3, Mujha Rd., Wunshan District, Taipei City 116, Taiwan (R.O.C.)	886-2-29375890
Wunshan Branch	1F., No. 248, Sec. 4, Sinhai Rd., Wunshan District, Taipei City 116, Taiwan (R.O.C.)	886-2-29335358
Jingmei Branch	No. 405, Sec. 6, Roosevelt Rd., Wenshan District, Taipei City 116, Taiwan (R.O.C.)	886-2-29329838
Keelung Branch	1F., No. 150, Sinyi Rd., Sinyi District, Keelung City 201, Taiwan (R.O.C.)	886-2-24221166
Pucian Branch	No. 409, Sec. 2, Zhongshan Rd., Banqiao Dist., New Taipei City 220, Taiwan (R.O.C.)	886-2-29550666
Bansin Branch	1F., No. 293-1, Sec. 1, Jhongsan Rd., Banciao District, New Taipei City 220, Taiwan (R.O.C.)	886-2-89611500
Banciao Branch	1F., No. 187, Sec. 1, Wunhua Rd., Banciao District, New Taipei City 220, Taiwan (R.O.C.)	886-2-29606600
Chongcing Branch	1F., No. 290, Chongcing Rd., Banciao District, New Taipei City 220, Taiwan (R.O.C.)	886-2-29634567
Sinbantecyu Branch	1F., No. 88, Sec. 2, Sianmin Blvd., Banqiao District, New Taipei City 220, Taiwan (R.O.C.)	886-2-29619666
Jiangcui Branch	No. 242, Sec. 2, Wenhua Rd., Banqiao Dist., New Taipei City 220, Taiwan (R.O.C.)	886-2-22578999
Sijhih Branch	1F., No. 210, Sec. 2, Datong Rd., Sijhih District, New Taipei City 221, Taiwan (R.O.C.)	886-2-26489699
Sindian Branch	No. 150, Sec. 1, Beixin Rd., Xindian District, New Taipei City 231, Taiwan (R.O.C.)	886-2-29129988
North Sindian Branch	1F., No. 25, Mincyuan Rd., Sindian District, New Taipei City 231, Taiwan (R.O.C.)	886-2-29135000
Baociang Branch	1F., No. 31, Baociang Rd., Sindian District, New Taipei City 231, Taiwan (R.O.C.)	886-2-29123366
Yonghe Branch	1F., No. 215, Sec. 1, Jhongsan Rd., Yonghe District, New Taipei City 234, Taiwan (R.O.C.)	886-2-89235008
Shuanghe Branch	1F., No. 588, Jhongjheng Rd., Yonghe District, New Taipei City 234, Taiwan (R.O.C.)	886-2-29233333
Nashihjiao Branch	1F., No. 65, Jhongjheng Rd., Yonghe District, New Taipei City 234, Taiwan (R.O.C.)	886-2-29498838
Banhe Branch	1F., No. 726, Jhongjheng Rd., Jhonghe District, New Taipei City 235, Taiwan (R.O.C.)	886-2-82261288

Branch name	Address	Telephone
Jhonghe Branch	1F., No. 261, Sec. 2, Zhongshan Rd., Zhonghe District, New Taipei City 235, Taiwan (R.O.C.)	886-2-22452277
Tucheng Branch	1F., No.286, Sec. 2, Zhongyang Rd., Tucheng District, New Taipei City 236, Taiwan (R.O.C.)	886-2-22630888
Jincheng Branch	1F., No. 16, Sec. 3, Jincheng Rd., Tucheng District, New Taipei City 236, Taiwan (R.O.C.)	886-2-22601177
Sanxia Branch	No. 113, Daxue Rd., Sanxia Dist., New Taipei City 237, Taiwan (R.O.C.)	886-2-26724088
Shulin Branch	1F., No. 122, Sec. 1, Zhongshan Rd., Shulin District, New Taipei City 238, Taiwan (R.O.C.)	886-2-26812345
Sanhe Branch	1F., No. 119, Sec. 4, Sanhe Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	886-2-22863286
Sanchong Branch	1F., No. 208, Jhengyi N. Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	886-2-29828121
Erchongpu Branch	1F., No. 70-1, Sec. 1, Guangfu Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	886-2-29959876
Chongyang Branch	1F., No. 66, Sec. 1, Chongyang Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	886-2-89881199
Chongsin Branch	1F., No. 42-1, Sec. 2, Chongsin Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	886-2-89726189
Sinjhuang Branch	1F., No. 320, Zhongjheng Rd., Sinjhuang District, New Taipei City 242, Taiwan (R.O.C.)	886-2-29929696
Danfong Branch	1F., No. 879-15, Zhongjheng Rd., Sinjhuang District, New Taipei City 242, Taiwan (R.O.C.)	886-2-29066888
Xinfu Branch	No. 333, Zhongyuan Rd., Xinzhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	886-2-89916999
North Sinjhuang Branch	1F., No. 57, Sec. 2, Zhonghua Rd., Sinjhuang District, New Taipei City 242, Taiwan (R.O.C.)	886-2-22776789
Minan Branch	1F., No. 179, Min-an Rd., Sinjhuang District, New Taipei City 242, Taiwan (R.O.C.)	886-2-22068887
East Linkou Branch	1F., No. 677, Zhongshan Rd., Linkou Dist., New Taipei City 244, Taiwan (R.O.C.)	886-2-26019397
Lujhou Branch	1F., No. 211, Zhongshan 1st Rd., Lujhou District, New Taipei City 247, Taiwan (R.O.C.)	886-2-28482008
East Lujhou Branch	1F., No. 135, Minzu Rd., Lujhou District, New Taipei City 247, Taiwan (R.O.C.)	886-2-22839300
North Lujhou Branch	1F., No. 355, Changrong Rd., Lujhou District, New Taipei City 247, Taiwan (R.O.C.)	886-2-22881999
Danshuei Branch	1F., No. 123, Zhongshan Rd., Danshuei District, New Taipei City 251, Taiwan (R.O.C.)	886-2-86318822
Yilan Branch	1F., No. 271, Sec.2, Zhongshan Rd., Yilan City, Yilan County 260, Taiwan (R.O.C.)	886-3-9351122
Lohdong Branch	1F., No. 232, Singdong S. Rd., Luodong Township, Yilan County 265, Taiwan (R.O.C.)	886-3-9574320
Hsinchu Branch	1F., No. 158, Zhongjheng Rd., East District, Hsinchu City 300, Taiwan (R.O.C.)	886-3-5222687
Guangfu Branch	No. 35, Ln. 19, Guanxin Rd., East District, Hsinchu City 300, Taiwan (R.O.C.)	886-3-5790678
Jhuke Branch	1F., No. 2, Jinshan St., East District, Hsinchu City 300, Taiwan (R.O.C.)	886-3-5638080
East Hsinchu Branch	1F., No. 32, Jianjhong Rd., East District, Hsinchu City 300, Taiwan (R.O.C.)	886-3-5749190
Baoshan Branch	No. 301, Shihpin Rd., East District, Hsinchu City 300, Taiwan (R.O.C.)	886-3-5628877
Liou Jia Jhuang Branch	No. 36, Sec. 2, Wenxing Rd., Zhubei City, Hsinchu County 302, Taiwan (R.O.C.)	886-3-5506789
Jhupei Branch	1F., No. 49, Guangming 6th Rd., Zhubei City, Hsinchu County 302, Taiwan (R.O.C.)	886-3-6560222
Guanpu Branch	No. 81, Puding 2nd Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	886-3-5778058
Jhongyuan Branch	1F., No. 203, Sec. 2, Zhongbei Rd., Zhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	886-3-4662211
Zhongli Branch	1F., No. 500, Yanping Rd., Zhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	886-3-4223131
Nan JungLi Branch	No. 68, Huannan Rd., Pingzhen Dist., Taoyuan City 324, Taiwan (R.O.C.)	886-3-4028788

Branch name	Address	Telephone
Yiwun Branch	No. 1247, Zhongzheng Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	886-3-3567785
Taoyuan Branch	1F., No. 32, Sec. 1, Chenggong Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	886-3-3373266
South Taoyuan Branch	1F., No. 845, Jhongshan Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	886-3-3600533
North Taoyuan Branch	1F., No. 124, Jingguo Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	886-3-3150566
Linkou Branch	1F., No. 233, Fuxing 1st Rd., Guishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	886-3-3962777
Bade Branch	1F., No. 965, Sec. 1, Jieshou Rd., Bade Dist., Taoyuan City 334, Taiwan (R.O.C.)	886-3-3716565
Nankan Branch	1F., No. 257, Jhongjheng Rd., Lujhu Dist., Taoyuan City 338, Taiwan (R.O.C.)	886-3-3212211
Toufen Branch	1F., No. 951, Jhonghua Rd., Toufen City, Miaoli County 351, Taiwan (R.O.C.)	886-3-7695678
Taichung Branch	1F., No. 50, Minzu Rd., Central District, Taichung City 400, Taiwan (R.O.C.)	886-4-22292161
Keboguan Branch	1F., No. 239, Sec. 2, Taiwan Blvd., West Dist., Taichung City 403, Taiwan (R.O.C.)	886-4-23101258
Chunggang Branch	1F., No. 536, Sec. 2, Taiwan Blvd., West Dist., Taichung City 403, Taiwan (R.O.C.)	886-4-23149999
Intercontinental Branch	1F, No. 418, Sec. 3, Chongde Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	886-4-24229391
Wunsin Branch	1F., No. 875, Sec. 4, Wunsin Rd., Beitun District, Taichung City 406, Taiwan (R.O.C.)	886-4-22469988
Shizheng Branch	No. 88, Sec. 1, Huizhong Rd., Xitun Dist., Taichung City 407, Taiwan (R.O.C.)	886-4-22545333
Liming Branch	1F., No. 173, Sec. 3, Liming Rd., Xitun Dist., Taichung City 407, Taiwan (R.O.C.)	886-4-27082200
Situn Branch	1F., No. 859, Sec. 4, Taiwan Blvd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	886-4-23551000
Nantun Branch	No. 168, Sec. 2, Wucyuan W. Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	886-4-24712268
Taiping Branch	No. 500, Yuxian Rd., Taiping Dist., Taichung City 411, Taiwan (R.O.C.)	886-4-23958285
Hueijhong Branch	No. 88, Sec. 3, Hueijhong Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	886-4-23891269
Dali Branch	No. 201, Sec. 2, Guoguang Rd., Dali Dist., Taichung City 412, Taiwan (R.O.C.)	886-4-24073777
Fongyuan Branch	1F., No. 545, Jhongjheng Rd., Fongyuan District, Taichung City 420, Taiwan (R.O.C.)	886-4-25201010
Nantou Branch	1F., No. 220, Jhongshan St., Nantou City, Nantou County 540, Taiwan (R.O.C.)	886-49-2207711
Changhua Branch	1F., No. 76, SiaoYang Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	886-4-7279933
Yuanlin Branch	1F., No. 372, Jhongjheng Rd., Yuanlin City, Changhua County 510, Taiwan (R.O.C.)	886-4-8368676
Chiayi Branch	1F., No. 241, Minsheng N. Rd., Chiayi City 600, Taiwan (R.O.C.)	886-5-2286600
Jiaxing Branch	No. 426, Zhongxing Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.)	886-5-2101001
Douliou Branch	1F., No. 2, Singhua St., Douliou City, Yunlin County 640, Taiwan (R.O.C.)	886-5-5360099
Central Tainan Branch	1F., No. 167, Sec. 1, Minsheng Rd., West Central District, Tainan City 700, Taiwan (R.O.C.)	886-6-2412318
Tainan Branch	1F., No. 159, Sec. 1, Fucian Rd., West Central District, Tainan City 700, Taiwan (R.O.C.)	886-6-2152345
West Tainan Branch	1F., No. 212, Sec. 4, Jinhua Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.)	886-6-2263636
Jhonghua Branch	1F., No. 195, Sec. 2, Jhonghua E. Rd., East District, Tainan City 701, Taiwan (R.O.C.)	886-6-3353535
East Tainan Branch	1F., No. 290, Sec. 2, Changrong Rd., East District, Tainan City 701, Taiwan (R.O.C.)	886-6-2085522
South Tainan Branch	1F., No. 236, Sec. 2, Jiankang Rd., South District, Tainan City 702, Taiwan (R.O.C.)	886-6-2919999
Yan Hang Branch	1F., No. 111, Jhongzheng N. Rd., Yongkang Dist., Tainan City 710, Taiwan (R.O.C.)	886-6-2539199
Yongkang Branch	1F., No. 425, Jhonghua Rd., Yongkang District, Tainan City 710, Taiwan (R.O.C.)	886-6-2025787
Rende Branch	1F., No. 478, Zhongshan Rd., Rende District, Tainan City 717, Taiwan (R.O.C.)	886-6-2798099
Jiali Branch	1F., No. 410, Jhongshan Rd., Jiali District, Tainan City 722, Taiwan (R.O.C.)	886-6-7221335
Sinying Branch	1F., No. 137, Jhongshan Rd., Sinying District, Tainan City 730, Taiwan (R.O.C.)	886-6-6336789

Branch name	Address	Telephone
Sinsing Branch	1F., No. 206, Minsheng 1st Rd., Sinsing District, Kaohsiung City 800, Taiwan (R.O.C.)	886-7-2262325
Minzu Branch	1F., No. 97, Minzu 2nd Rd., Sinsing District, Kaohsiung City 800, Taiwan (R.O.C.)	886-7-2386567
Kaohsiung Branch	1F., No. 168, Jhongjheng 4th Rd., Cianjin District, Kaohsiung City 801, Taiwan (R.O.C.)	886-7-2318141
East Kaohsiung Branch	1F., No. 29, Cingnian 1st Rd., Lingya District, Kaohsiung City 802, Taiwan (R.O.C.)	886-7-5351885
South Kaohsiung Branch	1F., No. 21, Yisin 2nd Rd., Cianjhen District, Kaohsiung City 806, Taiwan (R.O.C.)	886-7-3366768
Gaomeiguan Branch	No. 25, Mingcheng 4th Rd., Gushan Dist., Kaohsiung City 804, Taiwan (R.O.C.)	886-7-5500850
Jiouru Branch	1F., No. 551, Jiouru 1st Rd., Sanmin District, Kaohsiung City 807, Taiwan (R.O.C.)	886-7-3805558
Sanmin Branch	1F., No. 366, Jiouru 2nd Rd., Sanmin District, Kaohsiung City 807, Taiwan (R.O.C.)	886-7-3161155
North Kaohsiung Branch	1F., No. 52, Mingcheng 2nd Rd., Sanmin District, Kaohsiung City 807, Taiwan (R.O.C.)	886-7-3461199
Youchang Branch	1F., No. 803-3, Houchang Rd., Nanzih District, Kaohsiung City 811, Taiwan (R.O.C.)	886-7-3681699
Zuoying Branch	No. 503, Mengzih Rd., Zuoying Dist., Kaohsiung City, Taiwan (R.O.C.)	886-7-3401018
Boai Branch	1F., No. 88, Bo-ai 2nd Rd., Zuoying District., Kaohsiung City 813, Taiwan (R.O.C.)	886-7-5567909
Gangshan Branch	1F., No. 388, Gangshan Rd., Gangshan District, Kaohsiung City 820, Taiwan (R.O.C.)	886-7-6235500
Fongshan Branch	1F., No. 85-1, Jhongshan Rd., Fongshan District, Kaohsiung City 830, Taiwan (R.O.C.)	886-7-7451199
Wujia Branch	1F., No. 699, Wujia 2nd Rd., Fongshan District, Kaohsiung City 830, Taiwan (R.O.C.)	886-7-8215101
Cingnian Branch	1F., No. 315, Sec. 2, Cingnian Rd., Fongshan District, Kaohsiung City 830, Taiwan (R.O.C.)	886-7-7777668
Pingtung Branch	1F., No. 450, Zihyou Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)	886-8-7383000
Taitung Branch	1F., No. 279, Jhongshan Rd., Taitung City, Taitung County 950, Taiwan (R.O.C.)	886-8-9339898
Hualien Branch	1F. 2F, No. 167, Guolian 1st Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	886-3-8340566
East Hualien Branch	1F. 2F, No. 167, Guolian 1st Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	886-3-8340566
Cingpu Branch	1F., No. 111, Sec. 2, Cingpu Rd., Jhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	886-3-2871608
Shanhua Branch	No. 133, Jhongshan Rd., Shanhua Dist., Tainan City 741, Taiwan (R.O.C.)	886-6-5830702

6.2 Overseas service outlets

Branches

Unit	Address	Telephone	Fax
Hong Kong Branch	Room 2801, 28F and Room 2106-10, 21F, Two International Finance Centre, 8 Finance St., Central, Hong Kong	852-29161888	852-28109742
Kowloon Branch	20F, Manhattan Place, No. 23 Wang Tai Rd., Kowloon Bay, Kowloon, Hong Kong	852-29161888	852-28050899
Shanghai Branch	27F, Shanghai World Financial Center, 100 Century Av., Pudong New Area, Shanghai 200120, PRC	86-21-20805888	86-21-68778788
Shanghai Changning Sub-Branch	Unit 01, 04A, 04B, 29F, No. 1438, Hongqiao Rd., Changning Dist., Shanghai 201103, PRC	86-21-20805888	86-21-62870078
Shanghai Hongqiao Sub-Branch	Room 1101, 1104, 1105, 11F, 818 Shen Chang Rd., Shanghai 201106, PRC	86-21-38766006	86-21-38766030
Guangzhou Branch	F/6 & Unit02 F/10, International Finance Place, No.8 Huaxia Road, Pearl River New Town, Guangzhou 510623, PRC	86-20-38560388	86-20-38560333
Xiamen Branch	29F, Ganghang Building, No. 29 North Donggang Rd., China (Fujian) Pilot Free Trade Zone, Xiamen Subdistrict, 361013, PRC	86-592-5669686	86-592-5668738
Shenzhen Branch	Unit 401A/ 402A2b, Kerry Plaza, No. 1, Zhong Xin Si Rd., Futian CBD, Shenzhen, 518048, PRC	86-755-25767918	86-755-25767900
Shenzhen Futian Sub-Branch	1401, Tower A of East Pacific International Center, No. 7888, Shennan Road, Futian District, Shenzhen 518040 PRC	86-755-25760999	86-755-25767900
Singapore Branch	8 Marina View, #29-01, Asia Square Tower 1, Singapore 018960	65-63514888	65-65325999
New Delhi Branch	Gr. Floor & 2nd Floor, Aria Tower, JW Marriott Hotel, Delhi-Aerocity, Asset Area-4, New Delhi-110037, India	91-11-43688888	91-11-43688873
Kattupakkam Branch (Chennai)	Poojaa Diamond Anandam, Ground Floor, G1A No.222, Poonamallee High Road, Kumananchavadi, Kattupakkam, Chennai 600056, India	91-44-6924-7700	91-44-6924-7798
Gujarat International Finance Tec-City (GIFT City) Branch	11th Floor #1103, Brigade International Financial Centre, Building No-14A, Block-14, Zone 1, GIFT City Gandhinagar 382355, India	91-79-6934-0500	91-79-6934-0505
Ho Chi Minh City Branch	Room 1, 2, 3, 9 Floor 7 and room 1-9, Floor 9, MPLaza Saigon Building, 39 Le Duan Street, District 1, Ho Chi Minh City, Vietnam	84-28-39101888	84-28-39101999
Tokyo Branch	Kioi Tower 28F, Tokyo Garden Terrace Kioicho, 1-3 Kioicho, Chiyoda-ku, Tokyo 102-0094, Japan	81-3-32889888	81-3-35568892
New York Branch	11F, #521 Fifth Av., New York, NY 10175, USA	1-212-4578888	1-212-4576666

Subsidiaries

Unit	Address	Telephone	Fax
PT Bank CTBC Indonesia	Tamara Center, 15th-17th Floor, Jl Jenderal Sudirman Kav. 24, Jakarta, 12920, Indonesia	62-21-25578787	62-21-30402286
CTBC Bank (Philippines) Corp.	16th-19th Floor, Fort Legend Towers, 31st St., Corner 3rd Av., Bonifacio Global City, Taguig City, 1634 Philippines	63-2-89889287	63-2-85767935
CTBC Bank Corp. (Canada)	Suite #350-2608 Granville St., Vancouver, B.C., V6H 3V3, Canada	1-778-3096800	1-778-3091556
CTBC Bank Corp. (USA)	801 S. Figueroa Street, Suite 2300, Los Angeles, CA 90017, USA	1-310-7912828	1-424-2774698
The Tokyo Star Bank, Ltd.	2-3-5 Akasaka, Minato-Ku, Tokyo, 107-8480, Japan	81-3-35863111	81-3-32241510
LH Financial Group Public Company Limited	1 Q. House Lumpini Building, 5th Floor, South Sathon Rd., Thungmahamek, Sathon, Bangkok 10120, Thailand	66-23590000	66-26777223

Representative offices

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Hanoi Rep. Office	East-3002, 30F, LOTTE Center Hanoi, No. 54 Lieu Giai St., Cong Vi Ward, Ba Dinh District, Hanoi, Vietnam	84-24-38249088	84-24-38249099
Ho Chi Minh City rep, office	Unit 06-07, 17F, WTC Tower, No1 Hung Vuong Str., Binh Duong Ward, HCMC, Vietnam	84-27-43801727	84-27-43801728
Hai Phong rep, office	Room P802, 8th Floor, the May Legend, 55-57 Dien Bien Phu, Minh Khai Ward, Hong Bang District, Hai Phong City, Vietnam	84-22-53222783	84-22-53222784
Los Angeles Rep. Office	17851 Colima Rd., Suite A2, City of Industry, CA91748, USA	1-626-8397660	1-626-9120868
Beijing Rep. Office	B-111, The Grand Pacific Building, 8a, Guanghua Rd., Chao Yang District, Beijing, 100026, PRC	86-10-65813700	86-10-65815701
Sydney Rep. Office	Suite 2702, Level 27, 259 George St., Sydney, NSW 2000, Australia	61-2-92513655	61-2-92513644
Yangon Rep. Office	Unit #506, No. 53, Strand Rd., Pabedan Township, Yangon, Myanmar	95-1-2307348	95-1-2307347
Kuala Lumpur Rep. Office	Lot 11-09, Level 11, Menara Hap Seng 2, Letter Box 21, Plaza Hap Seng, No. 1 Jalan P. Ramlee 50250 Kuala Lumpur, Malaysia	60-3-20223299	60-3-20223277



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