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2025

ANNUAL REPORT



臺灣中小企業銀行
Taiwan Business Bank



Notice to readers

If there is any discrepancy between the English version and Chinese version, the Chinese version shall prevail.

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Please refer to Chapter VIII for the Directory of Head Office and Branch Units.

臺灣中小企業銀行

Taiwan Business Bank

深耕臺灣 連結亞太 布局全球

We can be the best!



Contents



04

I. Letter to Shareholders

- 05 1. Operation Results in 2025
- 10 2. Operation Results in 2026
- 12 3. Future Development Strategies
- 12 4. Influences from the External Competitive Environment, Legal Environment, and the Overall Economy
- 13 5. Results of Latest Credit Rating

14

II. Corporate Governance Report

- 15 1. Directors and Management Team
- 37 2. Operations of Corporate Governance
- 60 3. CPA Professional Fees
- 60 4. Information on Changing CPAs
- 60 5. The Bank's chairman, president, or any manager in charge of finance or accounting matters who has, in the most recent year, held a position at the accounting firm of its CPA or at an affiliated enterprise
- 61 6. For 2025 and up to the end of February 2026, changes in Shareholdings of Directors, Executive Officers, and Shareholders Conform to the Requirements under Article 11 of the Regulations Governing the Same Person or Same Concerned Party Holding the Issued Shares with Voting Rights over a Particular Ratio of a Bank
- 66 7. Information Disclosing the Relationship among Top Ten Shareholders in the Relationship of Related Parties or Spouses, Relatives within the Second Degree of Kinship
- 67 8. Shareholding in the Same Investee Company of a Business Directly or Indirectly Controlled and Managed by Directors, President, Executive Vice Presidents, and SVP & GM of Departments and Branches, and the Consolidated Shareholding Ratio

68

III. Fund-Raising Status

- 69 1. Capital and Shares
- 71 2. Issuance Status of Financial Bonds
- 75 3. Preferred Stocks, Global Depository Receipts, and Employee Stock Warrants, New Restricted Employee Shares, Any Merger and Acquisition Activities, and Acceptance of Transfer of the Shares of Another Financial Institution
- 75 4. Status of Implementation of Capital Allocation Plans

76

IV. Business Operation

- 77 1. Business Scope
- 89 2. Employees
- 91 3. Corporate Responsibilities and Moral Conduct
- 91 4. Number of Non-managerial Full-time Employees and Their Average and Median Salaries
- 91 5. Information Equipment
- 92 6. Cyber Security Management
- 95 7. Labor-Management Relations
- 96 8. Important Contracts
- 96 9. Relevant Information on Securitization Products



98

V. Review, Analysis, and Risks of Financial Conditions and Performance

- 99 1. Financial Position Analysis
- 100 2. Financial Performance Analysis
- 100 3. Analysis of Cash Flow
- 100 4. Impact of Major Capital Expenditure on Financial Operations in 2025
- 101 5. Long-term Equity Investment Policy for 2025, the Main Reasons for the Profit or Loss Generated thereby, the Plan for Improving Profitability, and Investment Plans for the Coming Year
- 101 6. Risk Management
- 113 7. Crisis Management and Response Mechanism
- 113 8. Other Significant Events

114

VI. Special Notes

- 115 1. Information Regarding the Bank's Subsidiaries
- 117 2. Progress of Private Placement of Securities and Financial Bonds in 2025 and to the end of February 2026
- 117 3. The Bank's Subsidiaries' Shareholding or Disposal of the Bank's Shares in 2025 and to the end of February 2026
- 117 4. Additional Disclosure
- 117 5. Pursuant to Item 2, Paragraph 3, Article 36 of Security and Exchange Act, the Incidence Exerting Material Influence on Shareholders' Rights or Security Prices in 2024, 2025 and to the end of February 2026

118

VII. Sustainable Development Report

- 119 1. Promotion of Sustainable Development
- 120 2. Climate-related Financial Disclosures
- 129 3. 2025 Key Achievements in Promoting Sustainable Development
- 131 4. 2025 Sustainability Performance

132

VIII. Directory of Head Office and Branch Units





I Letter to Shareholders

- 
- | | |
|----|---|
| 05 | 1. Operation Results in 2025 |
| 10 | 2. Business Plan for 2026 |
| 12 | 3. Future Development Strategies |
| 12 | 4. Influences from the External Competitive Environment, Legal Environment, and the Overall Economy |
| 13 | 5. Results of Latest Credit Rating |
- 



At the beginning of 2025, major global economies launched multiple economic and trade policies; however, the policy direction continued to adjust, and the uncertainty of tariff measures was particularly prominent, leading to heating up of global trade tensions and inhibiting demand growth. Affected by this, the global manufacturing PMI continued to decline in the first half of 2025, and was even lower than the 50-point boom-bust line for several months, reducing the growth momentum of the global economy. Subsequently, as relevant policies gradually became clear, the impact of uncertainty on the global economy eased, and the global manufacturing industry recovered slightly; coupled with the rapid expansion of demand for Artificial Intelligence (AI) and emerging technology applications, international institutions revised upward the global economic growth forecast for 2025.

According to the Taiwan Institute of Economic Research's (TIER) survey report on banking industry trends, looking ahead to 2026, despite persistent international geopolitical interference and the continuation of Taiwan's real estate credit control policies, which affect domestic mortgage demand; however, due to relatively limited domestic interest rate cuts, coupled with global economic stability, corporate demand for financing and green transformation-related loans is expected to strengthen. Meanwhile, with the advancement of Wealth Management 2.0 and the easing of financial policies and regulations, wealth management business is expected to expand, bolstering fee income momentum. Additionally, due to the rise of AI commercialization, the banking industry continues to actively deploy AI applications, which will drive the industry into a new stage of intelligent finance and sustainable operations. Therefore, the prosperity of Taiwan's banking industry in 2026 is predicted to demonstrate a growth trend.



Chairman
Jason C.H. Lee

1. Operation Results in 2025

(1) Domestic and International Financial Environments

Regarding monetary policy, the directions of monetary policies of major central banks remained divergent in 2025. In the first half of 2025, the U.S. Federal Open Market Committee (FOMC) consistently decided to maintain the target range for the federal funds rate at 4.25% to 4.50% unchanged; however, rate-cutting measures began to appear in September with a 0.25% cut, primarily due to the slowdown of economic activity, a slight increase in the unemployment rate, and an upward trend in inflation in the U.S., followed by additional 0.25% cuts in October and December respectively. In the Eurozone, given that the inflation rate was gradually approaching the 2% target and considering that trade policy uncertainty might adversely affect corporate investment and exports, thereby damaging the economic outlook for the second half of the year, the ECB lowered various policy rates multiple times in the first half of 2025, while maintaining rates unchanged in the

second half of the year based on the fact that risks facing Eurozone economic growth had become balanced. Among Asian economies, after raising interest rates in January, the Bank of Japan (BoJ) was affected by global trade environment fluctuations and demand uncertainty, until raising interest rates again in December supported by continued wage growth and improved confidence in the manufacturing sector. To support stable economic growth, the People's Bank of China continued to implement an easy monetary policy and released funds into the market to maintain reasonably sufficient market liquidity.

Domestically, considering that the domestic inflation rate would gradually fall back to below 2% in 2025 and is expected to continue declining in 2026, coupled with the steady domestic economic growth in 2025 and the expectation that economic growth momentum in 2026 would remain moderate, the Central Bank maintained policy interest rates unchanged throughout the year. In terms of exchange rate performance, in the first quarter of 2025, under the implementation of tariff policies in the U.S. and macroeconomic data showing a steady U.S. economy, the U.S. dollar exchange rate was supported, and the NTD exhibited a depreciating trend against the U.S. dollar. Subsequently, due to increased policy uncertainty, the market turned cautious toward economic and policy prospects, and coupled with the Federal Reserve facing pressure to cut interest rates, the NTD trended toward appreciation against the U.S. dollar. In the third and fourth quarters, due to the Japanese government's support for an easy monetary policy, the Japanese Yen weakened, which in turn caused Asian currencies such as the NTD to depreciate accordingly. Additionally, when the Taiwan stock market hit new highs or fell sharply, foreign capital mainly focused on net selling, and the NTD depreciated against the U.S. dollar for several consecutive months. In total, the NTD exchange rate appreciated by NT\$1.43 in 2025, representing an appreciation of approximately 4.4%.

(2) Changes in the Bank's Organization

To ensure the effective execution of the Bank's compliance system and the implementation of Anti-Money Laundering and Countering the Financing of Terrorism, the original "AML and CFT Committee" was renamed the "Compliance, AML and CFT Committee" in April 2025. Additionally, to establish the Bank's artificial intelligence management system, the "Artificial Intelligence Governance Development Committee" was established in June 2025. To ensure the Bank implements the principle of fair customer treatment, the "Treating Clients Fairly Promotion Committee" was established in December 2025.

(3) Implementation of Business Plans and Operating Strategies

A. Profitability:

In 2025, the Bank carried out a capital increase of NT\$5.501 billion via transferred earnings and issued stock and cash dividends of NT\$0.6 per share and NT\$0.2 per share, respectively, for the previous year (2024). Net income after tax for 2025 amounted to NT\$12.232 billion (net income before tax was NT\$15.245 billion).

B. Core Businesses:

a. NTD Deposit Business

The Bank increased the scale of NTD demand deposit to reduce the capital costs and increase earnings.

In 2025, the cumulative average balance of the Bank's NTD demand deposit was NT\$896.107 billion, an increase of NT\$37.081 billion from NT\$859.026 billion in 2024, a growth rate of 4.32%.

b. Corporate Banking Business

1) The Bank continues to engage in SME lending business. In 2025, the Bank's SME loan balance reached NT\$782.957 billion, an increase of NT\$28.515 billion from NT\$754.442 billion in 2024, a growth rate of 3.78%.

2) The Bank actively provides financing assistance for SMEs. In 2025, the guarantee amount of loans transferred by the Bank to the Small and Medium Enterprise Credit Guarantee Fund was NT\$199.522 billion, accounting for 13.41% of the total guaranteed balance for SMEs in the country. As of the end of 2025, the guaranteed balance transferred by the Bank to the Small and Medium Enterprise Credit Guarantee Fund amounted to NT\$208.015 billion, accounting for 14% of the total guaranteed balance of SMEs nationwide and ranking first in Taiwan.

c. Personal Banking Business

In 2025, the Bank continued to actively expand the scale of residential mortgage loans and supported the government's policy loans such as the Ministry of Finance's "Preferential Housing Loans for the Youth"



and the Ministry of the Interior's "Subsidized Housing Loan for Purchase and Renovation". As of the end of 2025, the Bank's total outstanding balance of personal loans extended by the Bank amounted to NT\$495.046 billion, up by NT\$46.061 billion or 10.26% compared to NT\$448.985 billion in 2024.

d. Foreign Exchange Business

In 2025, the Bank focused on the active promotion of expansion measures for various foreign exchange businesses. The Bank's accumulated average balance of foreign currency deposits in 2025 was NT\$374.580 billion, representing a decrease of NT\$4.996 billion or a decline of 1.32% as compared with the average balance of NT\$379.576 billion in 2024. In 2025, the Bank's accumulated average balance of foreign currency loans was NT\$178.135 billion, representing an increase of NT\$14.386 billion or a growth of 8.79% as compared with the average balance of NT\$163.749 billion in 2024. In 2025, the Bank's accumulated transaction amount of foreign exchange business was US\$76.587 billion, representing an increase of US\$7.12 billion or a growth of 10.25% as compared with US\$69.467 billion in 2024.

e. Wealth Management

In 2025, the Bank continued to strengthen its wealth management business by vigorously expanding fee income from the insurance, funds, overseas bonds, foreign stocks, ETF and gold passbooks businesses, with boosting revenue and generating profit as the priority, and actively promoted the wealth-management focused projects. Fee income from the wealth management business amounted to approximately NT\$3.75 billion in 2025, representing an increase of nearly NT\$369 million or a growth of 10.91% as compared with NT\$3.381 billion in 2024.

C. Actions in Support of Government Policies:

a. Anti-fraud Policy and Actions

- 1) On July 31, 2025, the Bank completed the signing of the "Memorandum of Understanding on Anti-Fraud Cooperation (Anti-Fraud MOU)" with the Criminal Investigation Bureau of the National Police Agency, Ministry of the Interior.
- 2) On September 10, 2025, the Bank signed the "Memorandum of Understanding on Project Cooperation for Suspicious Transaction Analysis Mechanisms" with the Taiwan High Prosecutors Office, to establish a cross-agency collaborative mechanism through public-private sector cooperation, and to deepen the effectiveness of cooperation in anti-fraud and suspicious transaction analysis.
- 3) On July 7, 2025, in collaboration with Chunghwa Telecom, PlusPay, and Systex Group, the Bank broke away from the traditional "post-incident investigation" model and pioneered the SIM card joint defense mechanism in Taiwan from the perspective of "proactively protecting users in advance". By using real-time query of SIM card replacement records, an identity re-verification mechanism is added when users apply for financial services to prevent SIM card misuse and fraud. A press conference for announcing the SIM card joint defense mechanism was held on July 9, 2025.
- 4) The Bank has proactively strengthened its online patrol mechanism for impersonation, and as of the end of 2025, it has cumulatively shut down 36 cases of impersonation activities, including websites, apps, and social media accounts that impersonated the Bank.

b. In response to the FSC's "Fintech Development Roadmap 2.0" to promote the establishment of a cross-system Financial Fast-ID verification and transfer center, the Bank conducted identity authentication for its "Mobile Device Binding" through the Financial Fast-ID verification of other banks to achieve cross-institutional identity verification interoperability, thereby optimizing customer experience and expanding the diversity of financial services.

c. The Bank continued to amend compliance and AML/CFT related rules and guidelines according to the competent authority's regulations. The Bank also performed the Compliance Risk Assessment (CRA) and the Comprehensive Institutional Risk Assessment (IRA) for 2024 and reported to the FSC for review after being approved by the Board of Directors.

D. Sustainable Development:

The Bank strives to implement sustainable operations. Key results from the three aspects of sustainable development, Environmental (E), Social (S), and Governance (G), in 2025 are as follows:

a. Environmental:

- 1) The Bank provided upgrade and transformation guidance, sustainable financing, and other one-stop services, and guided corporate customers to implement ESG. A total of 6,743 green energy related project loans were approved in 2025.

- 2) To encourage customers to implement environmentally friendly, energy-saving, and carbon-reducing lifestyles and living patterns, the Bank launched the "Happiness House Loan" mortgage loan project, and as of the end of December 2025, the cumulative amount of loans disbursed reached NT\$50.277 billion.
- 3) The Bank was cited by the Taipei City Government Environmental Protection Bureau and the Yilan County Government Environmental Protection Bureau for outstanding performance in green procurement, and honored with the "National Enterprise Environmental Protection Award" from the Ministry of Environment for 3 consecutive years.
- 4) The Bank continued to team up with the ASUS Foundation in a computer recycling program, which provided recycled computers, monitors, and laptops to rural areas or charity organizations. The program contributed to source reduction and more recycling and reuse. A total of 1,492 machines were recycled in 2025.
- 5) In response to the trend toward a paperless environment, the Bank has introduced the "Paperless Account Opening Integrated Platform and Electronic Signature System" into the account opening process for domestic adults; furthermore, the Bank has promoted convenient insurance platforms such as mobile insurance and online insurance, and added the "Online Securities Account Opening" service function to implement energy saving and carbon reduction while enhancing customer experience and digital business.

b. Social:

- 1) The Bank continues to promote the "Charity Affinity Signature Business Card", where a percentage of general card spending amount is allocated to the public welfare funds; and also continues the sponsorship of the Senior Learning Centers to improve the quality of life and care for the disadvantaged elderly in the community. As of the end of 2025, the Bank had set up 27 Senior Learning Centers across Taiwan, and the cumulative sponsorship reached NT\$39.65 million. More than 410,000 seniors benefited from the sponsorship every year.
- 2) In response to the "722 Blood Pressure Monitoring" initiative of the Health Promotion Administration, Ministry of Health and Welfare, TBB is the first bank to pledge the promotion of self-measured blood pressure. As of November 2025, blood pressure measuring stations have been established across all 125 branches of the Bank, prioritizing customers' health to safeguard their wealth.
- 3) Guided by the mission of "Supporting Urban Renewal and Promoting Sustainable Living", the Bank provides one-stop services including individual consultations, guidance, project financing, and trust management. In 2025, the cumulative approved loan amount for urban renewal reached NT\$120.969 billion.
- 4) The Bank refined its "Directions for the Processing of Customer Complaints", and passed the BSI (British Standards Institution) certification process on August 13, 2025, successfully obtaining the "ISO 10002:2018 Customer Complaint Handling Management System Validation" certification.

c. Governance:

- 1) To strengthen the capability for collecting, utilizing, and compiling sustainability information, the Bank established the "Sustainability Information Management Regulations" in September 2025 to enhance the quality of sustainability information disclosure.
- 2) The Bank completed the 2025 TCFD report and simultaneously disclosed the implementation of the Taskforce on Nature-related Financial Disclosures (TNFD); furthermore, the Bank continued to conduct third-party verification of the TCFD model maturity and has obtained the highest level of certification, "Level-5+: Excellence" for three consecutive years, demonstrating the Bank's high level of maturity and governance effectiveness in climate and nature risk management and information disclosure.
- 3) The Bank continued to review the achievement of its science-based reduction targets (SBT) and is moving toward the goal of 2050 Net Zero Emissions.



President

Kuo-Chung Lee

- 4) In 2025, the Bank once again obtained Level A certification from the Taiwan Intellectual Property Management System (TIPS) issued by the Department of Industrial Development, Ministry of Economic Affairs, demonstrating that the Bank's intellectual property management is moving toward "normalization" and deeply integrating intellectual property protection with the corporate governance framework of ESG sustainable operations.
- d. Domestic and international sustainability awards (Note1)

(4) Budget Implementation

- A. The annual average balance of deposits was NT\$2,110.117 billion, for an achievement rate of 100.34%.
- B. The annual average balance of outstanding loans was NT\$1,662.096 billion, for an achievement rate of 101.26%.
- C. The foreign exchange transactions amounted to US\$76.588 billion, for an achievement rate of 108.73%.

(5) Revenues, Expenditures, and Profitability

- A. Net income for 2025 amounted to NT\$35.088 billion; bad debt expense, commitment, and provision for guarantee liabilities totaled NT\$2.324 billion; operating expenses were NT\$17.519 billion; before-tax net income from continuing operations was NT\$15.245 billion; net profit after tax was NT\$12.232 billion; return on assets ratio (after-tax) amounted to 0.50%; return on equity ratio (after-tax) amounted to 8.79%; net profit margin (after-tax) was 34.86%, and earnings per share (after-tax) was NT\$1.26.
- B. Net income before taxes (excluding provisions) in 2025 amounted to NT\$17.569 billion, an increase of NT\$65 million over 2024. NT\$2.324 billion was allocated as an allowance for bad debts in order to strengthen credit risk appetite. Before-tax net profit for 2025 amounted to NT\$15.245 billion, an increase of NT\$1.182 billion over 2024, primarily due to an increase in net interest revenue and net service fee revenue.
- C. The non-performing loan (NPL) ratio at the end of 2025 stood at 0.16%, a decrease of 0.01% compared with the end of 2024. The bad-debt coverage ratio was 830.51%, an increase of 39.67% over the end of 2024.

Note 1. Please refer to 4. 2025 Sustainability Performance in VII. Sustainable Development Report.

(6) Research and Development

- A. Establishment of an Exclusive Unit for Industry Research
 - a. During 2025, 51 weekly reports on domestic and overseas economic and financial situation, 96 industrial dynamics reports, 12 domestic and overseas economic situation and industry overview reports, 12 monthly reports on industry trends, and 4 quarterly reports on prospects of domestic industries were completed.
 - b. Elite professionals from industry, government, and academia are invited to speak on an occasional basis to help the Bank's employees understand the latest trends in industrial development.
- B. Encouragement of Innovation and Professionalism in Line with Business Development Needs
 - a. Business lectures are held on a scheduled basis and a wide variety of digital learning courses are offered to encourage employees to engage in further on-the-job studies and absorb new knowledge that will strengthen their competitiveness and enhance their professional know-how.
 - b. In terms of R&D patents, the Bank continues to accumulate FinTech innovation momentum. In 2025, a total of 30 new financial patents were added, including 11 invention patents and 19 new utility model patents, and the Bank has once again been included in the "Top 100 Domestic Legal Entity Patent Applications" by the Intellectual Property Office of the Ministry of Economic Affairs.

2. Business Plan for 2026

(1) Operating Directions and Policies

- A. Diversify Revenue Streams and Expand Asset Size
 - a. Consolidate the foundation of corporate banking and explore diverse business opportunities.
 - Deepen the management of corporate banking customers and strengthen the maintenance of existing customers.
 - Integrate cross-departmental resources to create one-stop financial services.
 - Strengthen cooperation between the head office and branches, and implement proactive care and diligent visitation.
 - b. Complete the wealth management layout and expand the development of personal banking.
 - Strengthen the profit contribution of the personal banking business group and conduct precise customer management.
 - In response to the trend of second-generation wealth management, implement the transformation of wealth management.
 - c. Strengthen financial operations and enhance overseas momentum.
 - Prudently respond to global financial situations and risk changes, and dynamically adjust investment portfolios and capital allocation.
 - Expand the business momentum of overseas branches, increase the loan-deposit spread and strengthen profitability.
- B. Deepen Digital Empowerment to Achieve Profit Goals
 - a. Build intelligent operations and accelerate system upgrades.
 - Promote the upgrade of core and business systems to build an efficient and agile operating framework.
 - Use digital-driven innovation to refine customer user experience.
 - b. Precisely insight into customer segments and enhance marketing synergy.
 - Analyze characteristics and needs of various customer segments through Big Data to plan appropriate products and formulate marketing schemes.
 - Develop diverse products and services based on customer needs to promote cross-selling.
 - c. Integrate internal resources to achieve profit goals.
 - Proactively explore potential customer needs and deepen business relations.
 - Integrate internal resources and strengthen cross-business line marketing.
- C. Strengthen Risk Management and Enhance Capital Adequacy Ratio
 - a. Strengthen risk management and enhance financial resilience.
 - Enhance the return on risk-weighted assets through reasonable lending interest rate pricing.
 - Strengthen the linkage between lending and return on risk-weighted assets in performance evaluation.

- b. Focus on resource allocation and optimize asset structure.
 - Adjust the deposit customer structure, and increase the demand deposit ratio to reduce funding cost.
 - Strengthen the credit guarantee mechanism for SMEs and prioritize the undertaking of low-risk weighted business.
- c. Refine control mechanisms to avoid the occurrence of risks.
 - Improve the market risk management framework to effectively control exposure in financial product transactions.
 - Strengthen personnel risk awareness and operational compliance.
- D. Optimize Management Mechanisms and Maintain Asset Quality
 - a. Reduce loan risk and avoid the occurrence of overdue loans.
 - Strictly control and manage from the source of credit investigation and loan processes, and continue to refine loan policies and internal credit rating models.
 - Strengthen post-loan management, proactively control potential overdue cases, and improve collection efficiency.
 - b. Operates steadily and prudently, and strengthen risk monitoring.
 - Uphold the principle of stable operation and strengthen the monitoring of various risk indicators.
 - Keenly grasp market and industrial changes to cultivate forward-looking risk awareness.
 - c. Optimize asset allocation and enhance asset quality.
 - Strengthen the management of the Liquidity Coverage Ratio (LCR) and increase the proportion of eligible high-quality liquid assets.
 - Adjust investment portfolios while balancing capital gains and profitability.
- E. Steady Compliance and Internal Control to Build a Sustainable Future
 - a. Sound corporate governance and cultivate operating resilience.
 - Implement internal audit and internal control systems to shape a corporate culture of compliance.
 - Refine anti-fraud measures and establish early warning indicators and anti-fraud models.
 - Devote to building a financial-friendly service environment, improve various measures, and sound the customer complaints processing mechanism.
 - Emphasize cybersecurity awareness, continue to strengthen the cybersecurity literacy of employees, and complete the cybersecurity governance framework.
 - b. Focus on talent sustainability and build long-term strength.
 - According to business development needs, promote professional human resources training and competency cultivation.
 - Optimize the office business environment, enhance employee welfare, and create a friendly workplace atmosphere.
 - c. Implement sustainable finance and promote prosperity and common good.
 - Thoroughly implement the concept of sustainable operation, integrate ESG issues into operating strategies, and proactively develop diverse green financial products.
 - Implement SBT carbon reduction targets, and execute and refine responsible investing and financing policies.
 - Strengthen information transparency and disclose the Bank's ESG implementation results and business overview through diverse channels.

(2) Business Targets

To give equal weight to the protection of shareholder interests, improve the capital structure, and enhance asset quality, the Bank has set the following targets in consideration of the Directorate General of Budget, Accounting and Statistics for 2026.

- A. Annual average deposit balance: NT\$2,207.975 billion.
- B. Annual average balance of loans outstanding: NT\$1,751.198 billion.
- C. Total foreign exchange transactions: US\$83.898 billion.



3. Future Development Strategies

- (1) Cultivate SME core businesses, uphold the customer-centric spirit, integrate cross-departmental financial resources, and develop products and services that are closer to customer needs to achieve the vision of becoming the bank of first choice for SMEs.
- (2) Drive the profit engine, expand the revenue landscape, optimize asset quality, and sound the capital structure to pursue growth in business performance on a steady operating foundation.
- (3) Collect innovation capacity, promote intelligent financial transformation, deepen the application of AI and emerging technologies, drive system upgrades and business model innovation, strengthen the value of data empowerment, and deepen the management of customer segments to lay the foundation for long-term competitive advantage.
- (4) Implement ethical corporate management, promote zero tolerance for compliance and internal control, strengthen anti-money laundering and countering the financing of terrorism (AML/CFT), emphasize financial inclusion, and refine fair treatment of customers to promote sound management.
- (5) Emphasize human resources development, cultivate all-around professional financial talents, integrate diverse learning resources and incentive measures, and create an organizational culture of continuous innovation and growth.
- (6) Implement sustainable operations, respond to net-zero carbon emissions and international sustainability initiatives, continue to play the role of a leader in sustainable financial capital, deepen development in all aspects of ESG, and move toward a future of prosperity and common good.

4. Influences from the External Competitive Environment, Legal Environment, and the Overall Economy

(1) Impact of the External Competitive Environment and Regulatory Environment

- A. To implement the purpose and mission of the Bank's establishment to serve SMEs, and in the environment where competition in the SME lending market is becoming increasingly fierce, and responding to challenges brought by trends in digital transformation, compliance, and sustainable development, the Bank will continue to invest in the cultivation of talents in professional fields such as sustainable operations, financial technology, and diverse expertise, strengthen employees' professional capabilities and sense of responsibility, and create a forward-looking and inclusive corporate culture, so as to flexibly respond to external environmental changes and maintain overall competitiveness.
- B. Benefiting from the strong profitability of the technology industry, salary growth, and the active performance of the capital market, Taiwan's individual wealth continues to climb, and the scale of individual wealth of the high-net-worth segment with more than NT\$100 million continues to grow rapidly. As of the end of 2025, the government had approved 21 banks to conduct high-net-worth business. The Bank is also formulating related product and service systems and will apply for a high-net-worth business permit in due course; by virtue of the Bank's existing foundation in SME financial services, the Bank will deepen relationships with corporate owner customer segments and further extend to wealth management services to grasp development opportunities with growth potential.

(2) Impact of the Overall Operating Environment

Looking ahead to 2026, due to the high risks remaining in U.S. tariff policies and geopolitics, global economic development still possesses variables. Among them, the U.S. economic growth rate is expected to slow down, and the main upside risk for inflation comes from tariffs; however, the AI investment boom and moderate fiscal stimulus are expected to partially offset the drag caused by tariffs on real income and traditional corporate investment. Europe's highly open economy is easily affected by trade restrictions, so continuous trade policy uncertainty and geopolitical tensions may exert pressure on the European economy. Although China's economic growth is expected to remain resilient, economic imbalances remain significant due to weak domestic demand and deflationary pressure; therefore, the main policy focus will fall on handling supply and



Taiwan Business Bank won the National Brand Yushan Award for the 5th consecutive time and received the Outstanding Enterprise Award for the first time. Vice President Bi-Khim Hsiao presented the Award to the Bank's President, Kuo-Chung Lee (right).

demand imbalances, and economic growth may show a trend of being stronger in the first half of the year and slowing down in the second half. Domestically, as the long-term trend of AI technology and related application development becomes increasingly established, and coupled with various governments actively promoting Sovereign AI, relevant hardware demand continues to be strong. Taiwan has a complete and advantageous local industry supply chain, and high-end semiconductor process capacity will continue to come online, both of which will bolster export growth momentum. In terms of private consumption, along with good profitability of listed and OTC companies, which helps with salary adjustments and increased dividend distribution amounts, this will bolster household disposable income. The popularity of AI applications pushes up the replacement demand for electronic products, and together with the continuation of the cross-border travel boom, this helps support consumption momentum. Regarding fixed investment, the trend of expanding capacity in 2026 remains unchanged, and the expansion of fleets by airline operators supports investment momentum; but due to the high base effect, according to the forecast of the Directorate General of Budget, Accounting and Statistics of the Executive Yuan, Taiwan's economic growth rate in 2026 will be lower than that in 2025.

5. Results of Latest Credit Rating

Date of Rating	Rating Institution	Ratings		Outlook
		Long-term Credit	Short-term Credit	
2026.1.26	Taiwan Ratings	twAA-	twA-1+	Positive
2026.1.26	Standard & Poor's	BBB+	A-2	Positive



II Corporate Governance Report

- | | |
|----|--|
| 15 | 1. Directors and Management Team |
| 37 | 2. Operations of Corporate Governance |
| 60 | 3. CPA Professional Fees |
| 60 | 4. Information on Changing CPAs |
| 60 | 5. The Bank's chairman, president, or any manager in charge of finance or accounting matters who has, in the most recent year, held a position at the accounting firm of its CPA or at an affiliated enterprise |
| 61 | 6. For 2025 and up to the end of February 2026, changes in Shareholdings of Directors, Executive Officers, and Shareholders Conform to the Requirements under Article 11 of the Regulations Governing the Same Person or Same Concerned Party Holding the Issued Shares with Voting Rights over a Particular Ratio of a Bank |
| 66 | 7. Information Disclosing the Relationship among Top Ten Shareholders in the Relationship of Related Parties or Spouses, Relatives within the Second Degree of Kinship |
| 67 | 8. Shareholding in the Same Investee Company of a Business Directly or Indirectly Controlled and Managed by Directors, President, Executive Vice Presidents, and SVP & GM of Departments and Branches, and the Consolidated Shareholding Ratio |



1. Directors and Management Team

(1) Board of Directors



Chairman

Chia-Hsiang Lee



Managing Director
(President)

Kuo-Chung Lee



Managing Director
(Independent Director)

Xin-Wu Lin



Managing Director

Tzu-Hao Tsai



Director
(Independent Director)

Jin-Long Liu



Director
(Independent Director)

Yung-Cheng Chuang



Director
(Independent Director)

Mi-Hsiu Chiang



Director
(Independent Director)

Shao-Yuan Chang



Director

Hung-Sheng Yu



Director

Chun-Hsien Yeh



Director

Ming-Huei Chen

A. Board of Directors

December 31, 2025

Title	Nationality	Name	Gender/ Age	Date Elected	Tenure (17th)	Initial Inauguration Date	Shareholding On Inauguration		Current Shareholding		Shareholding By Self, Spouse & Minor Children		Shareholding Under Other's Title		Major Experience & Education	Concurrent Positions at the Bank and Other Companies	Being the Spouse or Relative within the Second Degree of Kinship of Other Managers, Directors, or Supervisors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relationship
Chairman	R.O.C.	Chia-Hsiang Lee (Ministry of Finance Representative) (Note 1)	Male/ 61-70 years old	Apr. 10, 2025	Jun. 21, 2024 to Jun. 20, 2027	Apr. 10, 2025	170,754,019	2.08	201,814,174	2.08	0	0	0	0	Education: MBA, University of Dallas Experience: Managing Director & President, First Commercial Bank; Chairman, First Commercial Bank (USA); Director & President, First Commercial Bank (USA); E.V.P., First Commercial Bank & E.V.P./Chief Strategy Officer/Spokesperson, First Financial Holding Co., Ltd.; E.V.P., First Commercial Bank; Chairperson, International Finance Committee, BAROC; Chief of Overseas Business Admin. Division, First Commercial Bank; Director, First Commercial Bank (USA); General Manager of New York Branch & Toronto Branch, First Commercial Bank	Supervisor, Taiwan Asset Management Corporation; Director, Taipei Financial Center Corp.	None	None	None
Managing Director & President	R.O.C.	Kuo-Chung Lee (Ministry of Finance Representative)	Male/ 51-60 years old	Aug. 14, 2024	Jun. 21, 2024 to Jun. 20, 2027	Aug. 14, 2024	170,754,019	2.08	201,814,174	2.08	106,000	0	0	0	Education: Executive Master of Business Administration in International Finance (EMBA), National Taipei University Experience: Acting Chairman, Taiwan Business Bank; Director, Sunsho Development Associated Inc.; President, Agricultural Bank of Taiwan Co., Ltd.; Managing Director, Agricultural Credit Guarantee Fund.; Chairman, Agricultural Financing Insurance Brokers Co., Ltd.; Director, BNP Paribas Cardif TCB Life Insurance Co., Ltd.; Director, TWMP.; Chairman of the Research and Development Committee of the Bankers Association of the Republic of China; E.V.P. of Taiwan Cooperative Bank; E.V.P. & General Auditor of Taiwan Cooperative Bank; S.V.P. & Chief Secretary, Secretariat, Board of Director, Taiwan Cooperative Bank; S.V.P. & Chief Corporate Secretary, Secretariat Department, Board of Director, Taiwan Cooperative Holdings	President, Taiwan Business Bank; Supervisor, Taiwan Small & Medium Enterprise Counseling Foundation; Director, Small & Medium Enterprise Credit Guarantee Fund of Taiwan	None	None	None

Title	Nationality	Name	Gender / Age	Date Elected	Tenure (17th)	Initial Inauguration Date	Shareholding On Inauguration		Current Shareholding		Shareholding By Self, Spouse & Minor Children		Shareholding Under Other's Title		Major Experience & Education	Concurrent Positions at the Bank and Other Companies	Being the Spouse or Relative within the Second Degree of Kinship of Other Managers, Directors, or Supervisors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relationship
Managing Director	R.O.C.	Mei-Ling Liang (Bank of Taiwan Representative)	Female/ 61-70 years old	Mar. 19, 2025	Jun. 21, 2024 to Jun. 20, 2027	Mar. 19, 2025	1,333,153,090	16.21	1,575,653,636	16.21	0	0	0	0	Education: Master, Tamkang University Department of Management Sciences Experience: Director of General Affairs Department, Bank of Taiwan; Manager, Quixian Branch of Bank of Taiwan; Director, Hua Nan Commercial Bank Ltd.	Director of General Affairs Department, Bank of Taiwan	None	None	None
Managing Director (Independent Director)	R.O.C.	Xin-Wu Lin	Male/ 51-60 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jun. 29, 2018	0	0	1,101	0	1,101	0	0	0	Education: Ph.D., Department of Economics, National Taiwan University Experience: Managing Director (Independent), Taiwan Business Bank, Ltd.; Independent Director, FITech Co., Ltd.; Director (Independent), Land Bank of Taiwan; Commissioner, the 6th term of the Taiwan Fair Trade Commission; Chief Antitrust Compliance Officer, AU Optronics Corporation; Full-time Researcher & Director, Research Division II, Taiwan Institute of Economic Research; Full-time Associate Researcher & Director, Research Division III, Taiwan Institute of Economic Research; Director of the Cybersecurity Center, Taiwan Institute of Economic Research	Vice President & Researcher, Taiwan Institute of Economic Research; Independent Director, Daxin Materials Corp.	None	None	None
Managing Director	R.O.C.	Tzu-Hao Tsai (Bank of Taiwan Representative)	Male/ 41-50 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jan. 20, 2020	1,333,153,090	16.21	1,575,653,636	16.21	0	0	0	0	Education: Ph.D., Department of Finance, National Taiwan University Experience: Director, Taiwan Business Bank, Ltd.; Professor, Assistant Professor, Department of Quantitative Finance, National Tsing Hua University; Director of Taiwan Risk and Insurance Association; Research Committee Member of Risk and Insurance Research Center of National Chengchi University	Professor, Department of Quantitative Finance, National Tsing Hua University; Independent Director, Jetbest Corporation; Director, TBB International Leasing Co., Ltd.	None	None	None
Director	R.O.C.	Ho-Chyuan Chen (Bank of Taiwan Representative)	Male/ 61-70 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jul. 19, 2022	1,333,153,090	16.21	1,575,653,636	16.21	0	0	0	0	Education: PhD in Economics, Texas A&M University Experience: Professor, Department of Financial Operations, National Kaohsiung University of Science and Technology; Director, Department of Financial Operations, Kaohsiung University of Science and Technology; Professor, Department of Risk Management & Insurance, National Kaohsiung University of Science and Technology; Acting Director, Department of Financial Management, Kaohsiung University of Science and Technology; Professor, Department of Economics, National Chung Cheng University; Director, Department of Economics, National Chung Cheng University; Director, Department of Economics, National Chung Cheng University; Director, Business Administration Industry-University Bridging Center, School of Management, National Chung Cheng University; Director, Center for Economic Strategies and Policy Evidence, School of Management, National Chung Cheng University; Director, Hua Nan Financial Holdings Co., Ltd.; Quarterly Editorial Committee Member, Fair Trade Commission	Professor, Department of Economics, CCU; Quarterly Editorial Committee Member, Fair Trade Commission	None	None	None
Director	R.O.C.	Shu-Yi Wang (Ministry of Finance Representative)	Female/ 51-60 years old	Dec. 5, 2024	Jun. 21, 2024 to Jun. 20, 2027	Dec. 5, 2024	170,754,019	2.08	201,814,174	2.08	0	0	0	0	Education: Bachelor of Department of Public Finance, Feng Chia University Experience: Deputy team leader Of Treasury Affairs Management Division, National Treasury Administration; Ministry of Finance; Special member and director of the Secretariat Office of the Treasury Department of the Ministry of Finance; Chief, Financial Planning Group, National Treasury Administration, Ministry of Finance; Section Chief, Secretary's Office, National Treasury Administration, Ministry of Finance	Leader Of Treasury Affairs Management Division, National Treasury Administration, Ministry of Finance; Member of the Legal Affairs Committee of the Directorate-General of Budget, Accounting and Statistics, Executive Yuan; Member of the Water Resources Operation Fund Management Committee of the Ministry of Economic Affairs	None	None	None
Director	R.O.C.	Hung-Sheng Yu (Ministry of Finance Representative)	Male/ 61-70 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jul. 1, 2013 (Note 2)	170,754,019	2.08	201,814,174	2.08	33,786	0	0	0	Education: M.S., Executive Master of Business Administration, Ling Tung University Experience: Director, Taiwan Business Bank (Ministry of Finance Representative); Member & Director & Managing Director, TBB Industry Union; Supervisor, Taiwan Federation of Financial Unions; Member, Labor Dispute Arbitration Committee, Ministry of Labor; Member, Basic Salary Review Committee, Ministry of Labor; Managing Director, Taiwan Confederation of Trade Unions; Supervisor, Taiwan Federation of Labor	Deputy Manager, Changhua Branch Of Taiwan Business Bank	None	None	None



Title	Nationality	Name	Gender/Age	Date Elected	Tenure (17th)	Initial Inauguration Date	Shareholding On Inauguration		Current Shareholding		Shareholding By Self, Spouse & Minor Children		Shareholding Under Other's Title		Major Experience & Education	Concurrent Positions at the Bank and Other Companies	Being the Spouse or Relative within the Second Degree of Kinship of Other Managers, Directors, or Supervisors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relationship
Director	R.O.C.	Chun-Hsien Yeh (National Development Fund, Executive Yuan Representative)	Male/ 51-60 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jul. 20, 2021	482,381,505	5.87	570,126,700	5.87	0	0	0	0	Education: Ph.D. in Economics, University of Rochester Experience: Dean, Chung-Hua Institution for Economic Research; Deputy Dean, Chung-Hua Institution for Economic Research; Jointly Appointed Professor, Department of Economics, NCU; Jointly Appointed Professor, Graduate Institute of Industrial Economics, NCU; Adjunct Research Fellow, Institute of Economics, Academia Sinica; Visiting Assistant Professor, Department of Economics, SMU, Singapore; Associate Professor, School of Economics, NCU; Assistant Research Fellow, Institute of Economics, Academia Sinica	Chairman, National Development Council; Director, Taiwan Semiconductor Manufacturing Company, Ltd.	None	None	None
Director	R.O.C.	Ming-Huei Chen (TBB Industry Union Representative)	Male/ 51-60 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jul. 20, 2021 (Note 2)	4,766,298	0.05	5,910,849	0.05	1,529	0	0	0	Education: Master, Department of Finance, ShuTe University Experience: Director, Taiwan Business Bank; Employee, Taiwan Business Bank; Managing Director, TBB Industry Union; Representative of the Taiwan Federation of Trade Unions; Executive Director of the National Federation of Trade Unions	Chairman, TBB Industry Union	None	None	None
Director	R.O.C.	Che-Nan Wang	Male/ 81-90 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jul. 22, 2012	16,680,709	0.20	20,024,109	0.20	20,024,109	0.20	0	0	Education: B.A., Kindai University, JPN Experience: Director, Taiwan Business Bank; Member, Overseas Community Affairs Council, Republic of China; Director, Taichung Commercial Bank Co., Ltd.	Member, Overseas Community Affairs Council, Republic of China	None	None	None
Director (Independent Director)	R.O.C.	Jin-Long Liu	Male/ 81-90 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jun. 29, 2018	0	0	0	0	0	0	0	0	Education: Ph.D., Department of Economics, North Carolina State University, USA Experience: Independent Director, Taiwan Business Bank; Professor, Graduate Institute of Industrial Economics, National Central University; Associate Professor, Graduate Institute of Industrial Economics, National Central University; Director, Graduate Institute of Industrial Economics, National Central University; Visiting Associate Professor, Duke University; Visiting scholar, Foundation for Scholarly Exchange; Supervisor, Integrated Service Technology Inc.; Member, Recycling Fund Management Committee of Environment Protection Administration; Member & Team Convener, Resource Recycling Fee Review Committee of Environment Protection Administration	Member of the Recycling Fee Rate Review Committee of the Ministry of Environment, Executive Yuan and convener of the group	None	None	None
Director (Independent Director)	R.O.C.	Yung-Cheng Chuang	Male/ 81-90 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jul. 20, 2021	0	0	0	0	0	0	0	0	Education: Doctor of Juridical Science (S.J.D.), Indiana University, Bloomington, USA Experience: Independent Director, Taiwan Business Bank; Vice Dean & Professor, School of Law, Soochow University; Director of the 20th Board of Directors, Taiwan Stock Exchange Corporation; Director of the 4th and 5th Board of Directors, Securities and Futures Investors Protection Center; Director of the 3rd and 4th Board of Directors, Taiwan Insurance Guaranty Fund Chairman of Ombudsman; Committee & President, Financial Ombudsman Institution Management Committee; Member, Securities and Futures Institute Director of the Board, Taiwan Insurance Law Association; Independent Director, Fubon Hyundai Life Insurance Co., Ltd.; Member of the Labor Funds Supervisory Committee, Ministry of Labor; Executive Yuan	Dean, School of Law, Soochow University; Director of the 20th Board of Directors, Taiwan Stock Exchange Corporation; Independent Director, Fubon Hyundai Life Insurance Co., Ltd.	None	None	None
Director (Independent Director)	R.O.C.	Shao-Yuan Chang	Male/ 71-80 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jul. 20, 2021	0	0	0	0	0	0	0	0	Education: Master's Degree in Land Economics, National Chengchi University Experience: Independent Director, Taiwan Business Bank; Director, IPASS Corporation; Director, YangMing Marine Transport Corp.; Deputy Mayor, Tainan City Government; Director, Finance and Local Tax Bureau, Tainan City Government; Director, Department of Finance, Tainan City Government; Deputy Director, Department of Finance, Tainan City Government	None	None	None	None
Director (Independent Director)	R.O.C.	Mi-Hsiu Chiang	Male/ 51-60 years old	Jun. 21, 2024	Jun. 21, 2024 to Jun. 20, 2027	Jun. 21, 2024	0	0	0	0	0	0	0	0	Education: Ph.D., Institute of Quantitative Finance, Imperial College London, UK Experience: Acting Vice Dean, Acting Director of Post-graduate Program, College of Global Banking and Finance, National Chengchi University; Member, Futures Industry Development Fund Management Committee, Securities & Futures Institute; Member, Research and Development Committee, The Bankers Association of the Republic of China; Advisory Committee Member, Center for Research in Econometric Theory and Applications (CRETA), National Taiwan University; Director, Professor, Associate Professor, Assistant Professor, Department of Finance, National Chengchi University	Professor, Department of Finance, National Chengchi University	None	None	None

Note 1: If the position of Chairman and the President or an equivalent position (chief manager) are taken by the same person, or are spouses or are the first degree of kinship, describe the relevant information of reason, rationale, necessity, and response measures: No such matters.

Note 2: Previous term of Director Hung-Sheng Yu: July 1, 2013 to June 30, 2014 (TBB Industry Union Representative); previous term of Director Ming-Huei Chen: July 20, 2021 to July 19, 2022 (TBB Industry Union Representative)

B. Major Shareholders of Legal Person Shareholders

December 31, 2025

Legal Person Shareholder	Major Shareholders of Legal Person Shareholders
Ministry of Finance	Government Agency
National Development Fund , Executive Yuan	Government Agency
Bank of Taiwan Co., Ltd.	Taiwan Financial Holding Co., Ltd. (100%)
TBB Industry Union	Juridical Association

C. Major Shareholders of Major Legal Person Shareholders of the Bank

December 31, 2025

Legal Person	Major Shareholders of the Legal Person
Taiwan Financial Holdings Co., Ltd.	Ministry of Finance (100%)

D. Professional Knowledge and Independence of Directors

December 31, 2025

Name	Item	Qualification and Experience	Independence	Number of Other Public Companies Serving as an Independent Director
Chia-Hsiang Lee		<ol style="list-style-type: none"> Has 5 years or more of working experience as a bank manager or above and has professional qualifications in banking, accounting, finance, risk management, human resources, etc. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Is not an employee at TBB or any of its subsidiaries. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0
Kuo-Chung Lee		<ol style="list-style-type: none"> Has 5 years or more of working experience as a bank manager or above and has professional qualifications in banking, accounting, finance, risk management, human resources, etc. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0
Xin-Wu Lin		<ol style="list-style-type: none"> Served as the Vice President & Researcher of Taiwan Institute of Economic Research; previously served as an independent director of banks and other publicly listed companies; a member of TBB's Audit Committee, Remuneration Committee, Sustainable Development Committee and Digital Transformation Committee, with professional qualifications in banking, accounting, finance, risk management, human resources, etc. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement. Does not have a spouse or relative within the second degree of kinship with other directors. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last 2 years. Has not served as a senior manager of the Bank or any of its subsidiaries. 	1



Name	Item Qualification and Experience	Independence	Number of Other Public Companies Serving as an Independent Director
Mei-Ling Liang	<ol style="list-style-type: none"> Has 5 years or more of work experience as a bank manager or above; has professional qualifications in banking, accounting, risk management, human resources, etc. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Is not an employee at TBB or any of its subsidiaries. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0
Chun-Hsien Yeh	<ol style="list-style-type: none"> Served as the Chairman of the National Development Council and the Director of Taiwan Semiconductor Manufacturing Company, Ltd.; previously served as the Dean & Deputy Dean of the Chung-Hua Institution for Economic Research, a researcher at the Institute of Economics, Academia Sinica, a university professor, and a managing director of a bank; has professional qualifications in banking, accounting, finance, risk management, human resources, etc. Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Is not an employee at TBB or any of its subsidiaries. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0
Hung-Sheng Yu	<ol style="list-style-type: none"> Has 5 years or more of working experience at a bank and has professional qualifications in banking, accounting, finance, risk management, human resources, etc. Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0
Shu-Yi Wang	<ol style="list-style-type: none"> Served as the Leader Of Treasury Affairs Management Division, National Treasury Administration, Ministry of Finance; previously served at the Secretary's Office & Financial Planning Group, National Treasury Administration, Ministry of Finance; has professional experience in administrative management, finance and taxation, asset management and financial planning. Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Is not an employee at TBB or any of its subsidiaries. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0
Ho-Chyuan Chen	<ol style="list-style-type: none"> Served as the Professor of Department of Economics, National Chung Cheng University; previously served as the Director of Hua Nan Financial Holdings Co., Ltd.; has professional qualifications in banking, accounting, finance, risk management, economics, law, etc. Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Is not an employee at TBB or any of its subsidiaries. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0
Tzu-Hao Tsai	<ol style="list-style-type: none"> Served as the Professor of the Department of Quantitative Finance, National Tsing Hua University, and the Managing Director and a member of the Accountability Committee at Taiwan Business Bank; has professional qualifications in banking, accounting, finance, risk management, etc. Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Is not an employee at TBB or any of its subsidiaries. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	1
Ming-Huei Chen	<ol style="list-style-type: none"> Has more than 5 years of working experience in banking industry, with professional qualifications in banking, accounting, finance, risk management, etc. Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0

Name	Item	Qualification and Experience	Independence	Number of Other Public Companies Serving as an Independent Director
Che-Nan Wang		<ol style="list-style-type: none"> Has served as a bank director for more than 10 years and has professional qualifications in business, finance, banking, and human resources. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not have a spouse or relative within the second degree of kinship who is also a TBB's director. Is not an employee at TBB or any of its subsidiaries. Has not worked at TBB's external audit institution or as a partner of the audit institution. Has not served as a member of the senior management of TBB's consulting firm. 	0
Jin-Long Liu		<ol style="list-style-type: none"> Served as the Independent Director of the Bank; previously served as a professor at the Graduate Institute of Industrial Economics, National Central University and an independent director of a bank for more than 5 years; a member of TBB's Audit Committee, Remuneration Committee, Sustainable Development Committee and Digital Transformation Committee, with professional qualifications in banking, securities, accounting, finance, risk management, economics, etc., Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement. Does not have a spouse or relative within the second degree of kinship with other directors. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years. Has not served as a senior manager of the Bank or any of its subsidiaries. 	0
Yung-Cheng Chuang		<ol style="list-style-type: none"> Served as the Dean of School of Law, Soochow University; specialized in financial regulations, such as the Securities and Exchange Act, Financial Law, and the Company Act; familiar with compliance of publicly listed companies, financial consumer protection, securities and futures trading and operation, insurance laws in the financial field; a member of TBB's Audit Committee, Remuneration Committee and Sustainable Development Committee, with professional qualifications in banking, securities, insurance, law, etc. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement. Does not have a spouse or relative within the second degree of kinship with other directors. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years. Has not served as a senior manager of the Bank or any of its subsidiaries. 	1



Name	Qualification and Experience	Independence	Number of Other Public Companies Serving as an Independent Director
Shao-Yuan Chang	<ol style="list-style-type: none">1. Served as the Independent Director of TBB; previously served as a director of publicly listed companies, the deputy mayor of Tainan City Government, the head of the Finance and Local Tax Bureau of Tainan City Government, the director of the Finance Department of Tainan City Government, and the deputy head of the Finance Department of Tainan City Government; a member of TBB's Audit Committee, Remuneration Committee and Accountability Committee; has the experience of providing consulting service to grass-roots financial institutions and credit cooperatives during his tenure in Tainan City and the professional qualifications in banking, accounting, finance, risk management, human resources and taxation.2. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks".3. Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies".4. Has not been involved in any of the situations set forth in Article 30 of the Company Act.	<ol style="list-style-type: none">1. Dose not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement.2. Does not have a spouse or relative within the second degree of kinship with other directors.3. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates.4. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee.5. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years.6. Has not served as a senior manager of the Bank or any of its subsidiaries.	0
Mi-Hsiu Chiang	<ol style="list-style-type: none">1. Served as the Professor of Department of Finance, National Chengchi University; previously served as the Acting Vice Dean, Acting Director of Post-graduate Program, Professor of College of Global Banking and Finance, National Chengchi University; Member of the Futures Industry Development Fund Management Committee, Securities & Futures Institute; Member of the Research and Development Committee, the Bankers Association of the Republic of China; Advisory Committee Member of Center for Research in Econometric Theory and Applications (CRETA), National Taiwan University; has long-term experience in financial education; a member of TBB's Audit Committee, Remuneration Committee and Accountability Committee; has the professional qualifications in banking, accounting, finance, securities, and risk management.2. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks".3. Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies".4. Has not been involved in any of the situations set forth in Article 30 of the Company Act.	<ol style="list-style-type: none">1. Dose not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement.2. Does not have a spouse or relative within the second degree of kinship with other directors.3. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates.4. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee.5. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years.6. Has not served as a senior manager of the Bank or any of its subsidiaries.	0

E. Board diversity and independence:

a. Board diversity:

To strengthen corporate governance and enhance the sound development of the composition and structure of the Board of Directors, the Bank has proposed a board diversity policy, so that board members' diverse capabilities in different fields can be complemented. The Bank's Corporate Governance Best Practice Principles stipulate that directors who serve as managers at the Bank concurrently are not advised to account for more than one-third of total directors. In order to meet the Bank's operational, business model and development needs, the Bank's board diversity policy covers the two criteria below:

- 1) Basic qualification and value: Gender, age, nationality, race, and culture.
- 2) Professional knowledge and skills: Professional background (such as law, accounting, industry, finance, marketing, or technology), professional skills, and industry experience.

The board members shall generally possess the knowledge, skills, and qualities necessary to perform their duties, so as to achieve the Bank's ideal goals of corporate governance and enable the Board as a whole to possess the capabilities including operational judgment, accounting, financial analysis, business management, risk management, crisis management, industry knowledge, international market perspective, leadership, and decision-making.

b. Independence of the Board:

The Bank values the independence of the Board, and specially set out in the regulations that the number of directors served concurrently by the Bank's managers shall not exceed one-third of the total number of directors; independent directors shall not serve concurrently as directors (including independent directors) or supervisors of four or more than four listed and OTC companies; or supervisors shall not concurrently serve as independent directors of more than three other publicly traded companies; the consecutive term of office of independent directors shall not exceed three terms, and the Chairman shall not be the same person as the President. The current Board of Directors include one director with managerial status and five independent directors, who all meet the independence criteria set by the competent authority. Also, the Bank's directors concurrently serve as directors or independent directors in no more than three other companies. The Chairman and the President are not the same person and are not spouses or relatives within the first degree of kinship. Additionally, the Bank's directors do not have any spouse or relative within the second degree of kinship who is also a director of TBB, which is in compliance with regulations. The independence of the Board is deemed to be achieved.

c. Implementation and goals of Board diversity:

The Board of Directors of the Bank consists of 15 directors, of which 3 work as employees concurrently, accounting for 20%; 6 are individual directors, accounting for 40%; and 1 is a director with managerial status, accounting for 6.6%. In addition, in order to place emphasis on gender equality in the composition of Board members, the goal will be to increase the number of female directors to one-third of the Board (currently 13 directors are males, accounting for 86.7%; 2 are females, accounting for 13.3%. In the future, we will seek the assistance of the legal person shareholders represented by the directors to give priority to female directors when re-appointing equity representatives). The members generally possess expertise and experience in banking, finance, risk management, and asset management. The relevant implementation status is as follows:

December 31, 2025

Core Item Name of Director	Year Appointed (Note 5)	Basic Composition					External Independence (Note 3)	Industry Experience				Professional Skills				Global Industry Classification Standard (GICS) Related Experience (Note 4)
		Nationality	Gender	Concurrent Role as Bank Employee	Age (Note 1)	Tenure of Independent Director (Note 2)		Bank	Securities	Insurance	Asset Management	Accounting	Finance	Risk Management	Human Resources	
Chia-Hsiang Lee	2025	R.O.C	Male		■		v	v	v	v	v	v	v	v	v	Finance
Kuo-Chung Lee	2024	R.O.C	Male	v	●			v	v	v	v	v	v	v	v	Finance
Tzu-Hao Tsai	2020	R.O.C	Male		○		v	v	v	v	v	v	v	v	v	Consumer Discretionary; IT
Mei-Ling Liang	2025	R.O.C	Female		■		v	v	v	v	v	v	v	v	v	Finance
Xin-Wu Lin	2018	R.O.C	Male		●	◆	v	v	v	v	v	v	v	v	v	Finance; Industry; IT
Hung-Sheng Yu	2013	R.O.C	Male	v	■			v	v	v	v	v	v	v	v	Finance
Shu-Yi Wang	2024	R.O.C	Female		●		v				v	v	v	v	v	Utilities
Ho-Chyuan Chen	2022	R.O.C	Male		■		v	v		v	v	v	v	v	v	Consumer Discretionary
Chun-Hsien Yeh	2021	R.O.C	Male		●		v	v		v	v	v	v	v	v	Finance; Industry; Consumer Discretionary
Ming-Huei Chen	2021	R.O.C	Male	v	●			v	v	v	v	v	v	v	v	Finance
Che-Nan Wang	2012	R.O.C	Male		▲		v	v	v		v		v	v	v	Finance; Consumer Discretionary
Jin-Long Liu	2018	R.O.C	Male		■	◆	v	v	v	v	v	v	v	v	v	Finance; Consumer Discretionary; IT
Yung-Cheng Chuang	2021	R.O.C	Male		●	◆	v	v	v	v			v	v	v	Finance; Consumer Discretionary
Shao-Yuan Chang	2021	R.O.C	Male		★	◆	v	v	v	v	v	v	v	v	v	Finance; Utilities
Mi-Hsiu Chiang	2024	R.O.C	Male		●	◇	v				v	v	v	v	v	Finance; Consumer Discretionary

Note 1 : ○ 41 to 50 ● 51 to 60 ■ 61 to 70 ★ 71 to 80 ▲ 81 to 90

Note 2 : ◇ Less than 3 years ◆ 3 to 9 years △ More than 9 years

Note 3 : TBB has a single track board of directors. External director independence is based on the following criteria. A director must be a non-executive director and meet 4 or more of the 9 benchmarks; 2 of which must be out of the first 3 benchmarks.

- (1) The Director does not serve as a senior manager of the Bank.
- (2) Directors and their family members have not received more than US\$60,000 from the Bank or any of its subsidiaries, except as permitted by the U.S. SEC4200.
- (3) Family members of directors do not hold senior management positions in the Bank or any of its subsidiaries.
- (4) Directors are not consultants to the Bank or its management team, and have no conflicts of interest with the Bank's consultants.
- (5) Directors have no conflicts of interest with the Bank's major customers or suppliers.
- (6) Directors have no service contract relationship with other enterprises or their management teams.
- (7) Directors have no conflicts of interest with major non-profit organizations that receive donations from the Bank.
- (8) Directors do not hold positions in external audit agencies or serve as partners.
- (9) Directors operate independently from the board of directors without any conflicts of interest.

※ Director Kuo-Chung Lee, Hung-Sheng Yu and Ming-Huei Chen are internal employees, so the criteria for external director independence do not apply to them.

Note 4 : Based on Tier 1 industry classification of the Global Industry Classification Standard (GICS), there are Consumer Discretionary (including education services, games, etc.) and Industry (including research and consulting services, etc.).

Note 5 : The average tenure of directors is 4.13 years.



(2) Information of President, Executive Vice President, SVP & GM and Managers of Departments and Branches



Executive Vice President

Tseng-Hsiang Yi



Executive Vice President

Kuo-Liang Tseng



Executive Vice President

Ying-Che Fang



Executive Vice President
(Appointed on Jan. 15, 2026)

Hsih-Hui Chen



EVP & Chief Auditor

Chao-Lieh Chen

December 31, 2025

Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
President	R.O.C	Kuo-Chung Lee	Male	20240814	106,000	0	0	0	0	0	EMBA, National Taipei University	Supervisor, Taiwan Small & Medium Enterprise Counseling Foundation; Director, Small & Medium Enterprise Credit Guarantee Fund of Taiwan	None		
Executive Vice President	R.O.C	Tseng-Hsiang Yi	Male	20220506	159,510	0	0	0	0	0	Master of Finance, National Taiwan University of Science and Technology	Chairman, TBB (Cambodia) Microfinance Institution Plc	None		
Executive Vice President	R.O.C	Kuo-Liang Tseng	Male	20230816	73,975	0	0	0	0	0	Master of Finance, National Yunlin University of Science and Technology	None	None		
EVP and SVP&GM, Wealth Management Dept.	R.O.C	Ying-Che Fang	Male	20251105	270,960	0	0	0	0	0	Master of Management Sciences, TamKang University	None	None		
EVP & Chief Auditor and SVP&GM, Auditing Dept.	R.O.C	Chao-Lieh Chen	Male	20250901	7,642	0	0	0	0	0	EMBA, Tamkang University	None	None		
SVP & Chief Secretary, Secretarial Dept.	R.O.C	Wen-Shu Lin	Female	20250923	154,804	0	0	0	0	0	Business Administration, Soochow University	None	None		
SVP&GM, Business Development Dept.	R.O.C	Su-Fen Chen	Female	20240731	153,845	0	347	0	0	0	EMBA, National Yang Ming Chiao Tung University	Director, Taiwan Incubator SME Development Corporation	None		
SVP&GM, Loan Supervision Dept.	R.O.C	Chao-Ming Huang	Male	20231225	229,127	0	0	0	0	0	EMBA, National Chiao Tung University	Director, TBB International Leasing Co., Ltd	None		
SVP&GM, Credit Investigation Dept.	R.O.C	Wen-Fang Lin	Male	20230923	132,240	0	0	0	0	0	Department of Medical Administration, Yuanpei Junior College of Medical Technology	Director, TBB Venture Capital Co., Ltd.; Director, TBB Consulting Co., Ltd.	None		
SVP&GM, Administration Management Dept.	R.O.C	Chih-Cheng Cho	Male	20240920	137,539	0	0	0	0	0	Applied Business, National Taichung University of Science and Technology	None	None		
SVP&GM, Human Resources Dept.	R.O.C	Chu-Jou Chen	Female	20250818	315,146	0	0	0	0	0	Business Administration, Soochow University	Supervisor, TBB International Leasing Co., Ltd.; Supervisor, Taiwan Business Bank International Leasing Co., Ltd	None		



Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
SVP&GM, Information Technology Dept.	R.O.C	Yi-Chin Chai	Male	20240426	133,038	0	0	0	0	0	Master of Information Management, National Taiwan University of Science and Technology	Supervisor, Financial Information Service Co., Ltd.	None		
SVP&GM, Overdue Loan&Control Dept.	R.O.C	Ming-Chien Chien	Male	20251107	39,593	0	1,653	0	0	0	Master of Banking and Finance, TamKang University	None	None		
SVP&GM, Personal Banking Dept.	R.O.C	Jui-Yuan Huang	Male	20240201	130,735	0	0	0	0	0	MBA, National Taiwan Normal University	None	None		
SVP&GM, Treasury Dept.	R.O.C	Chun-Ching Chen	Male	20251219	21,359	0	0	0	0	0	Master of International Business, Soochow University	Director, TBB Venture Capital Co., Ltd.; Director, TBB Consulting Co., Ltd.	None		
SVP&GM, Digital Banking Dept.	R.O.C	Yu-Chen Tsai	Male	20200717	32,179	0	0	0	0	0	EMBA, National Chengchi University	None	None		
SVP&GM, Compliance Dept. Acting Chief Compliance Officer	R.O.C	Min-Chung Hsieh	Male	20201030	139,332	0	0	0	0	0	Master of Accounting and Information Technology, National Chung Cheng University	None	None		
SVP&GM, Information Security Dept.	R.O.C	Mei-Huei Chen	Female	20240426	14,200	0	0	0	0	0	Master of Information Management, National Taiwan University of Science and Technology	None	None		
SVP&GM, Corporate Banking Dept.	R.O.C	Mei-Chih Hou	Female	20240731	173,927	0	0	0	0	0	Banking, Feng Chia University	Supervisor, TBB Venture Capital Co., Ltd.; Supervisor, TBB Consulting Co., Ltd.	None		
SVP&GM, Credit Card Dept.	R.O.C	Chi-Fen Yen	Female	20230923	168,222	0	0	0	0	0	Master of Finance, National Taiwan University of Science and Technology	None	None		
SVP&GM, Risk Management Dept.	R.O.C	Jui-Yuan Huang	Male	20250901	1,646	0	0	0	0	0	Master of Statistics, National Chung Hsing University	Director, CDIB & Partners Investment Holding Corp; Director, Taiwan Business Bank International Leasing Co., Ltd.	None		
SVP&GM, Accounting Dept.	R.O.C	Ming-Chi Huang	Female	20241101	2,186	0	0	0	0	0	MBA, National Cheng Kung University	Supervisor, TBB Venture Capital Co., Ltd.; Supervisor, TBB Consulting Co., Ltd.	None		
SVP&GM, Insurance Agent Dept.	R.O.C	Hsih-Hui Chen	Female	20240920	161,202	0	0	0	0	0	Law, Fu Jen Catholic University	Director, Chaofu Real Estate Management Co., Ltd.	None		
SVP&GM, Trust Dept.	R.O.C	Chen-Ju Chen	Female	20230301	39,061	0	0	0	0	0	The Department of Foreign Languages and Literature, Tunghai University	None	None		
SVP&GM, International Banking Dept. AVP&Chief Representative, Yangon Representative Office	R.O.C	Sue-Jen Chen	Female	20240731	141,021	0	139,753	0	0	0	Master of International Business, Soochow University	Director, TBB (Cambodia) Microfinance InstitutionPtc; Director, TBB International Leasing Co., Ltd	VP& GM	Chung-Lin Yang	Spouse
SVP&GM, Securities Dept.	R.O.C	Wen-Ling Wang	Female	20200102	28,101	0	0	0	0	0	Cooperative Economics, Feng Chia University	None	None		
SVP&GM, North 1 Regional Operation Center	R.O.C	Li-Huei Chen	Male	20240731	44,636	0	0	0	0	0	MBA, Tamkang University	None	None		

Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
SVP&GM, North 2 Regional Operation Center	R.O.C	Shuan-Hua Liu	Female	20230923	192,203	0	0	0	0	0	Master of Marketing and Logistics management, Hsing Wu University of Science and Technology	None	None		
SVP&GM, North 3 Regional Operation Center	R.O.C	Yueh-Chin Wang	Female	20230923	167,893	0	8,623	0	0	0	Accounting, Hsing Wu College of Commerce	None	None		
SVP&GM, Central Regional Operation Center	R.O.C	Chih-Cheng Chen	Male	20250101	164,799	0	0	0	0	0	Business, National Open University	None	None		
SVP&GM, South 1 Regional Operation Center	R.O.C	An-Yun Lin	Female	20250124	305,431	0	66,424	0	0	0	Master of Finance, Kaohsiung First University of Science And Technology	None	None		
SVP&GM, South 2 Regional Operation Center	R.O.C	Ya-Hua Su	Female	20240731	190,189	0	0	0	0	0	Banking, National Chengchi University	None	None		
VP&GM, Domestic Processing Center	R.O.C	Ting-Huei Liao	Male	20230301	339,635	0	321,968	0	0	0	Ph.D., Department of Banking and Finance, Tamkang University	None	None		
AVP&GM, Customer Service Center	R.O.C	Ching-Yi Lin	Female	20190213	176,840	0	0	0	0	0	EMBA, National Taipei University of Technology	None	None		
VP&GM, Chung Ho Branch	R.O.C	Chi-Cheng Hsieh	Male	20250315	124,137	0	0	0	0	0	Department of Economics, Soochow University	None	None		
VP&GM, Po Ai Branch	R.O.C	Chih-Hao Yang	Male	20240201	34,527	0	0	0	0	0	International Trade, Feng Chia University	None	None		
VP&GM, North Taoyuan Branch	R.O.C	Chun-Hung Chang	Male	20250901	0	0	0	0	0	0	Department of Business Management Technologies, Yuan Ze university	None	None		
VP&GM, Nan Ken Branch	R.O.C	Shu-Ting Chen	Female	20240920	135,385	0	1,194	0	0	0	International Trade, Hsing Wu Business College	None	None		
VP&GM, Si Tuen Branch	R.O.C	Ming-Tang Chen	Male	20230923	159,767	0	0	0	0	0	Department of Industrial Management, Lunghwa University of Science and Technology	None	None		
VP&GM, Chung Min Branch	R.O.C	Ming-Chin Ke	Female	20251001	20,614	0	6,323	0	0	0	Master of Science in Finance, National Chung Cheng University	None	None		
VP&GM, Kinmen Branch	R.O.C	Yu-Chun Chen	Male	20240819	0	0	0	0	0	0	Department of International Business, Southern Taiwan University of Science and Technology.	None	None		
SVP&GM, Banking Department	R.O.C	Ching-Yang Lee	Female	20230923	156,154	0	0	0	0	0	MBA, CMSU	None	None		
VP&GM, Ta Ya Branch	R.O.C	Chung-Hsien Huang	Male	20240731	29,481	0	0	0	0	0	Business Administration, Tamkang University	None	None		
VP&GM, Jen Ta Branch	R.O.C	Zuo-Ling Zeng	Female	20210820	125,509	0	422,516	0	0	0	Department of Accounting, Open College with National Chang Kung University	None	None		
VP&GM, Jen Ai Branch	R.O.C	Mei-Kuei Li	Female	20230923	52,526	0	0	0	0	0	Master of Finance, National Taiwan University of Science and Technology	None	None		
VP&GM, Sung Shan Branch	R.O.C	Wen-Chi Lin	Male	20241031	21,200	0	0	0	0	0	Master of Science in Finance, Ming Chuan University	None	None		
VP&GM, Chien Cheng Branch	R.O.C	Chien-Shun Chiu	Male	20250901	0	0	0	0	0	0	Department of Accounting, Soochow University	None	None		



Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
VP&GM, Shih Lin Branch	R.O.C	Pin-Hsiung Chen	Male	20230301	36,489	0	5,787	0	0	0	Business Administration, Soochow University	None	None		
VP&GM, Yung Ho Branch	R.O.C	Pei-Ling Lin	Female	20241031	16,158	0	0	0	0	0	Master of Banking and Finance, TamKang University	None	None		
VP&GM, Hsin Tien Branch	R.O.C	Ssu-Jung Lai	Female	20240819	81,547	0	0	0	0	0	Master of International Trade and Finance, Fu Jen Catholic University	None	None		
VP&GM, Hsin Chuang Branch	R.O.C	Hui-Mei Chen	Female	20230901	1,328	0	0	0	0	0	Department of International Business, National Taipei College of Business	None	None		
VP&GM, Hwa Cheng Branch	R.O.C	Ying-Hui Lai	Female	20251107	0	0	0	0	0	0	Department of Business Administration, Overseas Chinese University	None	None		
VP&GM, Sung Kiang Branch	R.O.C	Le-Yi Jiang	Female	20240920	25,957	0	0	0	0	0	MBA, Drexel University, USA	None	None		
VP&GM, Taipei Branch	R.O.C	Wei-Tung Yeh	Male	20250923	0	0	0	0	0	0	Master of Banking and Finance, TamKang University	None	None		
VP&GM, Wan Hua Branch	R.O.C	Chin-Chuan Huang	Male	20240731	58,341	0	0	0	0	0	Department of Applied Business, National Taipei College of Business	None	None		
VP&GM, South Taipei Branch	R.O.C	YU LIN	Male	20251105	44,098	0	0	0	0	0	School of Law, Soochow University	None	None		
VP&GM, Fu Hsin Branch	R.O.C	Tsung-Jen Hsieh	Male	20240819	14,117	0	0	0	0	0	MBA, Tamkang University	None	None		
VP&GM, Chung Shang Branch	R.O.C	Yu-Sheng Chang	Male	20241031	11,033	0	0	0	0	0	International Trade and Finance, Fu Jen Catholic University	None	None		
VP&GM, Chien Kuo Branch	R.O.C	Wen-Chen Kuo	Male	20250315	0	0	0	0	0	0	MBA, Tamkang University	None	None		
VP&GM, Nai Hu Branch	R.O.C	Bi-Shuang Lin	Female	20250901	130,135	0	0	0	0	0	International Trade, Tunghai University	None	None		
VP&GM, Nan King East Road Branch	R.O.C	Ching-Hsiu Liu	Female	20230901	57,882	0	0	0	0	0	MBA, National Taipei University	None	None		
VP&GM, Chung Hsiao Branch	R.O.C	Ching-Yao Chen	Female	20250901	58,666	0	0	0	0	0	Department of Statistics, Tunghai University	None	None		
VP&GM, World Trade Center Branch	R.O.C	Chi-Te Chang	Male	20250315	0	0	0	0	0	0	MBA, Institute of International Business National Cheng Kung University	None	None		
VP&GM, Yung Trin Branch	R.O.C	Chin-Shan Sung	Male	20220311	11,149	0	0	0	0	0	EMBA, National Taiwan Normal University	None	None		
VP&GM, Nan Kang Branch	R.O.C	Pei-Chuan Wu	Female	20230301	16,618	0	0	0	0	0	Master of Department of Business Administration, National Chung Hsing University	None	None		
VP&GM, Sung Nan Branch	R.O.C	Chiu-Yen Huang	Female	20240819	246	0	62,750	0	0	0	Master of Banking and Finance, TamKang University	None	None		
VP&GM, Dong Hu Branch	R.O.C	Cheng-Hsiung Huang	Male	20250315	0	0	0	0	0	0	Master's Degree in Economics, Soochow University	None	None		
VP&GM, Ta An Branch	R.O.C	Mei-Yu Kan	Female	20230301	18,825	0	0	0	0	0	EMBA, National Taipei University of Technology	None	None		

Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
VP&GM, Shuang Ho Branch	R.O.C	Chih-Pin Yu	Male	20241021	1,127	0	0	0	0	0	Department of Plant Industry, National Pingtung Institute of Commerce	None	None		
VP&GM, Jim Ho Branch	R.O.C	Jui-Yu Li	Female	20230301	135,632	0	3,754	0	0	0	Department of International Business, Ming Chuan College	None	None		
VP&GM, Wu Ku Branch	R.O.C	Cheng-Hsiung Tsai	Male	20240201	26,475	0	3,764	0	0	0	Master of Finance and Business Administration, Fu Jen Catholic University	None	None		
VP&GM, Lin Kuo Branch	R.O.C	Mei Hung	Female	20250923	107,830	0	0	0	0	0	MBA, Tamkang University	None	None		
VP&GM, East Linkou Branch	R.O.C	Chieh-Chih Chan	Male	20251107	0	0	0	0	0	0	MBA, National Cheng Kung University	None	None		
VP&GM, Pan Chiao Branch	R.O.C	Tsui-Fen Chen	Female	20250901	0	0	0	0	0	0	EMBA, National Taipei University	None	None		
VP&GM, Shu Lin Branch	R.O.C	Chin-Chih Li	Female	20251107	66,756	0	65,979	0	0	0	International Trade and Finance, Fu Jen Catholic University	None	None		
VP&GM, Tu Cheng Branch	R.O.C	Mei-Chin Liu	Female	20230731	15,237	0	8,725	0	0	0	Banking, Feng Chia University	None	None		
VP&GM, Hwei Long Branch	R.O.C	Chun-Chu Hsiao	Female	20250315	28,240	0	0	0	0	0	Business Administration, Fu Jen Catholic University	None	None		
VP&GM, Hsi Chih Branch	R.O.C	Shih-Hua Ho	Male	20251219	1,399	0	2,428	0	0	0	Department of Law, Tunghai University	None	None		
VP&GM, Sanxia Branch	R.O.C	Shu-Hui Chen	Female	20230301	1	0	0	0	0	0	International Trade, Tunghai University	None	None		
VP&GM, Keelung Branch	R.O.C	Chih-Chao Hsu	Male	20240201	3,264	0	0	0	0	0	Business Administration, Fu Jen Catholic University	None	None		
VP&GM, Pu Chya Branch	R.O.C	Tsui-Hua Tang	Female	20230923	42	0	0	0	0	0	Banking, Feng Chia University	None	None		
VP&GM, North San Chung Branch	R.O.C	Wen-He Huang	Male	20240201	59	0	0	0	0	0	Department of Public Finance, National Chung Hsing University	None	None		
VP&GM, South San Chung Branch	R.O.C	Liang-Yu Tsai	Male	20240201	27,410	0	1,484	0	0	0	Law, Fu Jen Catholic University	None	None		
VP&GM, Lu Chow Branch	R.O.C	Yuan-Hsiu Hsiao	Male	20250923	0	0	0	0	0	0	Department of Risk Management and Wealth Planning, Takming University of Science and Technology	None	None		
VP&GM, I Lan Branch	R.O.C	Ke-Hsiu Wang	Male	20250421	20,000	0	8,605	0	0	0	The Department of Agribusiness Management, National Pingtung University of Science and Technology	None	None		
VP&GM, Lo Tung Branch	R.O.C	Min-Pi Lu	Male	20250315	320	0	0	0	0	0	MBA, Chang Gung University	None	None		
VP&GM, Su Aw Branch	R.O.C	Yung-Yuan Lin	Male	20240201	1,065	0	0	0	0	0	Dept. of International Trade, National Taipei University of Business.	None	None		
VP&GM, Yang Mei Branch	R.O.C	Chu-Aa Ho	Female	20230301	0	0	0	0	0	0	Department of Accounting,, Hsing Wu Business College	None	None		
VP&GM, Hu Kou Branch	R.O.C	Ju-Hsiang Tien	Male	20220801	6,487	0	0	0	0	0	Master of Technology Management, Chung Hua University	None	None		
VP&GM, Taoyuan Branch	R.O.C	Shu-E Chen	Female	20230923	140,557	0	0	0	0	0	Master of International Business, Chung Yuan Christian University	None	None		



Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
VP&GM, Ta Yuan Branch	R.O.C	Chin-Fu Chiang	Male	20221231	251,861	0	8,500	0	0	0	MBA, National Taiwan University of Science and Technology	None	None		
VP&GM, Ta Shi Branch	R.O.C	Chia-Yi Wu	Female	20220801	0	0	0	0	0	0	Master of Science, Yuan Ze university	None	None		
VP&GM, Chung Li Branch	R.O.C	Shu-Fen Li	Female	20230923	130,422	0	0	0	0	0	International Trade, Hsing Wu Business College	None	None		
VP&GM, Nei Li Branch	R.O.C	Mu-Hsiang Wu	Male	20240201	10,138	0	0	0	0	0	Department of Applied Business, National Taipei College of Business	None	None		
VP&GM, Hsin Ming Branch	R.O.C	Cheng-Tsung Tsai	Male	20250901	4,865	0	0	0	0	0	MBA, China University of Technology	None	None		
VP&GM, East Taoyuan Branch	R.O.C	Hsiu-Hsiang Hung	Female	20230301	68,134	0	0	0	0	0	Department of Chinese Literature, Tamkang University	None	None		
VP&GM, Hsin Wu Branch	R.O.C	Shu-Ling Yuan	Female	20230923	15,794	0	113,864	0	0	0	Business Management, National Taipei College of Business	None	None		
VP&GM, Hsin Chu Branch	R.O.C	Kuan-Yi Huang	Male	20230923	76,713	0	0	0	0	0	Master of Technology Management, Chung Hua University	None	None		
VP&GM, Chu Pei Branch	R.O.C	Nai-Chia Chi	Male	20230923	253,389	0	0	0	0	0	Graduate Institute of Industrial Economics, National Central University	None	None		
VP&GM, Hsinchu Science Based Industrial Park Branch	R.O.C	Yu-Hsia Feng	Female	20230301	0	0	0	0	0	0	MBA, Chung Yuan Christian University	None	None		
VP&GM, Pa Te Branch	R.O.C	Chiu-Yu Lin	Female	20220801	61,300	0	30,648	0	0	0	EMBA, National Taipei University of Technology	None	None		
VP&GM, Luong Tan Branch	R.O.C	Hsin-Te Li	Male	20220121	156	0	0	0	0	0	Department of Industrial Management, Asia Eastern University of Science and Technology	None	None		
VP&GM, Chu Tung Branch	R.O.C	Yu-Jung Tseng	Male	20210820	20,967	0	0	0	0	0	Master of Science, Chung Hua University	None	None		
VP&GM, Chu Nan Branch	R.O.C	Chih-Kun Hsieh	Male	20240731	35,925	0	1,003	0	0	0	Department of Business Administration, Chung Yuan Christian University	None	None		
VP&GM, Tou Fen Branch	R.O.C	Hsin-Lu Chiang	Male	20240731	504	0	305	0	0	0	Department of Chemical Engineering, Chinese Culture University	None	None		
VP&GM, Maio Li Branch	R.O.C	Fang-Mei Lai	Female	20220331	8,809	0	0	0	0	0	Department of Accounting and Statistics, Chihlee University of Technology	None	None		
Acting VP&GM, Feng Yuan Branch	R.O.C	Cheng-An Hsieh	Male	20240201	167,943	0	130,626	0	0	0	Master of Insurance, Feng Chia University	None	VP&GM	Li-Ching Lai	Spouse
VP&GM, Tai Ping Branch	R.O.C	Li-Ching Lai	Female	20240901	130,626	0	167,943	0	0	0	Accounting, National Chung Hsing University	None	VP&GM	Cheng-An Hsieh	Spouse
VP&GM, Ta Chia Branch	R.O.C	Pi-Chu Chang	Female	20240201	250,118	0	0	0	0	0	International Trade, National Taichung College of Business	None	None		
VP&GM, Sha Lu Branch	R.O.C	Chien-Lun Tu	Male	20240920	50,257	0	0	0	0	0	Applied Business, National Taichung University of Science and Technology	None	None		

Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
VP&GM, Wu Jih Branch	R.O.C	Yun-Shiang Tsai	Male	20240201	139,664	0	0	0	0	0	MBA, National Taichung University of Science and Technology	None	SM	Chih-Hsiang Tsai	Siblings
VP&GM, Taichung Branch	R.O.C	Chien-Ta Wu	Male	20250315	133,269	0	0	0	0	0	EMBA, National Chi Nan University	None	None		
VP&GM, Min Chen Branch	R.O.C	Meng-Fang Wu	Female	20250315	93,361	0	179,871	0	0	0	Doctor of Philosophy, Feng Chia University	None	None		
VP&GM, Hsing Chung Branch	R.O.C	Tsai-Chuan Wu	Male	20250315	247,023	0	0	0	0	0	International Trade, Feng Chia University	None	None		
VP&GM, Pei Tuen Branch	R.O.C	Ying-Chieh Chang	Male	20240201	0	0	0	0	0	0	Master of Accounting, National Yunlin University of Science and Technology	None	None		
VP&GM, Nan Tou Branch	R.O.C	Mei-Ling Chang	Female	20241020	31,526	0	0	0	0	0	Bank&Insurance Section, National Taichung College of Business	None	None		
VP&GM, Tsao Tuen Branch	R.O.C	Shih-Shih Chang	Male	20250315	36,921	0	0	0	0	0	EMBA, National Chiayi University	None	None		
VP&GM, Pu Li Branch	R.O.C	Chin-Ming Hsieh	Male	20250315	40,619	0	0	0	0	0	Applied Business, National Taichung University of Science and Technology	None	None		
VP&GM, Tan Tze Branch	R.O.C	Ching-Yu Chen	Male	20240201	2,257	0	0	0	0	0	Department of Business Administration, MingDao University	None	None		
VP&GM, Chu Shan Branch	R.O.C	Shu-Chuan Chiang	Female	20241021	203,705	0	0	0	0	0	Master of Insurance, Feng Chia University	None	None		
VP&GM, Chang Hwa Branch	R.O.C	Han-Mei Nung	Female	20240201	61,025	0	0	0	0	0	Department of Business Management, Ming Chuan College	None	None		
VP&GM, Ho Mei Branch	R.O.C	Yuan-Hsueh Hsiao	Male	20230923	153,559	0	0	0	0	0	EMBA, Taichung Health and Management Collage	None	None		
VP&GM, Yuan Lin Branch	R.O.C	Hui Liu	Female	20241021	28,794	0	0	0	0	0	Dept. of Electronic Data Processing, National Taichung College of Business	None	None		
VP&GM, Pei Tou Branch	R.O.C	Fu-Yuan Yao	Male	20220121	37,377	0	0	0	0	0	Master of Applied Economics, National Chung Hsing University	None	None		
VP&GM, Erh Lin Branch	R.O.C	Yu-Cheng Chiao	Male	20220331	96,653	0	49,616	0	0	0	Department of Business Administration, National Chung Hsing University	None	None		
VP&GM, Tou Liu Branch	R.O.C	Wei-Jen Chang	Male	20251001	415	0	12,222	0	0	0	Graduate Institute of Accounting, National Changhua University of Education	None	None		
VP&GM, Pei Kang Branch	R.O.C	Chin-Cheng Tsai	Male	20250923	0	0	4,276	0	0	0	Department of Business Administration, College of Continuing Education, TransWorld Institute of Technology	None	None		
VP&GM, Hu Wei Branch	R.O.C	Chia Wen Liu	Male	20240731	11,262	0	0	0	0	0	Master of Finance, National Yunlin University of Science and Technology	None	None		
VP&GM, Chia Yi Branch	R.O.C	Chia-Cheng Liu	Male	20220901	147,496	0	0	0	0	0	EMBA, National Chiayi University	None	None		
VP&GM, Ming Hsiung Branch	R.O.C	Su-Chih Wang	Female	20230901	321,174	0	0	0	0	0	Department of Applied Business, Taichung University of Science and Technology	None	None		



Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
VP&GM, Chia Hsin Branch	R.O.C	Tsai-Fa Kuo	Male	20230901	0	0	0	0	0	0	Banking, Feng Chia University	None	None		
VP&GM, Hsin Ying Branch	R.O.C	Mei Yu Chen	Female	20240731	118,427	0	0	0	0	0	Department of Finance, Southern Taiwan University of Science and Technology	None	None		
VP&GM, Kai Yuan Branch	R.O.C	Mei-Li Chen	Female	20250901	192,470	0	0	0	0	0	Cooperative Economics, Feng Chia University	None	None		
VP&GM, Yun Kang Branch	R.O.C	Chun-Jen Huang	Male	20250901	132,566	0	0	0	0	0	Public Finance, Feng Chia University	None	None		
VP&GM, Shihue Chia Branch	R.O.C	Chun-Chih Li	Female	20250430	12,549	0	0	0	0	0	Accounting and Statistics, Tatung Institute of Technology	None	None		
VP&GM, Shan Hwa Branch	R.O.C	Shun-Ho Chen	Male	20200825	6	0	0	0	0	0	Business Administration, Feng Chia University	None	None		
VP&GM, Yung Ta Branch	R.O.C	Hsiu-Hsia Chuang	Female	20230101	137,813	0	0	0	0	0	Economics, Feng Chia University	None	None		
VP&GM, Tainan Branch	R.O.C	I-Man Chen	Female	20230901	156,751	0	103	0	0	0	Business, Providence College	None	None		
VP&GM, Jen Te Branch	R.O.C	Po-Hung Wang	Male	20250923	149,550	0	0	0	0	0	Business Management, National Cheng Kung University	None	None		
VP&GM, Cheng Kung Branch	R.O.C	Hung-Yueh Lin	Male	20250421	16,000	0	0	0	0	0	Business, National Open University	None	None		
VP&GM, East Tainan Branch	R.O.C	Tsung-Che Liu	Male	20230901	12,201	0	0	0	0	0	Master of Finance, Kaohsiung First University of Science And Technology	None	None		
VP&GM, An Ping Branch	R.O.C	Ling-Ling Chen	Female	20220506	290	0	0	0	0	0	Economics, Feng Chia University	None	None		
VP&GM, Hua Lien Branch	R.O.C	Kuo-Tsai Shih	Male	20230301	99,137	0	0	0	0	0	MBA, Tamkang University	None	None		
VP&GM, Tai Tung Branch	R.O.C	Chih-Ching Yen	Male	20250901	27,844	0	0	0	0	0	Master of Science, Graduate Program in Money and Banking, National Kaohsiung University of Science and Technology	None	None		
VP&GM, East Kaohsiung Branch	R.O.C	Hsiu Chin Lin	Female	20240731	50,726	0	0	0	0	0	Department of Money and Banking, National Kaohsiung University of Applied Sciences	None	None		
VP&GM, Kang Shan Branch	R.O.C	Kuang-Tsai Wang	Male	20201030	23,816	0	0	0	0	0	MBA, National Sun Yat-sen University	None	None		
VP&GM, North Feng Shan Branch	R.O.C	Hsiang-Lan Chien	Female	20230113	16,837	0	0	0	0	0	Master of Department of International Business, National Kaohsiung University of Science and Technology	None	None		
VP&GM, Ling Ya Branch	R.O.C	Hui-E Wu	Female	20240731	157,264	0	0	0	0	0	Master of Human Resource Management, National Sun Yat-sen University	None	None		
VP&GM, Kaohsiung Branch	R.O.C	Yi-Ching Wang	Female	20240731	137,496	0	0	0	0	0	Master of Business Administration in International Business, National Kaohsiung University of Applied Sciences	None	None		
VP&GM, North Kaohsiung Branch	R.O.C	Chiu-Yuan Hung	Female	20210820	2,850	0	6,487	0	0	0	Banking, Tamkang University	None	None		

Title	Nationality	Name	Gender	Date Elected	Shareholding		Shareholding by Spouse & Minor Children		Shareholding Under Others' Title		Major Experience (Education)	Concurrent Positions at Other Companies	The Spouse or Relative within the Second Degree of Kinship of General Managers		
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relationship
VP&GM, Ta Chang Branch	R.O.C	Wen-Hsien Chiu	Male	20250901	0	0	0	0	0	0	Department of Accounting, Providence University	None	None		
VP&GM, Chien Chen Branch	R.O.C	Chia-Nuan Chen	Female	20240201	79,644	0	0	0	0	0	Master of Finance, Kaohsiung First University of Science And Technology	None	None		
VP&GM, Jeou Ru Branch	R.O.C	Mei-Hua Chiu	Female	20230901	59	0	0	0	0	0	International Trade, Cheng Shiu University	None	None		
VP&GM, San Ming Branch	R.O.C	Hsiu-Ju Chen	Female	20250401	23,638	0	0	0	0	0	Department of Business Management, National Taipei University of Technology	None	None		
VP&GM, Feng Shan Branch	R.O.C	Shu-Fang Kuo	Female	20250401	0	0	0	0	0	0	Master of Human Resource Management, National Sun Yat-sen University	None	None		
VP&GM, Ta Fa Branch	R.O.C	Tai Yuan Huang	Male	20240731	1,064	0	0	0	0	0	Department of Technology Management, Open University of Kaohsiung	None	None		
VP&GM, Ping Tung Branch	R.O.C	Meng-Hsun Sung	Male	20220121	135,898	0	0	0	0	0	Department of Business Management, National Pingtung University of Science & Technology	None	None		
VP&GM, Xiao Gang Branch	R.O.C	Wen-Cheng Hsueh	Male	20240731	67,554	0	0	0	0	0	Department of Finance, Tamkang University	None	None		
VP&GM, Chiao Chou Branch	R.O.C	Wen-Chang Su	Male	20230430	8,667	0	0	0	0	0	Image Department of Money and banking, Kaohsiung First University of Science And Technology	None	None		
VP&GM, Offshore Banking Unit	R.O.C	Wen-Ling Chang	Female	20210217	65,256	0	0	0	0	0	MBA, Drexel University, USA	None	None		
VP&GM, Los Angeles Branch	R.O.C	Hui Fen Cheng	Female	20240927	32,925	0	0	0	0	0	Master of Finance, Chang Gung University	None	None		
VP&GM, Hong Kong Branch	R.O.C	Hsiao-Ming Chen	Male	20211116	152,828	0	75,006	0	0	0	Master of Economics, National Taiwan University	None	None		
VP&GM, Sydney Branch	R.O.C	Chen-Chung Fan	Male	20220124	154,065	0	0	0	0	0	Department of Business Management, National Sun Yat-sen University	None	None		
VP&GM, Shanghai Branch	R.O.C	Chu-Ying Ting	Female	20231225	39,528	0	0	0	0	0	Cooperative Economics, National Chung Hsing University	None	None		
VP&GM, Brisbane Branch	R.O.C	Hsi-Pin Tseng	Male	20251201	122,955	0	0	0	0	0	Department of Labor Relations, Chinese Culture University	None	None		
VP&GM, New York Branch	R.O.C	Feng-Chang Wu	Male	20201110	0	0	0	0	0	0	MBA, Northern Illinois University, USA	None	None		
VP&GM, Wuhan Branch	R.O.C	Hui-Niang Lin	Female	20231225	107,109	0	0	0	0	0	Master of Business Administration, Tunghai University	None	None		
VP&GM, Tokyo Branch	R.O.C	Chung-Lin Yang	Male	20230206	139,753	0	141,021	0	0	0	Master of Science in Finance, Ming Chuan University	None	SVP & GM	Sue-Jen Chen	Spouse

Note: The position of President or an equivalent position (chief manager) is held by the Chairman at the same time, or held by spouses or relatives within the first degree of kinship: No such matters.

(3) The Chairman or the President who retired from TBB or its affiliates serves as a consultant at TBB: None.

(4) Remuneration to Directors, President, Executive Vice President, and Remuneration Distribution to Employees for 2025

A. Remuneration to directors and independent directors and range of remuneration

Unit: NT\$1,000

Title	Name	Director's Remuneration								Total and Ratio of Total Remuneration (A+B+C+D) to Net Income		Relevant Remuneration Received by Directors Who are Also Employees				Total and Ratio of Total Remuneration (A+B+C+D+E+F+G) to Net Income		Compensation from an Investee Other Than the Company's Subsidiaries or Parent Company			
		Compensation (A)		Pension and Separation Pay (B)		Director's Remuneration (C)		Business Execution Expenses (D)		Salary, Bonus and Special Disbursement (E)		Pension and Separation Pay (F)		Employee's Remuneration (G)							
		TBB	All Companies within the Finance Statements	TBB	All Companies within the Finance Statements	TBB	All Companies within the Finance Statements	TBB	All Companies within the Finance Statements	TBB	All Companies within the Finance Statements	TBB	All Companies within the Finance Statements	TBB		All Companies within the Finance Statements			TBB	All Companies within the Finance Statements	
		Amount in Cash	Amount in Stock	Amount in Cash	Amount in Stock							Amount in Cash	Amount in Stock	Amount in Cash	Amount in Stock						
Representative of the Ministry of Finance																					
Former Chairman	Pei-Jean Liu																				
Chairman	Chia-Hsiang Lee																				
President	Kuo-Chung Lee																				
Director	Shu-Yi Wang																				
Director	Hung-Sheng Yu																				
Bank of Taiwan Representative																					
Former Managing Director	Deng-Ran Wu																				
Managing Director	Mei-Ling Liang																				
Managing Director	Tzu-Hao Tsai																				
Director	Ho-Chyuan Chen																				
National Development Fund, Executive Yuan Representative																					
Director	Chun-Hsien Yeh																				
Director	Che-Nan Wang																				
TBB Industry Union Representative																					
Director	Ming-Huei Chen																				
Subtotal		7,748	7,748	776	776	97,755	97,755	2,202	2,202	108,481/0.89%	108,481/0.89%	10,947	10,947	890	890	612		612	120,930/0.99%	120,930/0.99%	229
Independent Managing Director	Xin-Wu Lin																				
Independent Director	Jin-Long Liu																				
Independent Director	Yung-Cheng Chuang																				
Independent Director	Shao-Yuan Chang																				
Independent Director	Mi-Hsiu Chiang																				
Subtotal		3,206	3,206	0	0	0	0	1,860	1,860	5,066/0.04%	5,066/0.04%	0	0	0	0	0		0	5,066/0.04%	5,066/0.04%	0

Note:

- The Bank's independent directors only receive monthly compensation and do not receive directors' remuneration additionally. The compensation has not exceeded the upper limit specified in the Ministry of Finance's official letter, referenced Tai-Cai-Ku No. 09903518290 dated September 10, 2010 and has been submitted to the Bank's shareholders' meeting on June 24, 2011 for approval.
- Except as disclosed in the above table, the remuneration received by the Bank's directors in the most recent year for providing services (such as serving as a non-employee consultant at parent company, all companies in the financial report, or investees): None.
- Former Chairman Pei-Jean Liu, Chairman Chia-Hsiang Lee and President Kuo-Chung Lee each had a driver, and the drivers' total remuneration amounted to NT\$1,826,000.
- The amounts disclosed in columns (B) and (F) are the provisions pension and separation pay expensed.
- Hung-Sheng Yu and Ming-Huei Chen are TBB's employees.



Range of Remuneration Paid to Directors of TBB	Name of Director			
	Total of Remuneration (A+B+C+D)		Total of Remuneration (A+B+C+D+E+F+G)	
	TBB	All companies in the financial report (H)	TBB	All companies in the financial report (I)
Below NT\$1,000,000	Shu-Yi Wang; Hung-Sheng Yu; Deng-Ran Wu; Mei-Ling Liang; Tzu-Hao Tsai; Ho-Chyuan Chen; Chun-Hsien Yeh; Che-Nan Wang; Ming-Huei Chen; Jin-Long Liu; Shao-Yuan Chang	Shu-Yi Wang; Hung-Sheng Yu; Deng-Ran Wu; Mei-Ling Liang; Tzu-Hao Tsai; Ho-Chyuan Chen; Chun-Hsien Yeh; Che-Nan Wang; Ming-Huei Chen; Jin-Long Liu; Shao-Yuan Chang	Shu-Yi Wang; Deng-Ran Wu; Mei-Ling Liang; Tzu-Hao Tsai; Ho-Chyuan Chen; Chun-Hsien Yeh; Che-Nan Wang; Jin-Long Liu; Shao-Yuan Chang	Shu-Yi Wang; Deng-Ran Wu; Mei-Ling Liang; Ho-Chyuan Chen; Chun-Hsien Yeh; Che-Nan Wang; Jin-Long Liu; Shao-Yuan Chang
NT\$1,000,000 (inclusive) ~ NT\$2,000,000 (exclusive)	Pei-Jean Liu; Xin-Wu Lin; Yung-Cheng Chuang; Mi-Hsiu Chiang;	Pei-Jean Liu; Xin-Wu Lin; Yung-Cheng Chuang; Mi-Hsiu Chiang;	Pei-Jean Liu; Xin-Wu Lin; Yung-Cheng Chuang; Mi-Hsiu Chiang;	Pei-Jean Liu; Xin-Wu Lin; Yung-Cheng Chuang; Mi-Hsiu Chiang;
NT\$2,000,000 (inclusive) ~ NT\$3,500,000 (exclusive)			Hung-Sheng Yu; Ming-Huei Chen	Hung-Sheng Yu; Ming-Huei Chen
NT\$3,500,000 (inclusive) ~ NT\$5,000,000 (exclusive)				
NT\$5,000,000 (inclusive) ~ NT\$10,000,000 (exclusive)	Chia-Hsiang Lee	Chia-Hsiang Lee	Chia-Hsiang Lee; Kuo-Chung Lee	Chia-Hsiang Lee; Kuo-Chung Lee
NT\$10,000,000 (inclusive) ~ NT\$15,000,000 (exclusive)				
NT\$15,000,000 (inclusive) ~ NT\$30,000,000 (exclusive)				
NT\$30,000,000 (inclusive) ~ NT\$50,000,000 (exclusive)				
NT\$50,000,000 (inclusive) ~ NT\$100,000,000 (exclusive)				
NT\$100,000,000 and above				
Total	16 persons	16 persons	17 persons	17 persons

B. Remuneration to President and Executive Vice Presidents and range of remuneration
2025

Unit: NT\$1,000

Title	Name	Salary (A)		Pension and Separation Pay (B)		Bonus and Special Disbursement (C)		Employee's Compensation (D)				Ratio of Total Remuneration (A+B+C+D) to Net Income (%)		Compensation from an Investee Other Than the Company's Subsidiaries or Parent Company
		TBB	All Companies within the Finance Statements	TBB	All Companies within the Finance Statements	TBB	All Companies within the Finance Statements	TBB		All Companies within the Finance Statements		TBB	All Companies within the Finance Statements	
								Amount in Cash	Amount in Stock	Amount in Cash	Amount in Stock			
President	Kuo-Chung Lee													Yes
Executive Vice President	Li-Yueh Hsu (Retired on 2025/12/31)													None
Executive Vice President	Jia-Ruey Luan (Retired on 2025/11/1)													Yes
Executive Vice President	Shao-Huang Chen (Retired on 2025/8/1)													Yes
Executive Vice President	Kuo-Liang Tseng													Yes
Executive Vice President	Tseng-Hsiang Yi													None
EVP and SVP&GM, Wealth Management Dept.	Ying-Che Fang (Appointed on 2025/11/5)													None
Chief Auditor and SVP&GM, Auditing Dept.	Chao-Lieh Chen (Appointed on 2025/9/1)													None
Acting Chief Auditor and SVP&GM, Auditing Dept.	Yu-Ni Chen													None
Acting Chief Compliance Officer	Min-Chung Hsieh													None
Total		16,516	16,516	1,798	1,798	12,737	12,737	2,285		2,285		33,336/0.27%	33,336/0.27%	205

Note:

1. Acting period of Acting Chief Auditor and SVP&GM of Auditing Dept. Yu-Ni Chen: 2025/1/1-2025/08/31. Acting period of Acting Chief Compliance Officer Min-Chung Hsieh: 2025/12/31.
2. Bonuses and remuneration for Executive Vice President and above in 2025 were estimated in accordance with these regulations.
3. Each of them was assigned a driver during the tenure in 2025, and the drivers' remuneration totaled NT\$7,092,000.



Range of Remuneration Paid to the President and Executive Vice Presidents of TBB	Name of the President or the Executive Vice President	
	TBB	Parent company and all investees
Below NT\$1,000,000	Ying-Che Fang; Min-Chung Hsieh	Ying-Che Fang; Min-Chung Hsieh
NT\$1,000,000 (inclusive) ~ NT\$2,000,000 (exclusive)	Chao-Lieh Chen	Chao-Lieh Chen
NT\$2,000,000 (inclusive) ~ NT\$3,500,000 (exclusive)	Shao-Huang Chen; Yu-Ni Chen	Shao-Huang Chen; Yu-Ni Chen
NT\$3,500,000 (inclusive) ~ NT\$5,000,000 (exclusive)	Li-Yueh Hsu; Jia-Ruey Luan; Kuo-Liang Tseng; Tseng-Hsiang Yi	Li-Yueh Hsu; Jia-Ruey Luan; Kuo-Liang Tseng; Tseng-Hsiang Yi
NT\$5,000,000 (inclusive) ~ NT\$10,000,000 (exclusive)	Kuo-Chung Lee	Kuo-Chung Lee
NT\$10,000,000 (inclusive) ~ NT\$15,000,000 (exclusive)		
NT\$15,000,000 (inclusive) ~ NT\$30,000,000 (exclusive)		
NT\$30,000,000 (inclusive) ~ NT\$50,000,000 (exclusive)		
NT\$50,000,000 (inclusive) ~ NT\$100,000,000 (exclusive)		
NT\$100,000,000 and above		
Total	10 persons	10 persons

C. Name of Management Receiving the Distribution of Employee's Compensation and the Distribution 2025

Unit: NT\$1,000; %

Title	Name	Amount in Stock	Amount in Cash	Total	Ratio of Total Compensation to Net Income (%)
Executive Vice President	Tseng-Hsiang Yi				
Executive Vice President	Kuo-Liang Tseng				
EVP and SVP&GM, Wealth Management Dept.	Ying-Che Fang				
Chief Auditor and SVP&GM, Auditing Dept.	Chao-Lieh Chen				
Acting Chief Compliance Officer	Min-Chung Hsieh				
SVP&GM, Treasury Dept.	Chun-Ching Chen				
SVP&GM, Accounting Dept.	Ming-Chi Huang				
SVP, VP, GM for Departments and Branches	Wen-Shu Lin; Su-Fen Chen; Chao-Ming Huang; Wen-Fang Lin; Chih-Cheng Cho; Chu-Jou Chen; Yi-Chin Chai; Ming-Chien Chien; Jui-Yuan Huang; Yu-Chen Tsai; Mei-Huei Chen; Mei-Chih Hou; Chi-Fen Yen; Jun-You Shih; Hsih-Hui Chen; Chen-Ju Chen; Sue-Jen Chen; Wen-Ling Wang; Li-Huei Chen; Shuan-Hua Liu; Yueh-Chin Wang; Chih-Cheng Chen; An-Yun Lin; Ya-Hua Su; Ting-Huei Liao; Ching-Yi Lin; Chi-Cheng Hsieh; Chih-Hao Yang; Chun-Hung Chang; Shu-Ting Chen; Ming-Tang Chen; Ming-Chin Ke; Yu-Chun Chen; Ching-Yang Lee; Chung-Hsien Huang; Zuo-Ling Zeng; Mei-Kuei Li; Wen-Chi Lin; Chien-Shun Chiu; Pin-Hsiung Chen; Pei-Ling Lin; Ssu-Jung Lai; Hui-Mei Chen; Ying-Hui Lai; Le-Yi Jiang; Wei-Tung Yeh; Chin-Chuan Huang; Yu Lin; Tsung-Jen Hsieh; Yu-Sheng Chang; Wen-Chen Kuo; Bi-Shuang Lin; Ching-Hsiu Liu; Ching-Yao Chen; Chi-Te Chang; Chin-Shan Sung; Pei-Chuan Wu; Chiu-Yen Huang; Cheng-Hsiung Huang; Mei-Yu Kan; Chih-Pin Yu; Jui-Yu Li; Cheng-Hsiung Tsai; Mei Hung; Chieh-Chih Chan; Tsui-Fen Chen; Chin-Chih Li; Mei-Chin Liu; Chun-Chu Hsiao; Shih-Hua Ho; Shu-Hui Chen; Chih-Chao Hsu; Tsui-Hua Tang; Wen-He Huang; Liang-Yu Tsai; Yuan-Hsiu Hsiao; Ke-Hsiu Wang; Min-Pi Lu; Yung-Yuan Lin; Chu-Aaho Ho; Ju-Hsiang Tien; Shu-E Chen; Chin-Fu Chiang; Chia-Yi Wu; Shu-Fen Li; Mu-Hsiang Wu; Cheng-Tsung Tsai; Hsiu-Hsian Hung; Shu-Ling Yuan; Kuan-Yi Huang; Nai-Chia Chi; Yu-Hsia Feng; Chiu-Yu Lin; Hsin-Te Li; Yu-Jung Tseng; Chih-Kun Hsieh; Hsin-Lu Chiang; Fang-Mei Lai; Cheng-An Hsieh; Li-Ching Lai; Pi-Chu Chang; Chien-Lun Tu; Yun-Shiang Tsai; Chien-Ta Wu; Meng-Fang Wu; Tsai-Chuan Wu; Ying-Chieh Chang; Mei-Ling Chang; Shih-Shih Chang; Chin-Ming Hsieh; Ching-Yu Chen; Shu-Chuan Chiang; Han-Mei Nung; Yuan-Hsueh Hsiao; Hui Liu; Fu-Yuan Yao; Yu-Cheng Chiao; Wei-Jen Chang; Chin-Cheng Tsai; Chia Wen Liu; Chia-Cheng Liu; Su-Chih Wang; Tsai-Fa Kuo; Mei Yu Chen; Mei-Li Chen; Chun-Jen Huang; Chun-Chih Li; Shun-Ho Chen; Hsiu-Chen Chiu; I-Man Chen; Po-Hung Wang; Hung-Yueh Lin; Tsung-Che Liu; Ling-Ling Chen; Kuo-Tsai Shih; Chih-Ching Yen; Hsiu Chin Lin; Kuang-Tsai Wang; Hsiang-Lan Chien; Hui-E Wu; Yi-Ching Wang; Chiu-Yuan Hung; Wen-Hsien Chiu; Chia-Nuan Chen; Mei-Hua Chiu; Hsiu-Ju Chen; Shu-Fang Kuo; Tai Yuan Huang; Meng-Hsun Sung; Wen-Cheng Hsueh; Wen-Chang Su; Wen-Ling Chang; Hui Fen Cheng; Hsiao-Ming Chen; Chen-Chung Fan; Chu-Ying Ting; Hsi-Pin Tseng; Feng-Chang Wu; Hui-Niang Lin; Chung-Lin Yang; a total of 160 persons.				
Total		0	60,019	60,019	0.49%

Note:

1. According to the requirements under Article 41 of the Article of Association of the Bank, shall there be profits of the year and except for retaining the compensation amount for losses from previous years, the Bank shall allocate 1% to 6% as employee's compensation.
2. The remuneration of the Bank's employee is calculated and distributed in accordance with the Bank's "Directions for Payment of Employee's Compensation" after evaluating the Bank's pre-tax net profit achievement rate, operating performance financial indicators, and individual assessment results.

(5) Analysis of total remuneration, as a percentage of net income stated in the parent company-only financial reports or individual financial reports, as paid by the Bank and all other companies included in the consolidated financial report during the past 2 fiscal years to Directors, the President, and the Executive Vice Presidents; the remuneration policies, standards, and package of remuneration payment

A. Analysis of total remuneration (including salary, bonus, pension, and employee's compensation), as a percentage of net income stated in the parent company-only financial reports or individual financial reports, as paid by the Bank and all other companies included in the consolidated financial report during the past 2 fiscal years to Directors, the President, and the Executive Vice Presidents:

Unit: NT\$1,000; %

Item	2025				2024			
	TBB		All Companies within the Finance Statements		TBB		All Companies within the Finance Statements	
	Amount	As Percentage of Net Income	Amount	As Percentage of Net Income	Amount	As Percentage of Net Income	Amount	As Percentage of Net Income
Directors	125,982	1.03%	125,982	1.03%	119,099	1.06%	119,099	1.06%
President and Executive Vice Presidents	33,336	0.27%	33,336	0.27%	34,822	0.31%	34,822	0.31%

B. The policy, standards, and package of remuneration payment are analyzed as follows:

a Directors

According to the requirements under Article 41 of the Article of Association of the Bank, shall there be profits of the year and except for retaining the compensation amount for losses from previous years, shall allocate no more than 0.6% as the remuneration of Directors.

Furthermore, according to the requirements under Article 21 of the Article of Association of the Bank, the Board was authorized by the Shareholders' Meeting to determine the remuneration of Directors, and such amount shall be determined according to the general remuneration offered within the industry.

The remuneration paid to the directors is based on the standards in the industry, the respective performance of Directors, the performance of corporate operations, and the results of the performance evaluation by the Board. The remuneration for Independent Directors shall be subject to the monthly payment plan for remuneration passed at the Shareholders' Meeting in 2011. Except for the monthly fixed remunerations payment, such Directors shall not receive the Director remuneration specified in the Article of Association.

Directors' remuneration distributed in 2024 was NT\$90,132,000, and the directors' remuneration proposed to be distributed in 2025 is NT\$97,755,000.

b President, Executive Vice Presidents, and Chief Auditor

Regarding the remuneration paid to the President, Vice Presidents, and Chief Auditor, except for giving considerations to the standard in the industry, personal performance and corporate business performance are also taken into account. Moreover, such remuneration shall be based on relevant requirements of "Directions for Salary Payment to Employees," "Directions for Payment of New Year, Festival, and Performance Bonuses," "Directions for Payment of Employee's Compensation," and "Remuneration Committee Organizational Procedures."

(6) Procedure for determining remuneration to directors, the President, Executive Vice Presidents and managers, and linkage thereof to operating performance and future risks

A. Directors

Regarding the bonus of Directors of the Bank, the Article of Association has provided that, shall there be profits of the year and except for retaining the compensation amount for losses from previous years, the Bank shall allocate no more than 0.6% as the remuneration of Directors. The Shareholders' Meeting authorized the Board to determine the payment for such remuneration according to the standards in the industry, the respective performance of Directors, the performance of corporate operations, and the results of the performance evaluation by the Board. Relevant performance evaluation was proposed at the meeting of the Remuneration Committee for discussion and was submitted to and approved by the Board meeting. Regarding the remuneration for Independent Directors, the Board shall determine a reasonable



remuneration different from that of the general Directors according to the relevant standards within the industry. Except for the monthly fixed remunerations payment, such directors shall not receive the Director remuneration specified in the Article of Association. For losses incurred to the Bank resulting from dubious acts of the Directors, the Audit Committee shall exert control and supervision on the existing and potential risks, and impose necessary punishment according to the relevant laws and regulations.

B. President, Executive Vice Presidents, Chief Auditor, and members of management

The approval procedures for the remuneration of President, Executive Vice Presidents, Chief Auditor, and members of management shall be based on relevant requirements of "Directions for Salary Payment to Employees," "Directions for Payment of New Year, Festival, and Performance Bonuses" "Directions for Payment of Employee's Compensation," and "Remuneration Committee Organizational Procedures." Such remuneration shall be implemented and paid after an evaluation of performance based on the "Directions for Employee Audit," "Directions for Performance Audit," and "Directions for Administrative Incentives for Performance Audit" of the Bank, with consideration to the general standard within the industry. Furthermore, the remuneration and relevant performance evaluation of the Bank's managers shall be proposed at the meeting of the Remuneration Committee for discussion annually, and the results thereof shall be submitted to the Board for approvals. Among which, the bonus part shall be linked to and subject to the before tax net profit achieving rate, business performance financial indications, and personal audit results of the Bank. The performance evaluation of senior managers combines corporate governance and sustainable development, and includes the Bank's overall operating performance, financial indicators, internal control assessment, green finance promotion results, and ESG implementation effectiveness in the evaluation scope. For losses incurred to the Bank resulting from dubious acts of President, Executive Vice Presidents, Chief Auditor, and members of management, the Board shall not only approve the dismissal of them and cease the payment of remuneration, but also impose necessary punishment according to the relevant laws and regulations.

2. Operations of Corporate Governance

(1) Operations of Board of Directors

A total of 14 meetings were held by the Board in the most recent year (2025). The attendance of the members of the Board are as follows:

December 31, 2025

Title	Name	Number of required attendance (A)	Number of actual attendance (B)	Number of delegated attendance	Actual attendance rate (%) (B/A)	Name of the legal entity represented	Remarks
Chairman	Chia-Hsiang Lee	10	10	0	100	Ministry of Finance	Appointed on Apr. 10, 2025
Chairman	Pei-Jean Liu	2	1	1	50	Ministry of Finance	Resigned on Feb. 22, 2025
Acting Chairman	Kuo-Chung Lee	2	2	0	100	Ministry of Finance	Appointed on Feb. 24, 2025 Resigned on Apr. 10, 2025
Managing Director	Kuo-Chung Lee	14	14	0	100	Ministry of Finance	
Managing Director	Mei-Ling Liang	10	10	0	100	Bank of Taiwan	Appointed on Mar. 19, 2025
Managing Director	Deng-Ran Wu	3	3	0	100	Bank of Taiwan	Resigned on Mar. 14, 2025
Managing Director	Tzu-Hao Tsai	14	14	0	100	Bank of Taiwan	
Managing Director (Independent Director)	Xin-Wu Lin	14	14	0	100		
Director	Chun-Hsien Yeh	14	13	1	92.8	National Development Fund, Executive Yuan	
Director	Shu-Yi Wang	14	14	0	100	Ministry of Finance	
Director	Ho-Chyuan Chen	14	14	0	100	Bank of Taiwan	
Director	Hung-Sheng Yu	14	14	0	100	Ministry of Finance	
Director	Che-Nan Wang	14	13	1	92.8		
Director	Ming-Huei Chen	14	13	1	92.8	TBB Industry Union	
Independent Director	Jin-Long Liu	14	14	0	100		

Title	Name	Number of required attendance (A)	Number of actual attendance (B)	Number of delegated attendance	Actual attendance rate (%) (B/A)	Name of the legal entity represented	Remarks
Independent Director	Yung-Cheng Chuang	14	14	0	100		
Independent Director	Shao-Yuan Chang	14	14	0	100		
Independent Director	Mi-Hsiu Chiang	14	14	0	100		

Other items that shall be recorded:

- When any of the following situations occurred to the operations of the Board, state the date and term of the Board meeting, the content of proposals, opinions of all Independent Directors, and the Bank's actions in response to the opinions of the Independent Directors:
 - Matters included in Article 14-3 of the Securities and Exchange Act: Not applicable. The Bank has already established an Audit Committee.
 - Other resolutions of the Board, which the Independent Director(s) voiced objection or reservation that are documented or issued through a written statement in addition to the above: None.
- When Directors abstain themselves for being a stakeholder in certain proposals, the name of the Directors, the content of the proposal, reasons for abstentions and the results of voting counts should be stated.

Board/Meeting	Date	Directors	Agenda	Reason for recusal from conflict of interest	Participation in voting
17-74 Regular	2025/11/26	Xin-Wu Lin, Independent Director	Please review the loan application submitted by AUO Corporation (Chairman Shuang-Lang Peng), a client of Hsinchu Branch (General Manager: Kuan-Yi Huang).	The agenda involves conflicts of interest with the directors.	Directors with conflicts of interest recused themselves from discussions, and the agenda was passed by all the other attending managing directors with consent.
17-07	2025/1/22	Yung-Cheng Chuang, Independent Director	To increase the Bank's investment income, it is proposed to purchase 3,000,000 shares of Taiwan Stock Exchange Company held by Dao Ying Co., Ltd., for a total amount of NT\$255,000,000. Please consider this proposal.	The agenda involves conflicts of interest with the directors.	Directors with conflicts of interest recused themselves from discussions, and the agenda was passed by all the other attending directors with consent.
17-09	2025/3/12	Deng-Ran Wu, Managing Director	The lifting of the non-competition restrictions on directors will be proposed in 2025 Annual Shareholders' Meeting. Please consider this proposal.	The agenda involves conflicts of interest with the directors.	Directors with conflicts of interest recused themselves from discussions, and the agenda was passed by all the other attending directors with consent.
17-10	2025/4/16	Mei-Ling Liang, Managing Director	The lifting of the non-competition restrictions on directors will be proposed in 2025 Annual Shareholders' Meeting. Please consider this proposal.	The agenda involves conflicts of interest with the directors.	Directors with conflicts of interest recused themselves from discussions, and the agenda was passed by all the other attending directors with consent.
17-13	2025/7/16	Chia-Hsiang Lee, Chairman Kuo-Chung Lee, Managing Director Shu-Yi Wang, Director Hung-Sheng Yu, Director Mei-Ling Liang, Managing Director Tzu-Hao Tsai, Managing Director Ho-Chyuan Chen, Director Chun-Hsien Yeh, Director Ming-Huei Chen, Director Che-Nan Wang, Director	Distribution of the Bank's director remuneration for 2024. Please consider this proposal.	The agenda involves conflicts of interest with the directors.	Directors with conflicts of interest recused themselves from discussions, and the agenda was passed by all the other attending directors with consent.
17-18	2025/12/17	Kuo-Chung Lee, Managing Director Hung-Sheng Yu, Director Ming-Huei Chen, Director Mi-Hsiu Chiang, Independent Director	Present the Bank's draft budget for next year (2026) and draft operating audit expense budget for review. Please consider this proposal.	The agenda involves conflicts of interest with the directors.	Directors with conflicts of interest recused themselves from discussions, and the agenda was passed by all the other attending directors with consent.
17-18	2025/12/17	Mei-Ling Liang, Managing Director Tzu-Hao Tsai, Managing Director Ho-Chyuan Chen, Director	Proceed with the procurement project, "Property and Casualty Insurance Policies for 2026". Please consider this proposal.	The agenda involves conflicts of interest with the directors.	Directors with conflicts of interest recused themselves from discussions, and the agenda was passed by all the other attending directors with consent.
17-18	2025/12/17	Kuo-Chung Lee, Managing Director Hung-Sheng Yu, Director Ming-Huei Chen, Director	Present the Bank's 2026 "Financial Institution Annual Audit Plan Application", 2026 Securities Dealer's "Internal Audit Review Plan", and the Futures Trading Introducing Broker's "Annual Audit Plan". Please consider this proposal.	The agenda involves conflicts of interest with the directors.	Directors with conflicts of interest recused themselves from discussions, and the agenda was passed by all the other attending directors with consent.



Title	Name	Number of required attendance (A)	Number of actual attendance (B)	Number of delegated attendance	Actual attendance rate (%) (B/A)	Name of the legal entity represented	Remarks
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3. Information on the evaluation cycle and period, evaluation scope, method, and evaluation content for the Board's evaluation:

Evaluation Cycle	Evaluation Period	Evaluation Scope	Evaluation Method	Evaluation Content	Evaluation Results
Once a year	January 1, 2025 ~ December 31, 2025	The Board, Directors, and functional committees	Self-evaluation of Directors and members of each functional committee	The measurement items of the Board's performance evaluation include the following five aspects: the degree of participation in the Bank's operations, the quality of Board decisions, the composition and structure of the Board, the election and continuing education of Directors, and internal control.	46 performance indicators are evaluated by 15 Directors and executive units to be "Excellent" overall.
				The measurement items of the Directors' performance evaluation include the following six aspects: the mastery of the Bank's goals and duties, awareness of Director responsibilities, degree of participation in the Bank's operations, internal relationship management and communication, profession and continuing education of directors, and internal control.	24 performance indicators are evaluated by 15 Directors and executive units to be "Excellent" overall.
				The measurement items of functional committees' performance evaluation include the following five aspects: the degree of participation in the Bank's operations, awareness of duties of functional committees, elevation of decision-making quality, composition and election of functional committee members, and internal control.	<ol style="list-style-type: none"> Audit Committee: 21 performance indicators are evaluated by 5 committee members and executive units to be "Excellent" overall. Remuneration Committee: 22 performance indicators are evaluated by 5 committee members and executive units to be "Excellent" overall. Sustainable Development Committee: 23 performance indicators are evaluated by 5 committee members and executive units to be "Excellent" overall. Digital Transformation Committee: 20 performance indicators are evaluated by 6 committee members and executive units to be "Excellent" overall. Accountability Committee: 17 performance indicators are evaluated by 5 committee members and executive units to be "Excellent" overall.

The 2025 annual internal performance evaluation on the Board of Directors, individual directors and functional committees (including the Audit, Remuneration, Sustainable Development, Digital Transformation and Accountability Committees) was reported to the 20th Board meeting of the 17th Board on February 26, 2026. The outsourced Board performance evaluation will be conducted in 2026.

4. Measures undertaken during the current year and the latest year in order to strengthen the functions of the Board of Directors, and the assessment of the implementation:
- Directors continue to take relevant courses on corporate governance; the further education hours of directors not only comply with the provisions of the "Directions for the Implementation of Continuing Education for Directors and Supervisors of TWSE/TPEX Listed Companies", but also include at least three hours of corporate sustainability courses related to Environment (E), Social (S), and Governance (G), with a total of 127 hours of further education, an average of approximately 8.46 hours per director. Additionally, education and training courses for directors and senior management were organized (on July 16, 2025, "Cyber Security Education and Training"; on August 13, 2025, "Financial Friendliness and Convention on the Rights of Persons with Disabilities (CRPD) Education and Training"; on September 17, 2025, "Prevention of Sexual Harassment Education and Training"; on December 17, 2025, "Fair Treatment of Customers, Anti-Money Laundering, and Anti-Fraud Education and Training"), with an attendance rate of 100%.
 - The Bank's rules of procedure for Board meetings clearly stipulate that at least one independent director shall attend a Board meeting in person; for matters that should be resolved by the Board of Directors, all independent directors shall attend such Board meetings. If an independent director is unable to attend in person, he/she shall appoint another independent director to attend the meeting on his/her behalf. A total of 14 Board meetings were convened in 2025, and The attendance rate of all independent directors was 100%, which complies with the aforementioned requirements.

(2) Audit Committee activities

A total of 25 meetings were held by the Audit Committee in the most recent year (2025). The attendance of Independent Directors was as follows:

December 31, 2025

Title	Name	Number of required attendance (A)	Number of actual attendance (B)	Number of delegated attendance	Actual attendance rate (%) (B/A)	Remarks
Committee Chair	Jin-Long Liu	25	25	0	100	
Member	Xin-Wu Lin	25	25	0	100	
Member	Yung-Cheng Chuang	25	25	0	100	
Member	Shao-Yuan Chang	25	25	0	100	
Member	Mi-Hsiu Chiang	25	25	0	100	

Other items that shall be recorded:

1. If any of the following circumstances occurs during the operation of the Audit Committee, the dates, sessions, agenda, all independent directors' objections, reservations or major suggestions, the results of the committee's resolutions, and the Company's handling of such opinions shall be specified:

(1) All conditions stated in Article 14-5 of the Securities and Exchange Act.

Audit Committee Date/Session	Agenda	Independent directors' objections, reservations or major suggestions	Resolution results of the Audit Committee and the Bank's response regarding the Audit Committee's opinions
The 7th meeting of the 5th Audit Committee on January 15, 2025	Amendments to the Bank's "Regulations for Internal Control System for Securities Firms" (including the internal control system, internal audit implementation rules, and audit statement).	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 8th meeting of the 5th Audit Committee on February 20, 2025	Report on the 2024 individual financial reports and consolidated financial reports of the Bank and its subsidiaries.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	Amendments to the Bank's "Regulations for Internal Control System for Securities Firms" (including the internal control system, internal audit implementation rules, and audit statement).	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 9th meeting of the 5th Audit Committee on March 5, 2025	The issuance of the 2024 "Internal Control System Statement" to comply with regulations.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	Proposal to lift the non-competition restrictions on directors at the 2025 Annual Shareholders' Meeting.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	The issuance of the 2024 "Declaration of Internal Control System for Anti-Money Laundering and Combatting the Financing of Terrorism" to comply with regulations.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 10th meeting of the 5th Audit Committee on April 9, 2025	Amendments to the Articles of Association of the Bank.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	Adoption of the 2024 earnings distribution from the final accounts of the Bank.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	The plan to carry out a capital increase via transferred earnings for the issuance of new shares in response to the earnings distribution of stock dividends for 2024.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	Amendments to the Bank's "Regulations for Internal Control System for Securities Firms".	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	Amendments to the Bank's "Regulations for Internal Control System for Futures Trading Assistance" (including the internal control system, internal audit implementation rules, and audit statement).	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	Proposal to lift the non-competition restrictions on directors at the 2025 Annual Shareholders' Meeting.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 11th meeting of the 5th Audit Committee on May 2, 2025	Report on the 2025 individual financial reports and consolidated financial reports of the Bank and its subsidiaries.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.



Audit Committee Date/Session	Agenda	Independent directors' objections, reservations or major suggestions	Resolution results of the Audit Committee and the Bank's response regarding the Audit Committee's opinions
The 12th meeting of the 5th Audit Committee on June 4, 2025	Amendments to the Bank's Regulations for Internal Control System for Securities Firms (including the internal control system, internal audit implementation rules, and audit statement).	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	Amendments to the Bank's "Regulations for Internal Control System for Futures Trading Assistance" (including the internal control system, internal audit implementation rules, and audit statement).	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 13th meeting of the 5th Audit Committee on July 7, 2025	Amendments to the Bank's Regulations for Internal Control System for Securities Firms (including the internal control system, internal audit implementation rules, and audit statement).	None	Resolution results of the Audit Committee: Passed after revision, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
	Amendments to the Bank's "Regulations for Internal Control System for Futures Trading Assistance".	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 15th extraordinary meeting of the 5th Audit Committee on July 16, 2025	The proposed appointment of the Bank's Chief Auditor is to be processed.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 14th meeting of the 5th Audit Committee on August 6, 2025	Report on the 2025 Q2 individual financial reports and consolidated financial reports of the Bank and its subsidiaries.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 16th extraordinary meeting of the 5th Audit Committee on August 13, 2025	For business needs, the personnel change for the Bank's financial managers is proposed.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 16th meeting of the 5th Audit Committee on October 8, 2025	To strengthen information security, maintain the normal operation of the production mainframe, and obtain relevant software licenses in a single procurement, it is proposed to conduct the procurement project of "Enterprise Software and Services Option - IBM Program License and Related Program Services" with IBM through price negotiation.	None	Resolution results of the Audit Committee: (1) Passed, and submitted to the Board for consideration. (2) The Accounting Dept. is requested to consult the Bank's external auditors regarding the accounting accounts of this case, and provide a supplementary report to the Board. (3) Please state the basis for the signing of this case in 2020. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.
The 17th meeting of the 5th Audit Committee on November 3, 2025	Report on the 2025 Q3 consolidated financial reports of the Bank and its subsidiaries.	None	Resolution results of the Audit Committee: Passed, and submitted to the Board for consideration. The Bank's response to the opinions of the Auditing Committee: Resolution passed by all directors in attendance with consent.

(2) Except for the items in the preceding issues, other resolutions approved by two-thirds of all the Directors but yet to be approved by the Audit Committee: None.

2. When Independent Directors abstain themselves for being a stakeholder in certain proposals, the name of the Independent Directors, the content of the proposal, reasons for abstentions and the results of voting counts should be stated:

- (1) In the 7th meeting of the 5th Audit Committee on Jan. 15, 2025, "to increase its return on investment, the Bank intended to purchase 3,000,000 shares of Taiwan Stock Exchange Corporation held by Dao Ying CO., Ltd. Except for Independent Director Yung-Cheng Chuang who recused himself from discussion and voting, the rest of the committee passed and submitted the proposal to the Board of Directors for review.
- (2) The 18th meeting of the 5th Audit Committee on Dec. 10, 2025 "presented the Bank's draft budget for next year (2025) and draft operating audit expense budget for review". Except for Independent Director Mi-Hsiu Chiang who recused himself from discussion and voting on the budget for donations, the rest of the committee passed the rest of the proposal and submitted it to the Board of Directors for review.

3. Communication between Independent Directors and head of internal audit and CPAs (including material issues, audit methods and results relating to the Bank's finances and business).

Date	Communication target	Communication content	Suggestions from independent directors and the response of the Bank
2025/2/20	CPA	1. Independent communication matters. 2. Audit of financial responsibility and audit opinion. 3. Scope of audit and audit opinion. 4. Updates to important securities management laws and regulations.	Suggestions from independent directors: Assist the Bank's management in setting a reasonable coverage ratio. Response: To proceed according to the independent directors' suggestions.
2025/8/6	CPA	1. Explanation regarding the opinion issued in the interim report, including whether an unqualified conclusion or an unqualified opinion was issued. 2. Reasons for the negative net income of TBB Venture Capital Co., Ltd. 3. Issues regarding net profit and total comprehensive profit and loss for the period.	Suggestions from independent directors: 1. Appropriate use of evaluation methods for venture capital investment targets. 2. Recommendations for IFRS implementation plans. Response: To proceed according to the independent directors' suggestions.
2025/10/8	Chief Auditor and Internal audit managers	1. Implementation status of internal audit operations and major deficiency cases of the bank. 2. Operation status of the risk-oriented internal audit system and optimization of the audit management system.	Suggestions from independent directors: 1. Strengthen internal control deficiency management to fully reflect the implementation status of internal controls. 2. Optimize the audit management system, considering manpower-saving and time-consuming workflows to determine the priority of implementation. Response: 1. Continuously improve audit assessment and deficiency tracking management. 2. Optimize the audit operation system, introduce data analysis tools, and improve audit efficiency.

Date	Communication target	Communication content	Suggestions from independent directors and the response of the Bank
2025/12/10	CPA	<ol style="list-style-type: none"> Audit matters of high concern in the 2025 audit plan. Key audit item assessment factors. Planned audit methods. Comparison with peer banks. 	<p>Suggestions from independent directors:</p> <ol style="list-style-type: none"> The consistency of the preparation and announcement schedules of sustainability information, financial reports, annual reports, and sustainability reports needs to be considered. The focus of the audits on the Bank's parent company and its subsidiaries should differ. <p>Response: To proceed according to the independent directors' suggestions.</p>

4. Major tasks of the year:

- Supervise the appropriate expressions in the Bank's financial statements: Review of quarterly financial statement, and issue the review report to the 2025 shareholders' meeting according to the requirements under Article 219 of the Company Act approved by Paragraph 3, Article 14-4 of the Securities and Exchange Act.
- Appointment (dismissal) of the CPA and the independence and performance: The independence and competence of CPAs are assessed annually using Audit Quality Indicators (AQIs).
- Effective implementation of internal controls: The Bank has established the organization, structure, and authorization, and has prepared the internal audit workbook and the working paper. These items shall contain evaluations of the requirements and the business process under the internal control system to determine whether the current system and procedures have proper internal controls in place; whether the departments comply with relevant requirements and duly execute the internal controls; and the rationale of the effects of executing such internal controls, and proposals of improvement recommendations at any time. The internal audit shall carry out the audit activity according to the rules, and shall submit reports to the Board and the Audit Committee on a regular basis.
- Comply with relevant laws, regulations, and rules as well as control over existing and potential risks: The Chief Compliance Officer reports on the implementation of the Bank's legal compliance system to the Audit Committee every quarter.

(3) Items disclosed in accordance with the Corporate Governance Best Practice Principles for Banking Industry: Please refer to the Bank's website at [About TBB](#) > [About Us](#) > [Corporate Governance](#) (<https://www.tbb.com.tw/en-us/about/governance/board>).

(4) Implementation of Corporate Governance, and Gaps with the Corporate Governance Best Practice Principles for the Banking Industry and the cause of the said gaps

Assessed Items	State of Implementation			Gaps with the "Corporate Governance Best Practice Principles for the Banking Industry," and the cause of the said gaps
	Yes	No	Summary	
<p>1. Structure of the bank's shareholders and equities</p> <p>(1) Does the bank stipulate and implement a set of internal procedures to handle shareholders' suggestions, queries, disputes, and litigations?</p> <p>(2) Does the bank keep track of the major shareholders with ultimate control over the bank and the ultimate controllers of the major shareholders?</p> <p>(3) Does the bank set up a firewall and risk control mechanism to reduce the risks involved with the bank's related companies?</p>	<p>✓</p> <p>✓</p> <p>✓</p>		<p>The Bank has established the "Directions for the Processing of Customer Complaints" and the customer complaint and stock affairs contact window, which will look into the circumstances upon receiving recommendations, doubts, or disputes, and pass the task to relevant departments for handling. The Bank also has a spokesperson to address the problem to external parties.</p> <p>The Bank refers to the declaration of changes in the Register of Shareholders when closing the stock transfer and the monthly report for internal parties to keep track and understand the shareholding changes of substantial Shareholders and analyze the final controllers of substantial Shareholders.</p> <p>The Directions and procedures for the management of investee companies of the Bank provide relevant requirements for the supervisors of its related companies, benefitting in effective control over its performance and business overview. In respect of the firewall mechanism, personnel, accounting, assets, and finance departments all have distinct operations. Loans to related companies are all subject to the relevant laws and regulations under Article 32 and Article 33 of the Banking Act.</p>	<p>No gap</p> <p>No gap</p> <p>No gap</p>
<p>2. Board composition and its responsibilities</p> <p>(1) Does the Board formulate a diversity policy and specific management goals?</p> <p>(2) Apart from the Remuneration Committee and Audit Committee, does the bank assembled other functional committees at its own discretion?</p> <p>(3) Does the bank have a set of performance evaluation regulations and evaluation methods for the Board in place, carry out regular performance evaluation, submit the results of the performance evaluation to the Board and utilizes such results as a reference for determining the remuneration and compensation of individual Directors and their nomination for re-election?</p>	<p>✓</p> <p>✓</p> <p>✓</p>		<p>Article 34 of the Bank's "Corporate Governance Best Practice Principles" stipulates the policy for diversification of board members, which includes at least two major aspects: basic qualification and values, and professional knowledge and skills. The specific implementation details have been disclosed on the Bank's website, annual report, and sustainability report.</p> <p>1. The Bank has established the Audit Committee, Remuneration Committee, Sustainable Development Committee, Digital Transformation Committee and Accountability Committee under the Board.</p> <p>2. There is no nomination committee; however, the Article of Association of the Bank provide that the election of Directors shall adopt the nomination system. Any re-election of Directors shall be subject to nomination by a shareholder with over 1% shareholding of the Bank or by the Board and subject to the approval of the Board before being proposed at the Shareholders' Meeting for election.</p> <p>1. According to Articles 2 and 3 of the Bank's Regulations for Board Performance Evaluation, the Board of the Bank shall conduct the annual performance evaluation at the end of every year. The evaluation results shall be reported by the Secretarial Dept. to the Board before the end of the first quarter. The scope of evaluation shall include the performance of the Board, individual directors, and the functional committees. Regarding the evaluation method, the directors (members) and executive departments (departments responsible for such affairs) shall perform self-evaluation.</p> <p>2. An external party shall be engaged for the Board performance evaluation every three years (Taiwan Corporate Governance Association was engaged to conduct the performance evaluation in 2023, which was reported to the 24th Board meeting of the 16th Board on December 13, 2023). The outsourced Board performance evaluation will be conducted in 2026.</p> <p>3. The remuneration of the Bank's Directors is determined with reference to the standard in the industry, individual performance, operating efficiency of the Bank, and also the results of the Board performance evaluation. Fixed compensation is paid to Independent Directors monthly; Independent Directors do not receive the Director's remuneration stated in the Article of Association of the Bank.</p>	<p>No gap</p> <p>No gap</p> <p>No gap</p>



Assessed items	State of Implementation			Gaps with the "Corporate Governance Best Practice Principles for the Banking Industry," and the cause of the said gaps
	Yes	No	Summary	
(4) Does the bank regularly assess the independence of CPAs?	✓		Regular assessment (at least annually) on the independence and competency of the appointed CPA is carried out according to the Audit Quality Indicators (AQI) guidelines published by the FSC before submitting the appointment case to the Audit Committee and the Board for approval. Independence and competency assessment is as follows: 1. The CPA appointed by the Bank does not provide account-keeping, financial system design introduction, appraisal (evaluation) business, management function, actuary services, internal audit outsourcing, human resources services, investment consultancy, and legal services. 2. The CPA appointed by the Bank does not undertake contingency cases on professional charges (i.e., proceedings), active or confidential tax avoidance plan and personal taxation case for the chief of finance (above). 3. The 2 appointed CPAs have not been appointed for over 7 years, which complies with the requirements under Article 38 of "Corporate Governance Practices Best Practice Principles for the Banking Industry" and Article 68 of "Statement on Auditing Standards No.46." 4. The Bank has disclosed 5 major aspects of the framework and regularly evaluated 13 AQI indicators based on the AQI template issued by the competent authority.	No gap
3. Does the bank has proper number of eligible corporate governance personnel in place and appoint a manager for corporate governance to be in charge of affairs relating to corporate governance (including but not limited to, the provision of necessary data for directors and supervisors to execute their duties, assisting directors and supervisors in legal compliance, administering matters relating to the Board meetings and Shareholders' Meetings in accordance with the law, and producing minute books for the Board and shareholders' meetings)?	✓		Relevant departments of the head office, such as the Secretarial Dept., shall be the department fully (jointly) responsible for corporate governance. Passed at the 5th meeting of the 17th Board on November 1, 2024, E.V.P. Kuo-Liang Tseng was designated as the Corporate Governance Manager for protecting the Shareholders' interests and strengthen the function of the Board. He has held the post of manager in relation to affairs of accounting and finance for over three years, and has qualifications required for serving as the Corporate Governance Manager. His primary duties include handling matters concerning the compliance of Board meetings and Shareholders' Meetings according to the law, preparing the meeting minutes for Board meeting and Shareholders' Meeting, providing assistance for Directors and Supervisors when assuming office and continuing education, providing required information for Directors and Supervisors in executing businesses, providing assistance to Directors and Supervisors regarding their compliance with laws, reporting to the Board on the examination results of whether the qualifications of independent directors meet relevant laws and regulations during nomination, appointment, and tenure, handling matters related to changes in directors, and other matters stipulated in the Bank's articles of association or contracts. Affairs carried out in relation to the corporate governance in 2024 are as follow: 1. There were changes in directors on 2025/2/21, 2/24, 3/13, 3/18, 4/7 and 4/10. The Secretarial Department has disclosed material information in Chinese/English and reported to the Board meeting according to the requirements, and the Administration Management Department has applied for the alteration registration to the Ministry of Economic Affairs; all of which were duly completed. 2. The continuing education information regarding corporate governance was provided to directors with the continuing education conditions tracked. In 2025, directors accumulated a total of 127 hours of continuing education, averaging 8.46 hours. The continuing education hour for each director has complied with the requirements under "Directions for the Implementation of Continuing Education for Directors and Supervisors of TWSE Listed and TPEX Listed Companies," with new directors and existing directors receiving corporate government courses for 12 hours and 6 hours, respectively (This includes at least 3 hours of ESG corporate sustainability courses). The details of the training have been disclosed on the MOPS. 3. Providing logistics of Board meetings for 14 times, succeeded in delivering the notice of meetings and the agenda to directors 7 days prior to the date of the meeting and dispatched the meeting minutes within 20 days from the ending of the Board meeting. 4. The Bank held the 2025 Annual Shareholders' Meeting on June 20, 2025 and uploaded the meeting notice and the meeting agenda handbook to the MOPS 30 days before the meeting, while announcing the minutes of the shareholders' meeting within 20 days after the meeting, all of which were duly completed. 5. Education and training courses for directors and senior management were organized (on July 16, 2025, "Cyber Security Education and Training"; on August 13, 2025, "Financial Friendliness and Convention on the Rights of Persons with Disabilities (CRPD) Education and Training"; on September 17, 2025, "Prevention of Sexual Harassment Education and Training"; on December 17, 2025, "Fair Treatment of Customers, Anti-Money Laundering, and Anti-Fraud Education and Training")	No gap
4. Does the bank establish a channel to communicate with stakeholders (including but not limited to Shareholders, employees, and customers)? Does the bank set up a section for stakeholders on its website and duly respond to the material CSR issues concerned by stakeholders?	✓		The Bank has set up a Stakeholder section under "Sustainability" on its website to provide a communication channel for stakeholders, and will submit an annual report to the Board on the communication status with stakeholders. The communication methods are as follows: 1. Stakeholders may contact the Bank through methods of presenting themselves at branches, letters, phone calls, fax, e-mail, and website visitor message. 2. The Investor Relations on the Bank's website has sections including About TBB, News and Events, Financial Information, Shareholder Services, Corporate Governance, Stakeholder, and Sustainable Development, in order to help investors understand the Bank's operating status. 3. The Stakeholder section on the Bank's website discloses material topics related to the interests of stakeholders, a summary of concerned issues and communication channels, stakeholder contact information, and feedback, to address issues of concern to stakeholders.	No gap
5. Information disclosure (1) Does the bank set up a website for the disclosure of relevant information on financial status and the bank's corporate governance?	✓		1. The Investor Relations section on the Bank's website disclosed sections including About TBB, News and Events, Financial Information, Shareholder Services, Corporate Governance, Stakeholder, and Sustainable Development. 2. The About TBB About Us Corporate Governance section on the Bank's website has sections including Board of Directors, Committees, Organization Chart, Departments, Internal Audit, Regulation Documents, Operations, Tax-Governance, and Report staff's inappropriate behaviors or illegal conducts. 3. The Sustainability section on the Bank's website disclosed sections including Overview, Environmental Sustainability, Society, Public welfare activities, Governance, and Stakeholder.	No gap
(2) Does the bank take any other methods to disclose its information (e.g. English website, a special group engaged on gathering and compiling the bank's information, the information announced through the bank's spokesman, and regular investor conference process disclosed on the bank's website)?	✓		1. To realize the open information, the Bank has established the "Procedures for the Operations for Disclosing Information Externally." According to the requirements, the disclosure to be reported such as information on finance and business shall be carried out by designated personnel of the relevant department in accordance with the duties. Furthermore, information such as About TBB, News and Events, Financial Information, Corporate Governance, Stakeholder, CSR, FAQs, and IR Contacts, is provided in the Investor Relations on the Bank's Chinese and English websites to offer relevant information to domestic and overseas investors. 2. The mechanism of spokesperson is responsible for providing descriptions and announcing the news to external parties, so as to ensure investors may receive accurate news.	No gap

Assessed items	State of Implementation			Gaps with the "Corporate Governance Best Practice Principles for the Banking Industry," and the cause of the said gaps
	Yes	No	Summary	
(3) Does the bank publish its annual financial reports and make filings at the end of the accounting year within time according to relevant requirements under the Banking Act and the Securities and Exchange Act, and publish financial reports of the first, second, and third quarters and the operating status each month and make filings in advance according to the time prescribed?	✓		The Bank has published its annual financial reports and made filings at the end of the accounting year within time according to relevant requirements under the Banking Act and the Securities and Exchange Act. The Bank has also published financial reports of the first, second, and third quarters and the operating status each month and made filings according to the time prescribed.	No gap
6. Does the bank have other relevant information for better understanding the bank's corporate governance operation (such as employee rights, caring for employees, investors relationship, stakeholder rights, on-the-job education of Directors and Supervisors, implementation of risk management policies and risk assessment standards, implementation of customer policies, liability insurance policies purchased by the bank for Directors and Supervisors, and donations to political parties, interested parties, or charity organizations)?	✓		<ol style="list-style-type: none"> To clarify the rights and obligations of employees and the employer, the Bank established the "Working Rules" according to the Labor Standards Act and relevant laws and regulations, with reference to the nature of the banking industry, to regulate employees' rights. The Bank also established the "Directions for Measures of Prevention, Complaint, and Punishment of Sexual Harassment at the Workplace of Taiwan Business Bank" as regulations according to the Act of Gender Equality in Employment. Caring for Employees: <ol style="list-style-type: none"> Employees are assets of enterprises. The Bank has spared no efforts in caring for its employees. Except for establishing working rules and personnel management rules according to relevant labor laws such as the Labor Standards Act, the Bank complied with the laws and regulations and insured for the Labor Insurance, National Health Insurance, and provision of retirement pension for its employees. It also organizes health inspections for employees regularly, provides discounted group medical insurance and casualty insurance to protect the lives of our employees, allowing employees to exert their talents at work worry-free. Also, to strengthen the competitiveness of our employees and improve their professional know-how, the Bank organizes training courses for different businesses according to the annual employee training plan, provide a diversified program on the digital learning website, and holds nonscheduled celebrity seminars and professional lectures via video. The Bank has a comprehensive system of remuneration and rewards as well as the promotion channel, diversified training and welfare measures superior to the law that attract and retain talents, joining hands for the prosperity of the Bank. The Bank places the utmost emphasis on employee rights and regularly calls labor-management meetings where the two sides can fully communicate and negotiate on employee rights and welfare issues, and sign the Collective Agreement, thereby maintaining harmonious labor-management. The Bank subscribed for "Directors, Supervisors, and Officers' Liability Insurance" for Directors and officers of the Bank and reported the insured circumstances to the Board. The Bank established the "Directions for Processing of Donations of Taiwan Business Bank" to regulate the charitable group donation projects where the stakeholder(s) acts as the representative or the manager.(Note 1) For the proper handling of customer complaints, improving the service quality and realizing the control for operating risks, the Bank established the "Customer Complaint Center" to respond to customer complaints, and established the "Directions for the Processing of Customer Complaints" of the Bank for compliance. To protect customer rights and benefits and optimize the business operation, the Bank established the "Consumer Protection Policy of Taiwan Business Bank" and "Procedures for Consumer Protection Procedures of Taiwan Business Bank," and designated a responsible department to inspect the effectiveness of the consumer protection system. The Auditing Dept. shall be responsible for examine the execution and realize the protection for consumers. To treat Shareholders in a fair manner, the Bank established the "Procedures for the Operations for Disclosing Information Externally," "Directions for Equity Management," and "Ethical Corporate Management Best Practice Principles," which clearly stated that the internal personnel is prohibited from trading securities of the Bank before the announcement of relevant information. 	No gap
7. With respect to the results of the annual corporate governance evaluation most recently issued by the Corporate Governance Center of Taiwan Stock Exchange, please describe the improvements and provide priority and measures to enhance those matters that have not yet been improved. The Bank continues to communicate with corporate shareholders to adjust the composition of the board of directors and strengthen the diversity and independence of the board.				

Note 1: Donations in 2025

No.	Donation recipient	Date	Description
1	Taiwan Foundation for Disaster Relief	2025.07.24 2025.07.30	Donation funds were deposited into a dedicated account to assist those affected by Typhoon Danas and the southwest monsoon.
2	Charity Trust Senior Living Social Welfare Fund	2025.01.01- 2025.12.31	Donated funds to the dedicated account to help the community provide meals and courses for seniors.
3	Taiwan Anti-Tuberculosis Association	2025.03.19	Purchased anti-tuberculosis 2025 charity stamps.
4	Nanfeng Elementary School, Nantou County	2025.03.06 2025.11.06	Donated funds to help schools provide nutritious breakfast for children.
	Shuanglong Elementary School, Nantou County		
	Dona Elementary School, Kaohsiung City		
	Sajija Elementary School, Pingtung County		
5	Locations in the Senior Learning Centers program	2025.01.08	Purchased "Lanli Rice" from the Houbi District Farmers' Association in Tainan City and donated it to the Bank's charity site, the Senior Learning Centers.
6	New Taipei Municipal Ming Der High School Archery Team	2025.01.01- 2025.12.31	Support for the 2025 training and competition plans, and the prize money for event winners.
7	Pingtung County Laiji Senior High School Weightlifting Team	2025.01.01- 2025.12.31	Support for the 2025 training and competition plans, and prize money for event winners.
8	Majia Township Office, Pingtung County	2025.04.24	Donated funds to assist the township office in purchasing official vans used for various purposes, including maintaining indigenous land routes and cultural sites, distributing supplies to disadvantaged families, and transporting disaster relief equipment and supplies.

(5) Remuneration Committee activities

A. Members of the Remuneration Committee

December 31, 2025

Title	Qualifications Name	Professional Qualifications and Experience	Independence Criteria	Number of Other Public Companies Serving as a member of the Remuneration Committee
Managing Independent Director (Convener)	Xin-Wu Lin	<ol style="list-style-type: none"> Served as the Vice President & Researcher of Taiwan Institute of Economic Research; previously served as an independent director of banks and other publicly listed companies; a member of TBB's Audit Committee, Remuneration Committee, Sustainable Development Committee and Digital Transformation Committee, with professional qualifications in banking, accounting, finance, risk management, human resources, etc. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement. Does not have a spouse or relative within the second degree of kinship with other directors. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years. Has not served as a senior manager of the Bank or any of its subsidiaries. 	1
Independent Director	Jin-Long Liu	<ol style="list-style-type: none"> Served as the Independent Director of the Bank; previously served as a professor at the Graduate Institute of Industrial Economics, National Central University and an independent director of a bank for more than 5 years; a member of TBB's Audit Committee, Remuneration Committee, Sustainable Development Committee and Digital Transformation Committee, with professional qualifications in banking, securities, accounting, finance, risk management, economics, etc., Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement. Does not have a spouse or relative within the second degree of kinship with other directors. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years. Has not served as a senior manager of the Bank or any of its subsidiaries. 	0
Independent Director	Yung-Cheng Chuang	<ol style="list-style-type: none"> Served as the Dean of School of Law, Soochow University; specialized in financial regulations, such as the Securities and Exchange Act, Financial Law, and the Company Act; familiar with compliance of publicly listed companies, financial consumer protection, securities and futures trading and operation, insurance laws in the financial field; a member of TBB's Audit Committee, Remuneration Committee and Sustainable Development Committee, with professional qualifications in banking, securities, insurance, law, etc. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement. Does not have a spouse or relative within the second degree of kinship with other directors. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years. Has not served as a senior manager of the Bank or any of its subsidiaries. 	1
Independent Director	Shao-Yuan Chang	<ol style="list-style-type: none"> Served as the Independent Director of TBB; previously served as a director of publicly listed companies, the deputy mayor of Tainan City Government, the head of the Finance and Local Tax Bureau of Tainan City Government, the director of the Finance Department of Tainan City Government, and the deputy head of the Finance Department of Tainan City Government; a member of TBB's Audit Committee, Remuneration Committee and Accountability Committee; has the experience of providing consulting service to grassroots financial institutions and credit cooperatives during his tenure in Tainan City and the professional qualifications in banking, accounting, finance, risk management, human resources and taxation. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement. Does not have a spouse or relative within the second degree of kinship with other directors. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years. Has not served as a senior manager of the Bank or any of its subsidiaries. 	0
Independent Director	Mi-Hsiu Chiang	<ol style="list-style-type: none"> Served as the Professor of Department of Finance, National Chengchi University; previously served as the Acting Vice Dean, Acting Director of Post-graduate Program, Professor of College of Global Banking and Finance, National Chengchi University; Member of the Futures Industry Development Fund Management Committee, Securities & Futures Institute; Member of the Research and Development Committee, the Bankers Association of the Republic of China; Advisory Committee Member of Center for Research in Econometric Theory and Applications (CRETA), National Taiwan University; has long-term experience in financial education, a member of TBB's Audit Committee, Remuneration Committee and Accountability Committee; has the professional qualifications in banking, accounting, finance, securities, and risk management. Has the professional banking qualifications stipulated in Article 9 of the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks". Has the professional qualification requirements stipulated in Article 2 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies". Has not been involved in any of the situations set forth in Article 30 of the Company Act. 	<ol style="list-style-type: none"> Does not or the spouse or relative within the second degree of kinship thereof does not hold TBB's shares by themselves or by nominee arrangement. Does not have a spouse or relative within the second degree of kinship with other directors. Has not or the spouse or relative within the second degree of kinship thereof has not served as a director, supervisor, or employee at TBB or its affiliates. Has not served at a company with specific relations with TBB (under Article 3, paragraph 1, subparagraph 5 to 8 of the Regulations Governing the Appointment of Independent Directors of Public Companies and Matters to Be Followed) as a director, supervisor, or employee. Has not obtained remuneration for providing business, legal, financial, accounting, or other services to TBB or its affiliates in the last two years. Has not served as a senior manager of the Bank or any of its subsidiaries. 	0

B. The Remuneration Committee, with the due care of a prudent manager, shall faithfully perform the following duties:

- Establish and periodically review the policies, systems, standards, and structures for the performance evaluation and the remuneration of directors and managers.
- Periodically evaluate and establish the remuneration of directors and managers.



- c. Establish performance evaluation standards and remuneration standards for sales personnel. Sales personnel referred to in this section are those whose remuneration or performance evaluation is derived from the sale of various financial products and services.

C. Operation of Remuneration Committee:

- a. The Bank has a Remuneration Committee composed of 5 members.
- b. The term of office of the incumbent members: From June 21, 2024 to June 20, 2027. The Remuneration Committee held 5 meetings (A) in the most recent year. The members' eligibility and attendance are as follows:

Title	Name	Total number of meetings (A)	Number of actual attendance (B)	Number of delegated attendance	Actual attendance rate (%) (B/A) (Note)	Remarks
Committee Chair	Xin-Wu Lin	5	5	0	100	
Member	Jin-Long Liu	5	5	0	100	
Member	Yung-Cheng Chuang	5	5	0	100	
Member	Shao-Yuan Chang	5	5	0	100	
Member	Mi-Hsiu Chiang	5	5	0	100	

Other items that shall be recorded:

- If the Board of Directors does not adopt or amend the recommendations made by the Remuneration Committee, the date, and session of the Board of Directors' meeting, resolutions, voting results, and handling of opinions of the Remuneration Committee by the Bank shall be disclosed (if the remuneration approved by the Board of Directors is better than that of the Remuneration Committee, the discrepancies and related reasons should be stated): None.
- For the decisions made by the Remuneration Committee, if there are members who vetoed or withheld from the decision and there are documented records, the date, session, agenda, all members' opinions, and ways in handling these opinions should be elaborated: none.
- Discussion of the proposal and handling of opinions for 2025

Date of Remuneration Committee Meeting/ Date and Session of Board Meeting	Agenda	The resolution results of the Remuneration Committee and the Bank's response regarding the Remuneration Committee's opinions
February 21, 2025/The 8th Board meeting of the 17th Board on February 21, 2025	Percentage and amount of 2024 distribution of employee and director remuneration.	Remuneration Committee's resolution: Passed by a unanimous agreement (Please provide the profit situation of the banking industry peers in 2024) and submitted to the board of directors for review. The Bank's handling of the Remuneration Committee's opinions: Passed by a unanimous agreement.
March 5, 2025/The 9th Board meeting of the 17th Board on March 12, 2025	Submitted the report on regular assessment of director and manager remuneration.	Remuneration Committee's resolution: Passed by a unanimous agreement and submitted to the board of directors for review. The Bank's handling of the Remuneration Committee's opinions: Passed by a unanimous agreement.
April 9, 2025/The 10th Board meeting of the 17th Board on April 16, 2025	In response to the government's salary adjustment policy and to boost employee morale, the Bank proposes to increase employee salaries by 3%, effective retroactively to January 1, 2025.	Remuneration Committee's resolution: Passed by a unanimous agreement and submitted to the board of directors for review. The Bank's handling of the Remuneration Committee's opinions: Passed by a unanimous agreement. The Bank's handling of the Remuneration Committee's opinions: Passed by a unanimous agreement.
	In response to the government's salary increase policy and to boost employee morale, the bank proposes to increase the average salary of securities professionals by 3% and amend Article 6, "Salary Standards Appendices 1 to 3" of its "Key Points for the Employment and Management of Securities Brokerage Personnel", effective retroactively to January 1, 2025.	Remuneration Committee's resolution: Passed by a unanimous agreement and submitted to the board of directors for review. The Bank's handling of the Remuneration Committee's opinions: Passed by a unanimous agreement.
July 7, 2025/The 13th Board meeting of the 17th Board on July 16, 2025	Distribution of the Bank's director remuneration for 2024.	Remuneration Committee's resolution: Passed by a unanimous agreement and submitted to the board of directors for review. The Bank's handling of the Remuneration Committee's opinions: The directors recused themselves where they were a stakeholder. The proposals were passed unanimously by the other directors.
December 10, 2025	Report on the periodic review case of the measurement indicators for the 2025 performance evaluation of the Board (including functional committees) and individual directors.	Remuneration Committee's resolution: Passed by a unanimous agreement.

(6) Sustainable Development Committee Activities

A. The responsibilities of the Sustainable Development Committee:

- Approval of mid- and long-term strategies and annual goals for sustainable development.
- Approval of the implementation plans for sustainable development.
- Follow up on the mid- and long-term strategies, annual goals and implementation plans for sustainable development and review the effectiveness of implementation.



- d. Approval of the standards for preparing the sustainability report. The procedures regarding the preparation and verification of the sustainability report shall be established by the authorized management departments.
 - e. Approval of other matters related to sustainable development.
- B. Matters resolved or passed by the Sustainable Development Committee after discussion are transferred to relevant units or team members of the Bank.
- C. The Sustainable Development Committee reports to the Board on the annual implementation results of sustainable development every year.
- D. The Sustainable Development Committee is comprised of the Chairman, President, and three Independent Directors, with the Chairman being the Committee Chair. A total of 4 meetings were held in 2025 and the attendance of members was as follows:

December 31, 2025

Title	Name	Number of required attendance (A)	Number of actual attendance (B)	Number of delegated attendance	Actual attendance rate (%) (B/A)	Professional capabilities	Note
Chairman of the Board	Pei-Jean Liu	1	0	1	0	Each member possesses professional capabilities required for the sustainable development of the banking industry (including Corporate Governance, Customer Rights, Sustainable Finance, Sustainable Environment, Social Benefit, and Employee Care).	Resigned on February 22, 2025
	Chia-Hsiang Lee	3	3	0	100		Appointed on April 10, 2025
Managing Director and President	Kuo-Chung Lee	4	4	0	100		
Managing Director (Independent Director)	Xin-Wu Lin	4	4	0	100		
Independent Director	Jin-Long Liu	4	4	0	100		
Independent Director	Yung-Cheng Chuang	4	4	0	100		

E. The discussion proposals and resolution results of the Sustainable Development Committee in 2025:

Date	Agenda	Resolutions	Notes
February 17, 2025	Presented the Bank's ethical corporate management status and communication between the Bank and stakeholders in 2024.	Duly noted.	Submitted to the 9th Board meeting of the 17th Board on March 12, 2025.
	Presented the Bank's implementation status of the "Medium- and long-term strategic objectives of the various working groups for sustainable development and the progress of sustainable issues by 2024."	Duly noted.	Submitted to the 9th Board meeting of the 17th Board on March 12, 2025.
May 19, 2025	Presented the results of the 11th Corporate Governance Evaluation (2024).	Duly noted.	
	Amended the Bank's key implementation initiatives of medium- and long-term sustainability strategies.	Passed by all directors in attendance with consent.	
	Presented the Bank's "2025 Sustainability Issue Management Mechanism, Performance Indicators and Goals".	Passed by all directors in attendance with consent.	
August 20, 2025	Presented the draft version of the Bank's Sustainability Report.	Passed by all directors in attendance with consent.	Submitted to and passed in the 12th Board meeting of the 17th Board on June 11, 2025.
	Presented the Bank's "Summary of Enhanced Customer Service and Privacy Protection for January to June 2025".	Duly noted.	
	Presented the Bank's progress of nature-related financial disclosures.	Duly noted.	
November 20, 2025	Presented the Bank's implementation status of sustainable environment performance.	Duly noted.	
	Presented the Bank's "2025 Sustainability Issue Management Mechanism, Performance Indicators and Goals".	Passed by all directors in attendance with consent.	
	Presented the Bank's expanded support for school sports teams, reinforcing its commitment to sports as one of its Four Major Charity Themes.	Duly noted.	
	Presented the Bank's "Sustainable Development Best Practice Principles".	Passed by all directors in attendance with consent.	Submitted to and passed in the 18th Board meeting of the 17th Board on December 17, 2025.
	Presented the Bank's "2025 Results of Identification of Material Sustainability Topics" according to the Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies.	Passed by all directors in attendance with consent.	

(7) Implementation of Sustainable Development, and Gaps with the Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies and the cause of the said gaps

Assessed items	State of Implementation			Gaps with the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies," and the cause of the said gaps																																
	Yes	No	Summary																																	
1. Does the Bank establish a governance structure to promote sustainable development and set up a dedicated (concurrent) unit to promote sustainable development, and does the Board of Directors delegate the senior management to handle the matter and supervise the implementation?	✓		<p>1. The Bank established a functional committee, the Sustainable Development Committee (previously the CSR Committee), in 2018 to be responsible for promoting sustainable development of the Bank. Chaired by the Chairman of the bank, the Committee currently consists of 5 members with the President as an ex-officio member and the other three being independent directors of the Bank. The Committee is responsible for reviewing mid- and long-term sustainability strategies and annual targets, reviewing sustainability action plans, monitoring and reviewing results of mid- and long-term sustainability strategies, annual targets, and action plans, reviewing the standards for preparation of sustainability reports, and reviewing other sustainability related matters.</p> <p>2. The Sustainable Development Committee convened 4 times in 2025. Please refer to "(6) Sustainable Development Committee Activities" under "2. Operations of Corporate Governance" of this Chapter (page46) for the composition, responsibilities, operation, and agendas of the Sustainable Development Committee.</p> <p>3. There are currently 6 subordinated units under the Sustainable Development Committee which include Corporate Governance, Customer Rights, Sustainable Finance, Sustainable Environment, Social Benefit, and Employee Care. The subordinated units are formed by various units at the head office and responsible for performing sustainability related tasks. Team meetings are held regularly, and implementation results of mid- and long-term sustainability strategies and stakeholder communication are reported to the Sustainable Development Committee as well as the Board of Directors.</p> <p>4. The Board of Directors oversees implementation of sustainable development at the Bank. Starting with the banking business, the Board furthers a healthy and sustainable approach to top-down business management on an ongoing basis in order to achieve annual sustainability targets. The aforementioned stakeholder communication status, and mid- to long-term sustainability strategies implementation results were all reported to the Board of Directors for review on March 12, 2025.</p>	No gap																																
2. Does the Bank conduct risk assessments on environmental, social and corporate governance issues related to the Bank's operations based on the principle of materiality, and formulate relevant risk management policies or strategies?	✓		<p>1. The Bank's risk assessment boundary included primarily the Bank's operating activities in Taiwan (including overseas branches), and the information disclosed covers the sustainability performance of the Bank's main locations between January and December 2025.</p> <p>2. The Bank observes the GRI Standards 2021 on material topics and sustainability trends around the world every year. The Bank also utilizes internal/external stakeholder communication to assess potential environmental, social and governance impacts on operations according to the materiality principle. The Bank implements a risk management policy, promise and actions for effective identification, measurement and assessment, and monitoring and management.</p> <p>3. Results of the annual identification of material topic identification will provide the key direction for policy implementation for the year, and will be added to the annual sustainability work plan for the relevant departments to refine management and set targets. The Bank follows the risk management policy and the three lines of defense to monitor daily management in the relevant departments and enforce regular monitoring and following up by the Sustainable Development Committee. The Bank also introduce internal/external audit mechanisms as needed to manage potential impacts of material topics.</p> <p>4. 9 material topics were identified in 2025 and ranked by financial materiality. Related identification results and rankings are as follows. Please refer to the 2025 Sustainability Report for full details.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Nature of material topic</th> <th>Material topic (risk assessment item)</th> <th>Risk management strategy</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Governance</td> <td>Legal Compliance</td> <td>(1) Conduct training to familiarize every employee with laws and regulations and ethical guidelines relevant to their roles. (2) Devise improvement measures in response to penalties imposed by the competent authority. (3) Organize compliance self assessments for each department.</td> </tr> <tr> <td>2</td> <td>Social</td> <td>Information Security</td> <td>(1) Ensure confidentiality, integrity, and availability of information and communication systems and IT assets and reduce operational risk. (2) Enforce the annual cyber security maintenance program.</td> </tr> <tr> <td>3</td> <td>Governance</td> <td>Risk management</td> <td>Maintain adequate capital and achieve reasonable risk and return within the Bank's credit risk tolerance.</td> </tr> <tr> <td>4</td> <td>Social</td> <td>Privacy protection</td> <td>Comply with the Personal Data Protection Act and relevant laws to protect customers' rights. Conduct regular training to reinforce awareness of relevant business regulations and employees' professional training.</td> </tr> <tr> <td>5</td> <td>Social</td> <td>Business performance and resilience</td> <td>Keep strengthening disaster response capabilities and build an adequate IT system backup mechanism for better disaster response. Be able to restore the minimum acceptable level of service within the promised recovery time in a disaster to protect customers' rights.</td> </tr> <tr> <td>6</td> <td>Governance</td> <td>Corporate Governance</td> <td>Implement corporate governance guidelines to create a stronger corporate governance organization and system while enforcing corporate governance and ethical corporate management in order to protect stakeholders' rights and enhance Board effectiveness.</td> </tr> <tr> <td>7</td> <td>Environmental</td> <td>Investing and financing climate action</td> <td>(1) Support companies committed to environmental protection, social responsibility, and governance and avoid investing in controversial instruments. (2) Follow the competent authority's "Climate Risk Disclosure Guide for Domestic Banks" and identify climate risks and opportunities, implement response plans, and develop climate governance policy. (3) Integrate ESG issues into the development strategies and processes of financing, financial planning, and credit businesses. Support the global trend of carbon reduction and follow the government's policy while directing customers' attention and action to ESG risks and opportunities.</td> </tr> </tbody> </table>		Nature of material topic	Material topic (risk assessment item)	Risk management strategy	1	Governance	Legal Compliance	(1) Conduct training to familiarize every employee with laws and regulations and ethical guidelines relevant to their roles. (2) Devise improvement measures in response to penalties imposed by the competent authority. (3) Organize compliance self assessments for each department.	2	Social	Information Security	(1) Ensure confidentiality, integrity, and availability of information and communication systems and IT assets and reduce operational risk. (2) Enforce the annual cyber security maintenance program.	3	Governance	Risk management	Maintain adequate capital and achieve reasonable risk and return within the Bank's credit risk tolerance.	4	Social	Privacy protection	Comply with the Personal Data Protection Act and relevant laws to protect customers' rights. Conduct regular training to reinforce awareness of relevant business regulations and employees' professional training.	5	Social	Business performance and resilience	Keep strengthening disaster response capabilities and build an adequate IT system backup mechanism for better disaster response. Be able to restore the minimum acceptable level of service within the promised recovery time in a disaster to protect customers' rights.	6	Governance	Corporate Governance	Implement corporate governance guidelines to create a stronger corporate governance organization and system while enforcing corporate governance and ethical corporate management in order to protect stakeholders' rights and enhance Board effectiveness.	7	Environmental	Investing and financing climate action	(1) Support companies committed to environmental protection, social responsibility, and governance and avoid investing in controversial instruments. (2) Follow the competent authority's "Climate Risk Disclosure Guide for Domestic Banks" and identify climate risks and opportunities, implement response plans, and develop climate governance policy. (3) Integrate ESG issues into the development strategies and processes of financing, financial planning, and credit businesses. Support the global trend of carbon reduction and follow the government's policy while directing customers' attention and action to ESG risks and opportunities.	No gap
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Assessed items	State of Implementation				Gaps with the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies," and the cause of the said gaps																																
	Yes	No	Summary																																		
			Nature of material topic	Material topic (risk assessment item)		Risk management strategy																															
			8	Social	Digital finance and innovation	(1) Use digital innovations to change existing business models and transform them into a customer value and experience oriented system to create new value and sustainable advantages for TBB and achieve digital governance targets. (2) Develop more friendly and customer centric omnichannel financial services that emphasize user experience.																															
			9	Social	Customer relationship	(1) Build a complete customer feedback mechanism for financial services provided, and follow the applicable laws and regulations to protect customers' rights. (2) Enforce the Principle for Financial Service Industries to Treat Clients Fairly to ensure the quality of products and services.																															
3. Environmental aspects																																					
(1) Does the bank establish proper environmental management systems based on the characteristics of its industries?	✓					<ol style="list-style-type: none"> The Sustainable Environment Unit under the Sustainable Development Committee is responsible for promoting environmental sustainable development, energy conservation and carbon reduction, green procurement and supplier management, etc., and periodically convenes meetings discussing sustainability issues every quarter. The head office building and Chongnan Building adopted the ISO 50001 energy management system and passed SGS certification; certification date: October 20, 2025, and expiration date: December 28, 2027. The head office building adopted the ISO 14001 energy management system and passed SGS certification; certification date: September 30, 2025, and expiration date: November 5, 2027. The Bank performs ISO 14064-1 greenhouse gas inventory every year, in which the scope includes domestic and foreign business locations and is aligned with disclosure in the financial statement. The Bank also passed SGS certification; certification date: April 28, 2026. 	No gap																														
(2) Does the bank endeavor to utilize all resources more efficiently and use renewable materials which have a low impact on the environment?	✓					<ol style="list-style-type: none"> The Bank works to increase efficiency in energy use. In 2025, the old air conditioning systems in Chien Cheng Branch, Pa Te Branch, Chung Min Branch, and Chongnan Building were replaced. To answer the call for green office, the Bank signed the Letter of Intent for Green Procurement of Private Businesses and Organizations, in which it undertakes to prioritize the use of products that bear eco-friendly and green construction material certification. This is to implement green living in our office spaces. As a result, the Bank received recognition from the Taipei City Government as an outstanding green procurement organization in 2025. To proactively answer the call for use of renewable energy, the Bank performed inventory on office buildings owned and installed solar power equipment. Currently, TBB has cumulatively constructed 10 solar power generation systems, among which 8 locations, including Ming Hsiung, Tainan, Hsing Chung, Shiue Chia, Taoyuan, Chu Pei, Tou Fen branches, and Lin Kou server room, are for self-generation and self-consumption. The installed capacity reached 203.725 kW and the estimated annual power generation is approximately 240,000 kWh. In the coming future, the Bank will continue to add more self-sufficient solar powered branches to increase the use of renewable energy. The renewable energy electricity procured in 2025 amounted to 2,334,000 kWh, and the expected procurement will amount to 2,500,000 kWh for 2026. In the future, depending on the achievement of SBT carbon reduction targets, the Bank will adopt rolling adjustment in renewable energy electricity procurement. Yearly renewable energy use and carbon reduction amount: <table border="1"> <thead> <tr> <th>Year</th> <th>2022</th> <th>2023</th> <th>2024</th> <th>2025</th> </tr> </thead> <tbody> <tr> <td>Self-sufficient solar power generated (in thousand kWh)</td> <td>82</td> <td>78</td> <td>133</td> <td>139</td> </tr> <tr> <td>Renewable energy electricity wheeled (in thousand kWh)</td> <td>-</td> <td>556</td> <td>2,266</td> <td>2,334</td> </tr> <tr> <td>Total (in thousand kWh)</td> <td>82</td> <td>634</td> <td>2,399</td> <td>2,473</td> </tr> <tr> <td>Electricity emission factor (kg CO₂e/ kWh)</td> <td>0.509</td> <td>0.495</td> <td>0.474</td> <td>0.474</td> </tr> <tr> <td>Carbon reduction (tonnes CO₂e)</td> <td>41.74</td> <td>313.83</td> <td>1,137.13</td> <td>1,172.20</td> </tr> </tbody> </table>	Year	2022	2023	2024	2025	Self-sufficient solar power generated (in thousand kWh)	82	78	133	139	Renewable energy electricity wheeled (in thousand kWh)	-	556	2,266	2,334	Total (in thousand kWh)	82	634	2,399	2,473	Electricity emission factor (kg CO ₂ e/ kWh)	0.509	0.495	0.474	0.474	Carbon reduction (tonnes CO ₂ e)	41.74	313.83	1,137.13	1,172.20	No gap
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Self-sufficient solar power generated (in thousand kWh)	82	78	133	139																																	
Renewable energy electricity wheeled (in thousand kWh)	-	556	2,266	2,334																																	
Total (in thousand kWh)	82	634	2,399	2,473																																	
Electricity emission factor (kg CO ₂ e/ kWh)	0.509	0.495	0.474	0.474																																	
Carbon reduction (tonnes CO ₂ e)	41.74	313.83	1,137.13	1,172.20																																	
(3) Does the bank evaluate potential current and future risks and opportunities regarding climate change on the corporate and adopt corresponding measures for aspects related to climate?	✓					The Bank regularly performs identification of climate-related risks and opportunities every year, and based on the ranking of materiality, devises adaptive measures and business promotion plans in response to major climate-related risks and opportunities of the year, while weighing the financial influence. Please refer to 2. Climate-related Financial Disclosures in VII. Sustainable Development Report of the annual report for more information.	No gap																														

Assessed items	State of Implementation			Gaps with the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies," and the cause of the said gaps																																	
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(4) Does the bank prepare statistics for the greenhouse gas emissions, water usage, and total weight of wastes for the past two years and establish policies for energy-saving and carbon reduction, greenhouse gas reduction, water usage reduction, or other waste management?	✓		<p>1. Since 2018, the Bank has started performing ISO14064-1 greenhouse gas inventory and passed third party certification. At earlier stages, inventory was performed on the head office buildings. In order to monitor carbon emission of the whole bank, starting from 2022, the scope of inventory covers all domestic locations, foreign branches and subsidiaries, which is aligned with disclosure in the financial statement. The greenhouse gas emissions for recent years are as follows:</p> <table border="1"> <thead> <tr> <th>Year</th> <th>2024</th> <th>2025</th> </tr> </thead> <tbody> <tr> <td>Scope of inventory</td> <td>Domestic and foreign business locations, subsidiaries and sub-subsidiaries</td> <td>Domestic and foreign business locations, subsidiaries and sub-subsidiaries</td> </tr> <tr> <td>Scope 1</td> <td>1,200.6386</td> <td>1,040.0143</td> </tr> <tr> <td>Scope 2</td> <td>8,672.1101</td> <td>8,233.4136</td> </tr> <tr> <td>Scope 1+2 emissions intensity (tonnes CO₂e/NT\$m of net income)</td> <td>0.289</td> <td>0.264</td> </tr> <tr> <td>Scope 3</td> <td>4,391.4696</td> <td>4,431.6004</td> </tr> <tr> <td>Total GHG emissions (tonnes CO₂e)</td> <td>14,264.218</td> <td>13,705.028</td> </tr> </tbody> </table> <p>2. The water consumption of the Bank is mainly domestic consumption. The water conservation targets use 2022 as the baseline year. The annual water conservation ratio will be adjusted on a rolling basis, with a principle of 0.5%, and at least 3% in total in 2030. The Bank will set as its priority to purchase products bearing water-conserving certificate, e.g., dual flush toilets, inductor-type faucets and urinals. By implementing source procurement management, we respond to green office initiatives. Coupled with promotion of water-saving tips, the Bank puts water conservation into real actions. The total water consumption of the Bank amounted to 120,249 m³ in 2025, down 20.6% compared to the baseline year of 2022. Water management for recent years and total water consumption for the past two years:</p> <table border="1"> <thead> <tr> <th>Year</th> <th>2024</th> <th>2025</th> </tr> </thead> <tbody> <tr> <td>Total water consumption (m³)</td> <td>117,857</td> <td>120,249</td> </tr> <tr> <td>Scope</td> <td>Domestic and foreign business locations, subsidiaries and sub-subsidiaries</td> <td>Domestic and foreign business locations, subsidiaries and sub-subsidiaries</td> </tr> <tr> <td>Scope in percentage</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table> <p>3. To implement waste management, the Bank uses 2023 as the baseline year. The waste reduction ratio will be adjusted on a rolling basis, with a principle of 0.5%, and at least 3.5% in total in 2030. The entire bank will perform waste sorting into general waste, food waste, paper, plastics, scrap metal/aluminum, glass, and batteries and light bulbs.</p>	Year	2024	2025	Scope of inventory	Domestic and foreign business locations, subsidiaries and sub-subsidiaries	Domestic and foreign business locations, subsidiaries and sub-subsidiaries	Scope 1	1,200.6386	1,040.0143	Scope 2	8,672.1101	8,233.4136	Scope 1+2 emissions intensity (tonnes CO ₂ e/NT\$m of net income)	0.289	0.264	Scope 3	4,391.4696	4,431.6004	Total GHG emissions (tonnes CO ₂ e)	14,264.218	13,705.028	Year	2024	2025	Total water consumption (m ³)	117,857	120,249	Scope	Domestic and foreign business locations, subsidiaries and sub-subsidiaries	Domestic and foreign business locations, subsidiaries and sub-subsidiaries	Scope in percentage	100%	100%	No gap
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<p>4. Social aspects</p> <p>(1) Does the bank develop its policies and procedures in accordance with laws and the International Bill of Human Rights?</p>	✓		<p>1. The Bank strictly abides by the local laws and regulations of each global operating location, including the "Labor Standards Act" and the "Act of Gender Equality in Employment" of the Republic of China (Taiwan), and promises to follow and support the spirit of human rights protection and basic principles advocated by various international human rights conventions such as the "Universal Declaration of Human Rights", the "United Nations Global Compact" and the "International Labour Organization (ILO)", with the Chairman serving as the highest decision-making level for the Bank's human rights policy. The Policy applies to employees in all business locations to ensure that all workers are treated equally regardless of gender, race, age, marital and family status, and that equal remuneration, employment conditions, training, and promotion opportunities are implemented, so as to protect the legitimate rights and interests of employees. In accordance with the characteristics of the financial industry and operational development strategies, the Bank emphasizes human rights issues, such as "protecting workplace human rights," "providing a safe working environment," "supporting freedom of association and collective bargaining right," and "protecting personal information and cyber security," and implements measures to protect the basic human rights of all employees, customers, and stakeholders to fulfill its corporate social responsibility.</p> <p>2. The Bank examines its own operations and other related activities every year through methods such as paying attention to major social issues, data monitoring, and surveys, in order to identify and evaluate groups facing risks and potential human rights risks. The Bank then develops human rights issue control plans based on these potential risks, and continuously monitors and improves the results of plan implementation. The Bank also discloses its specific management plans for the annual human rights management policy in the Bank's Sustainability Report and under the section of Sustainability/Society on its official website.</p> <p>3. TBB's human rights policy and specific management programs are summarized as below:</p> <table border="1"> <thead> <tr> <th>Human rights policy</th> <th>Specific management programs</th> </tr> </thead> <tbody> <tr> <td>Tolerance and gender equality in workplace</td> <td> <ol style="list-style-type: none"> The Bank sets the target for any gender at 40%~60% to ensure gender equality. TBB has a minimum salary (base salary) in place. Employee salaries are determined according to the Taiwan Business Bank Employee Salary Payment Guidelines. Employees on the same pay grade will receive the same salary, which does not differ by gender. Contracted with several kindergartens to provide preferential childcare services to our employees, and set up a breastfeeding room at our Head Office to create a friendly workplace environment. 840 family care leaves were approved in 2025. </td> </tr> <tr> <td>Prevention of sexual harassment and zero tolerance for discrimination</td> <td> <ol style="list-style-type: none"> Sexual harassment prevention flyers, posters, or internal guidelines are posted in clearly visible places in the offices and through internal channels in order to raise awareness in the workplace and promote prevention. Implemented the Anti-discrimination and Anti-harassment Policy, and set up an employee complaint channel. </td> </tr> <tr> <td>Prohibit forced labor and adhere strictly to local governments' labor laws</td> <td> <ol style="list-style-type: none"> Enforce the leave system and encourage employees to maintain a work-life balance Prior approval is required before working overtime. 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Assessed items	State of Implementation		Summary	Gaps with the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies," and the cause of the said gaps
	Yes	No		
(2) Does the bank establish and implement fair employees' welfare measures (including remuneration, vacation, and other benefits) and reflect the operating performance or results on employees' remuneration?	✓		<p>4. The Bank continues to organize human rights-related training every year, including the Personal Data Protection Act, Ethical Corporate Management education and training, theories and practices of the Principle of Fair Treatment of Customers in the financial industry, and general employee safety and health education and training. In 2025, there were 28,765 participants in human rights-related training, with a total of 53,962 training hours. Additionally, since 2019, a 1-hour gender equality course has been introduced into the basic training for new personnel.</p> <p>5. To protect the basic human rights of all employees, suppliers, and stakeholders, and with reference to the spirit of human rights protection advocated by various international human rights conventions such as the Universal Declaration of Human Rights, the United Nations Global Compact, and the International Labour Organization (ILO), the Bank has formulated the human rights policy and publicly disclosed it in the Sustainability Report and on the official website.</p> <p>6. The Bank's human rights due diligence procedures are as follows: (1) Identification: Collect relevant human rights issues for different survey subjects and design survey questionnaires. Each year, the evaluation covers subjects including employees, suppliers, customers, and new business relationships (such as mergers and acquisitions, joint ventures, etc.). (2) Assessment: Annually assess the probability of occurrence and the degree of impact of potential risks for human rights issues. (3) Action: Formulate human rights risk mitigation and remediation measures to effectively mitigate and compensate for relevant human rights risks. (4) Review: Track and review human rights management mechanisms based on mitigation and remediation measures. (5) Disclosure: Publicly disclose human rights management mechanisms and effectiveness.</p> <p>7. In 2025, regarding the degree of impact and probability of occurrence of 11 potential human rights issues, the Bank requested managers of all units to conduct human rights risk assessments through questionnaire surveys. Through the recovery of 180 valid questionnaires, five high-risk human rights issues were identified, including illegal infringement in the workplace, occupational safety, privacy rights, sexual harassment, and labor protection, and corresponding mitigation and remediation measures were taken for each high-risk human rights issue to reduce human rights risks.</p> <p>1. The Bank provides various employee welfare measures, including education, training, leave, retirement system, and others. Please refer to page 89 of this annual report for details.</p> <p>2. The Bank observes workplace diversity and equality and provides female and male employees with equal remuneration conditions and promotion opportunities. For sustainability and inclusion oriented economic growth, the Bank also consistently has more than 40% of the management positions occupied by female employees. On average, 57.18% of employees, 46.58% of managers and 0% of senior managers were females in 2025.</p> <p>3. To attract and retain outstanding financial talents and to share the operational results with employees, the Bank stipulates in its Articles of Association that if there is a profit in the current year, except for reserving an amount to offset the accumulated losses from previous years, 1% to 6% of the remaining profit shall be allocated as the remuneration for employees. Of this, the portion allocated to rank-and-file employees' remuneration accounts for more than 20% of the total employee remuneration for the year. In 2025, the total employee remuneration distribution amount is NT\$977,552. In addition, the Bank has established the "Directions for Salary Payment to Employees," "Directions for Payment of New Year, Festival, and Performance Bonuses," and "Directions for Payment of Remuneration to Employees" as part of its remuneration policy. By integrating the performance of individuals, units, and the entire Bank, and after making an evaluation based on the Bank's "Directions for Employee Audit", "Directions for Performance Audit," and "Directions for Administrative Incentives for Performance Audit," the Bank provides a reasonable and competitive remuneration system, which includes bonuses linked to the Bank's financial performance indicators, such as pre-tax net profit achievement rate, return on assets, return on equity, NPL ratio, and coverage ratio, as well as individual performance evaluation results. In addition, the Bank uses the employee year-end performance evaluation results as a criteria for salary increase. In addition to the above directions, the remuneration policy for managers also refers to the general standard within the industry, and the Bank proposes the remuneration arrangements for managers and related performance evaluation every year at the Remuneration Committee meetings, and reports to the Board of Directors for review.</p> <p>4. To balance corporate sustainability with employees' retirement life, employees may choose to participate in the Employee Stock Ownership Trust to encourage employees to plan for retirement. For employees who participate, the Bank will allocate a separate bonus each month.</p>	No gap
(3) Does the bank provide safe and healthy work environments for its employees, and organize training on safety and health for its employees on a regular basis?	✓		<p>1. The Bank has established its occupational safety and health policy, regulations, codes, and management manuals in accordance with the relevant provisions of the Occupational Safety and Health Act. The Bank promotes the implementation of occupational safety and health management systems, complies with relevant laws and requirements on occupational safety, and provides employees with a safe and healthy working environment. All units shall work together to prevent and eliminate hazards, and reduce risks related to occupational safety and health. The Bank is committed to continuous improvement to ensure sustainable operations and has made this an important business audit item.</p> <p>2. The Bank has implemented the "ISO 45001 Occupational Safety and Health Management System" at the head office building since April 8, 2022. Occupational safety and health managers of various departments at the head office building were provided with 4 months of educational training, with relevant contents solicited for opinions from departmental representatives at the head office building. The Bank has also established the occupational safety and health management manual and policy. During the implementation period, in addition to identifying occupational safety and health regulations and complying with relevant audits, consultants were engaged to conduct on-site inspections at the head office building and relevant departments were requested to make improvements based on the inspection results. The Bank also considered organizational background environment, internal and external issues, conducted hazard identification and risk assessment, established target plans, provided internal audit training, and performed management review, etc. On July 29 and August 11, 2022, the Bank passed the external audit of the 1st and 2nd stage system verification by BSI, the British Standards Institution, and had relevant departments complete the improvement matters recommended in the audit report. On August 23, 2022, the Bank has received the "ISO 45001 Occupational Safety and Health Management System" certificate, which covers all units of the Bank, and the verification target includes all employees and contractors at the head office building. The Bank passed the review on July 20, 2023 and July 8, 2024. The verification was successfully completed again on July 1 and 2, 2025, and a new certificate was obtained.</p> <p>3. Due to the nature of banking business, employees tend to sit for long hours and move less, have irregular meal times and eat out more often. Business units are also prone to social engagements, making them a high-risk group for metabolic syndrome (including obesity and the three highs). Starting from 2024, the Bank has hired a doctor from the Internal Medicine Specialist and Endocrinology and Metabolism Specialist Clinic to serve as the Bank's visiting physician to provide professional consulting services on issues related to the Bank's employees. In 2025, a total of 297 employees received health consultations on obesity and the three highs through our visiting physician, who taught them how to eat healthy, exercise regularly, and adjust their lifestyle, and emphasized the importance of regular return visits for those who have already seen the doctor. The Bank also offers related online health lectures, such as workplace disease prevention and control (taking diabetes and obesity as an example), how to prevent and improve the three highs, and enhance employees' health awareness.</p>	No gap

Assessed items	State of Implementation			Gaps with the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies," and the cause of the said gaps
	Yes	No	Summary	
(4) Does the bank implement an effective training program that helps employees develop skills over the course of their career?	✓		<p>4. The Bank provides regular health inspections every 1 to 2 years and 1 hour occupational safety training for on-the-job employees every year, respectively. The Bank also engaged visiting service doctors, recruited regular nursing personnel, and established a health service and stress-free activity center and breastfeeding room to care for the employees' health and address the importance of health. In 2025, there were 8 cases of occupational accidents with a total of 7 employees involved, accounting for 0.14% of the total number of employees. The importance of safety has been re-iterated to avoid the recurrence of accidents.</p> <p>5. In 2025, The Bank's fire prevention and response measures are as follows: (1) In accordance with the fire regulations, the Bank's business premises shall conduct fire protection equipment inspection once a year, and individual locations shall conduct fire drills or disaster prevention and evacuation advocacy courses once every 6 months or once a year in accordance with relevant regulations. The Bank has established occupational safety and health automatic inspection plan, and conducts regular inspections of fire evacuation facilities in each location every month. (2) Each unit has set up fire prevention managers in accordance with laws, and they have possessed relevant certificates and received relevant training. In 2025, a total of 118 people were trained for 990 hours.</p> <p>1. The Bank established the annual employee training plan according to different job functions and experiences of employees and provides comprehensive programs including general knowledge courses for new employees, business fundamentals courses, advanced courses, workshops, trainings for managers and various seminars. The Bank also assigns relevant personnel to participate in professional training programs organized by external institutions or engage external professional lecturers to provide lessons, cultivating the professional skills and knowledge of our employees, exerting the effect of training-application integration, so as to improve the career development potentials for our employees.</p> <p>2. In 2025, a total of 574 courses were offered (including 39 business fundamentals courses, 495 (advanced) business workshops, 11 courses for managers, and 29 seminars/explanatory sessions, with a total of 52,289 trainees. On average, each employee received training approximately 9.2 times per year. The effectiveness of various business fundamentals course training was tracked, with an average training effectiveness rate of 98.90% in 2025.</p>	No gap
(5) Regarding customers' health and safety, customer privacy, marketing, and labeling of products and services, does the bank comply with relevant regulations and international standards and establish relevant policies and complaint procedures to protect customers' rights?	✓		<p>Regarding customers' health and safety, customer privacy, marketing, and labeling of products and services, the Bank has complied with relevant regulations and international standards, and also established the following internal rules: (1) To maintain the safety of consumers' personal data, the Bank has established the "Personal Data Management Policy," "Precautions for Personal Data and Equipment Security Management," "Personal Data File Security Maintenance Plan and Handling of Personal Data after Termination of Businesses," "Operating Procedures for Personal Data Security Incident Response, Notification and Prevention," "Operating Procedures for Personal Data Collection, Processing, Utilization and Management," and "Measurement Indicators for Personal Data Management System," in accordance with the "Non-Governmental Organization Personal Data File Security Maintenance Measures Designated by the Financial Supervisory Commission" and relevant personal data protection laws and regulations, so as to implement appropriate management mechanisms for personal data protection. (2) For the financial products or services provided by the Bank, the Bank has established the "Treat Client Fairly Policies," "Treat Client Fairly Strategies," "Consumer Protection Policy" and "Consumer Protection Operating Procedures" in accordance with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries," "Principle for Financial Service Industries to Treat Clients Fairly," "Financial Consumer Protection Act," and other relevant laws and regulations, so as to ensure that the design, advertising, sales, contract fulfillment, service consulting, and customer complaint handling processes take into account our customers, such as whether the features of the products or services are suitable for customers and whether the sales process is designed to meet customer needs, to achieve the goal of fair and reasonable treatment of customers. (3) To enhance the efficiency and quality of consumer dispute resolution, the Bank has established the "Consumer Disputes Handling System" and "Directions for the Processing of Customer Complaints" to regulate the handling procedures and timeliness for consumer disputes or complaints, in order to implement operational risk control and protect the rights and interests of consumers.</p>	No gap
(6) Does the bank establish policies for supplier management, requiring suppliers to comply with relevant regulations regarding aspects of environment protection, occupational safety and hygiene, or labor rights and monitor the implementations?	✓		<p>1. The Bank has disclosed the supplier management regulations on its official website and required in the supplier contract that suppliers shall fulfill their social and environmental responsibilities, while requesting them to sign the "Human Rights and Environmental Sustainability Commitment Letter" and "Corporate Social Responsibility Self-Assessment Form" to urge them to take on the necessary responsibilities. The "Corporate Social Responsibility Self-Assessment Form" evaluates suppliers based on four major aspects: economy, environment, society, and legal compliance. The Bank assesses and grades the performance of suppliers based on their responses to the form. Further details can be found on the Supplier Management website: https://tbb.tw/4whyqw.</p> <p>2. The Bank has additionally established the implementation plan of the supplier management regulations. During the procurement, investment soliciting, or transaction period, we regularly check whether suppliers have violated relevant laws and regulations on the websites of the Ministry of Environment and the Ministry of Labor, while strengthening communication, evaluation and guidance, and rewards, to motivate suppliers to duly take actions in ESG related issues. Further evaluation is conducted to determine whether suppliers have violated environmental and social issues and have been identified as having a negative impact. Different supplier counseling and education are provided based on the impact type. Further details can be found on the Supplier Management website: https://tbb.tw/4whyqw.</p> <p>3. It is stipulated in the contracts that if a supplier violates environmental protection and labor-related laws and regulations, the Bank may refuse its participation in a bid. If a supplier has a material impact on the environment and society, the Bank may terminate the contract after it determines that the violation is true.</p>	No gap
5. Does the bank refer to report preparation standards or guidelines commonly used internationally to prepare reports that disclose non-financial information of the bank, such as CSR reports? Has the abovementioned report received the confirmation or assurance opinion of any third-party certification department?	✓		<p>1. The Bank's 2024 Sustainability Report has been verified by a third-party verification agency, the British Standards Institution (BSI), according to the AA1000 Assurance Standard Type 2 verification and GRI Standards guidelines. The contents disclosed in our Sustainability Report are in compliance with the core option of the GRI guidelines, and the BSI has issued the Independent Assurance Opinion Statement.</p> <p>2. Starting from 2022, the Bank has been preparing the Sustainability Report in accordance with the SASB Standard for Commercial Banks, and Ernst & Young LLP has been commissioned to assure that the Independent Assurance Report is obtained.</p> <p>3. The Bank is in the process of preparing the 2025 Sustainability Report.</p>	No gap
6. Regarding banks that established its "Sustainable Development Best Practice Principles" based on the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies," please specify the gaps between its operations and the provisions in the Principles: The Bank established its "Sustainable Development Best Practice Principles" according to "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies" to promote the performance of Sustainable Development, and no such gap exists.				
7. Other important information contributes to understanding the operations of Sustainable Development. Please refer to VII. Sustainable Development Report (page 118), and the Bank's 2025 Sustainability Report.				

(8) Climate-related information of the Bank

Item	Implementation
1. Describe oversight and governance of climate-related risks and opportunities performed by the Board of Directors and management.	<p>1. The Board of Directors of Taiwan Business Bank holds the highest governance authority for climate issues, in which it is responsible for decision making and supervision for the strategies related to climate change mitigation and adaption.</p> <p>2. The roles of senior management in relation to climate change issues are as follows:</p> <p>(1) Sustainable Development Committee: Supervise the implementation of climate-risk strategies.</p> <p>(2) Risk Management Committee: Provide guidance and supervise the execution of duties of each department pertaining to the response strategies, benchmarks and targets for climate change risks approved by the Board of Directors.</p>
2. Describe how identified climate-related risks and opportunities affect the company's business, strategies and financing (short-, medium-, and long-term).	Every year, the Bank will regularly perform identification of climate-related risks and opportunities. For major risks and opportunities identified (including extreme weather events and transition activities), response and mitigation measures will be further formulated taking into account the financial impact (benefits) on the Bank. These measures serve as important reference for the short-, medium- and long-term development strategies and financial planning of the Bank. Please refer to 2. Climate-related Financial Disclosures in VII. Sustainable Development Report of the annual report for more information.
3. Describe the impact of extreme weather events and transition activities on finance.	
4. Describe how the processes of identifying, assessing, and managing climate-related risks are integrated into the overall risk management system.	
5. If scenario analysis is used to assess resilience against climate change risks, the scenarios, parameters, assumptions, analysis factors, and major financial impacts should be described in detail.	For climate change scenario analysis of the Bank, please refer to 2. Climate-related Financial Disclosures in VII. Sustainable Development Report of the annual report.
6. For any transition plan in place to facilitate management of climate-related risks, provide details of the plan and the benchmarks and targets used to manage physical risks and transition risks.	For all major climate-related risks and opportunities identified, the Bank has formulated response and mitigation measures, as well as the corresponding benchmarks and targets, to facilitate follow-up and control.
7. For any internal carbon pricing used as a planning tool, provide details of the pricing basis.	<p>The Bank's internal carbon pricing is based on the procurement amounts of air-conditioning mainframes and lighting equipment over the years, as well as information on carbon reduction amounts before and after procurement, and takes into account factors such as government regulations, industry characteristics, and the implementation status of peers. Currently, the internal carbon price is set at NT\$300 tonnes CO₂e</p> <p>The implementation status of the internal carbon pricing action plan in 2025 is as follows:</p> <p>1. Energy-consuming equipment: The Bank's procurement operations have considered the impact of internal carbon pricing. For the renewal projects related to lighting and air conditioning with significant energy use, the Bank has adopted energy-saving labels, Grade 1 energy efficiency inverter air-conditioning mainframes, and the renewal of related auxiliary equipment, which helps the Bank reduce the procurement of green power and achieve SBT carbon reduction targets.</p> <p>2. Electricity-saving competition: The impact on operations is calculated using internal carbon pricing through the results of the branch electricity-saving competition. The implementation method involves setting a target for electricity-saving percentage, calculating the achievement of the target after the competition, and announcing the results. In 2025, carbon emissions were reduced by 73 tonnes CO₂e compared to the previous year, reducing external carbon costs by approximately NT\$21,900. Furthermore, those who failed to meet the electricity-saving targets were notified in writing of their increased electricity consumption and carbon emissions compared to the previous year, enabling each business unit to understand the carbon costs incurred due to the failure to reach carbon reduction targets.</p>
8. If climate-related targets have been set, the activities covered, the scope of greenhouse gas emissions, the planning horizon, and the progress achieved each year should be specified. For any targets to be met by use of carbon offset or renewable energy certificates (RECs), provide details of the sources and quantities of carbon offsets and quantity of RECs.	<p>Targets related to climate change:</p> <p>In conjunction with the targets of Taiwan's Pathway to Net-Zero Emissions in 2050, the Bank passed the approval of STBi carbon reduction targets in March 2024, with 2020 serving as the baseline year. Scope 1 and scope 2 GHG emissions will be reduced by 4.2% yearly and 42% in total in 2030. The Bank adopts the absolute reduction method, for example, if the yearly carbon reduction target is not met, the Bank will purchase RECs for renewable energy electricity and self-sufficient solar power to make up for the shortfall. The inventory covers domestic and foreign business locations, subsidiaries and sub-subsidiaries, which is aligned with disclosure in the financial statement. In 2025, the Bank's GHG emissions are 9,273.4279 tonnes CO₂e (purchased 2,334 million kWh of green electricity in 2025), a reduction of 34.71% compared to 2020, with an implementation progress of 82.64%.</p> <p>For self-sufficient solar power and renewable energy electricity wheeling in 2025, the number of RECs from the National Renewable Energy Certificate Center amounted to 2,473.</p>
9. Greenhouse gas inventory and assurance status and reduction targets, strategy, and concrete action plan.	

1-1 GHG inventory and assurance in last two years

1-1-1 GHG inventory information: GHG emissions in last 2 years, intensity, and scope of data

Year	2024	2025
Scope of inventory	Domestic and foreign business locations, subsidiaries and sub-subsidiaries	Domestic and foreign business locations, subsidiaries and sub-subsidiaries
Scope 1	1,200.6386	1,040.0143
Scope 2	8,672.1101	8,233.4136
Scope 1+2 emissions intensity (tonnes CO ₂ e/NT\$mn of net income)	0.289	0.264
Scope 3	4,391.4696	4,431.6004
Total GHG emissions (tonnes CO ₂ e)	14,264.218	13,705.028



Item		Implementation					
1-1-2 GHG assurance information							
		2024			2025		
Scope of assurance	Assurance agency	Standard of assurance	Opinion of assurance (Inspection date: 2025/04/25)	Scope of assurance	Assurance agency	Standard of assurance	Opinion of assurance (Inspection date: 2026/04/28)
Domestic and foreign business locations, subsidiaries and sub-subsidiaries	SGS Taiwan	ISO 14064-1:2018 GHG - part 1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals	Based on the following conditions, SGS has proposed a revised inspection opinion: 1. The inspector has sufficient and appropriate evidence to support the actual discharge, removal or storage. 2. The verifier adopts appropriate criteria for actual emissions, removals or storage. 3. When the examiner intends to rely on relevant controls, the effectiveness of the controls has been assessed. 4. The inspector adopted the ISO14064-1:2018 standard and found the following items after inspection. However, after adjustments and corrections, no substantial errors occurred. Findings: Some activity data and emission factors have been corrected, such as Taipower's electricity and green electricity activity data, water dispenser emission rate, air conditioner R410a activity data, number of people, upstream transportation activity data, employee commuting activity data and (car) emission factors, tap water activity data, waste activity data, etc. 5. Retention restrictions: Electricity and natural gas activity data are collected from data within billing months of January to December.	Domestic and foreign business locations, subsidiaries and sub-subsidiaries	SGS Taiwan	ISO 14064-1:2018 GHG - part 1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals	Based on the following conditions, SGS has proposed a revised inspection opinion: 1. The inspector has sufficient and appropriate evidence to support the actual discharge, removal or storage. 2. The verifier adopts appropriate criteria for actual emissions, removals or storage. 3. When the examiner intends to rely on relevant controls, the effectiveness of the controls has been assessed. 4. The inspector adopted the ISO14064-1:2018 standard and found the following items after inspection. However, after adjustments and corrections, no substantial errors occurred. • Appropriate evidence has been provided to support the revised recommendations. • Activity data has been revised based on supporting evidence. 5. Retention restrictions: None. 6. Other inspection explanations: Based on local standards, emissions from green electricity wheeling are calculated using an emissions factor of 0.474 kg CO ₂ e/kWh.
1-2 GHG reduction targets, strategies, and action plans							
(1) Reduction targets: With 2020 serving as the baseline year, scope 1 and scope 2 GHG emissions will be reduced by 4.2% yearly and 42% in total in 2030. The Bank adopts the absolute reduction method. The scope 1 and 2 emissions for 2020 amounted to 14,203.58 tonnes CO ₂ e. The estimated carbon emissions for Scope 1+2 in 2025 are 11,220.83 tonnes CO ₂ e, while the actual carbon emissions are 9,273.4279 tonnes CO ₂ e. The SBTi reduction target roadmap is as follows:							
	Year	2020 (Baseline year)	2021	2022	2023	2024	2025
	Scope 1 tonnes CO ₂ e	1,179.73	1,130.18	1,080.63	1,031.09	981.54	931.99
	Scope 2 tonnes CO ₂ e	13,023.85	12,476.84	11,929.84	11,382.84	10,835.84	10,288.84
	Scope 1 + 2 tonnes CO ₂ e	14,203.58 (Note2)	13,607.03	13,010.48	12,413.93	11,817.38	11,220.83
(2) Strategies and action plans							
	Strategy	Action plans					
	Carbon reduction for operation	<ul style="list-style-type: none"> Replace old ice water machines and air-conditioning units each year. Zoned motion-activated light switches are installed in the public areas of the head office building. From June to September 2025, a domestic branch energy-saving competition was held, resulting in a total energy saving of 154,373 kWh, representing a 2.78% reduction compared to the previous year. The Bank's digital learning platform facilitates energy conservation and carbon reduction awareness among employees. 					
	Expand renewable energy use.	<ul style="list-style-type: none"> Install self-sufficient solar power generation system. Procure and wheel renewable energy electricity. Purchase of RECs. 					

(9) Digital Transformation Committee activities

The Digital Transformation Committee is comprised of the Chairman, President, 2 Independent Directors and 2 external members, with the Chairman being the convener. A total of 2 meetings were held by the Digital Transformation Committee in the most recent year (2025). The attendance of members was as follows:

December 31, 2025

Title	Name	Number of required attendance (A)	Number of actual attendance (B)	Number of delegated attendance	Actual attendance rate (%) (B/A)	Note
Chairman of the Board	Pei-Jean Liu	1	1	0	100	Resigned on February 22, 2025
	Chia-Hsiang Lee	1	1	0	100	Appointed on April 10, 2025
Managing Director and President	Kuo-Chung Lee	2	2	0	100	
Managing Director (Independent Director)	Xin-Wu Lin	2	2	0	100	
Independent Director	Jin-Long Liu	2	2	0	100	
Member	Chia-Chung Chen	2	2	0	100	
Member	Wen-Nan Tsan	2	2	0	100	

Note2: The 2020 data includes GHG emissions data that have not been verified by a third-party organization, and was collected using a simplified data collection table based on the GHG protocol and then calculated. Emissions = Activity data × Emission factor.

(10) Implementation of Ethical Corporate Management, and Gaps with the Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies, and the cause of the said gaps

Assessed items	State of Implementation			Gaps with the " Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies," and the cause of the said gaps
	Yes	No	Summary	
1. Establishment of Ethical Corporate Management Policies and Measures				
(1) Has the bank established the ethical corporate management policies that were approved by the Board and stated in its Memorandum and external correspondence about the policies and practices it has to maintain business integrity? Are the Board and the management committed to fulfilling this commitment?	✓		<p>1. To implement the Bank's ethical corporate management policy, the Board of Directors has approved the "Ethical Corporate Management Best Practice Principles for Taiwan Business Bank" (last revised on December 14, 2022) as a standard for adhering to ethical corporate management.</p> <p>2. The above-mentioned principles clearly stipulates that business activities shall be conducted in the principle of fairness, honesty, integrity, and transparency and that the Bank's personnel shall not directly or indirectly offer, accept, promise, or demand any illegitimate benefits in the performance of duties, while specifying the ethical corporate management policy, including respect for intellectual property rights, prohibition of insider trading, and whistleblowing of unethical conduct. The principles apply to the Bank's subsidiaries and other institutions or juridical persons with substantive control over the Bank, and have been disclosed on the official website and the MOPS.</p> <p>3. To shape a top-down culture of ethical corporate management, the Bank's directors and senior managers all signed the Statement of Compliance with the Ethical Corporate Management Policy, with a signing rate of 100%.</p>	No gap
(2) Does the bank has an evaluation system for the risk of unethical conduct to regularly analyze and evaluate operating activities with a higher probability of dishonest conduct within its scope of operations, so as to establish the program for preventing dishonest conduct, and such program includes prevention measures listed in Paragraph 2, Article 7 of the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM- Listed Companies"?	✓		<p>1. On December 4, 2025, an assessment of potential unethical conduct risks within the Bank's scope of business (including its subsidiaries) was taken. Various preventive measures were installed against the conduct under Article 7, Paragraph 2 of the Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies (offering or taking of bribes, making illegal political donations, inadequate sponsorship or charity donations, providing or receiving improper gifts, treatments, or other unjustified benefits, and infringing on trade secret, trademark, patent, or intellectual property rights, etc.), so as to reduce inherent risks.</p> <p>2. The aforementioned inventory of unethical conduct revealed 62 cases of inherent risk (29 low-risk, 30 medium-risk, and 3 high-risk), and the residual risk after implementing preventive measures through control points were 57 low-risk, 5 medium-risk, and 0 high-risk.</p> <p>3. On December 5, 2025, the assessment result of potential unethical conduct risks was provided to the Auditing Department, Risk Management Department, and the Compliance Department for reference. The result was also implemented into the risk and control self assessment (RCSA) and the compliance risk assessment (CRA) and used to draft audit plans, so as to strengthen the three lines of defense mechanism for internal controls within the Bank.</p>	No gap
(3) Does the bank have any measures against unethical conduct? Are these measures supported by proper procedures, behavioral guidelines, disciplinary actions, and complaint systems? Does the bank implement such measures and regularly review and amend the abovementioned measures?	✓		<p>1. For the inherent risk of unethical conduct that may occur within the Bank's business scope, the Bank has mitigated the inherent risk by reviewing internal operational procedures and devising preventive measures.</p> <p>2. For any unethical conduct by an employee that is found true after investigation, the case shall be submitted to the Personnel Evaluation Committee according to the punishment provisions of the Working Rules. The involving party for the punishment may reply in writing, or attend the meeting for inquiries where the Personnel Evaluation Committee has any doubt.</p> <p>3. There were no cases of violations of ethical corporate management transferred to the Personnel Evaluation Committee in 2025.</p>	No gap
2. Implementation of Ethical Corporate Management				
(1) Does the bank evaluate the integrity of all counterparties with which it has business relationships? Are there any integrity clauses in the agreements it signs with business partners?	✓		When signing commercial contracts with external parties, in addition to a fully understand their ethical corporate management status, the contract shall also include terms of complying with the ethical corporate management of the Bank and shall stipulate that when the counterparty in the transaction engages in unethical conduct, the Bank may terminate or cancel the contract at any time. However, if the counterparty insists on using their standard internal contracts without amendments, it should be explicitly stated during individual procurement cases to uphold the Bank's ethical corporate management policies.	No gap
(2) Does the Bank establish a dedicated unit under the Board to promote ethical corporate management and regularly (at least once a year) report its ethical corporate management policies, measures to prevent unethical conduct, and the supervision of implementation to the Board?	✓		The Bank's Sustainable Development Committee is the dedicated unit for promoting ethical corporate management, which has 6 subordinated units dedicated to Corporate Governance, Sustainable Finance, Customer Rights, Sustainable Environment, Social Benefit, and Employee Care, and is responsible for the promotion of corporate governance matters, including ethical corporate management, anti-corruption, anti-bribery and compliance. The Sustainable Development Committee reports to the Board on a regular basis (once a year) regarding the implementation of ethical corporate management during the previous year. Furthermore, the Secretarial Dept. is responsible for the amendment, interpretation, and consultation services for the Bank's Ethical Corporate Management Best Practice Principles, as well as the report of content for archiving, and other relevant tasks.	No gap
(3) Does the bank establish policies to prevent conflicts of interest, provide appropriate reporting channels, and ensure implementation?	✓		<p>1. Regulations for preventing conflicts of interest are established in various internal rules, such as the Ethical Corporate Management Best Practice Principles, Corporate Governance Best Practice Principles, Rules of Procedure for Board Meetings, and Audit Committee Charter, Procedures of Loans to Stakeholders, and Internal Audit Operation Guidelines.</p> <p>2. In 2025, there were a total of 8 cases in which directors recused themselves from board meetings due to a conflict of interest with the proposals.</p>	No gap
(4) Has the bank established effective accounting systems and internal control systems to implement ethical corporate management? Does the internal audit unit formulate relevant audit plans based on the assessment results of risks of unethical conduct, and use them to audit the compliance with measures for preventing unethical conduct? Alternatively, does the bank engage CPAs to perform audits?	✓		<p>1. The Bank adopted the accounting system established according to the International Financial Reporting Standards (IFRS) recognized by the FSC for its operations, and regularly checks the appropriateness of the accounting system. Independent directors had 3 separate discussions with CPAs in 2025. The discussions helped to understand the implementation status of the Bank's accounting system and internal control system.</p> <p>2. The assessment results of unethical conduct risks have been incorporated into the audit plans (including the operation of assessing unethical conduct risks, auditing whether employees have engaged in unethical conduct based on the assessment results of various business management units, and the compliance status of preventive measures), and audits have been conducted accordingly.</p>	No gap



Assessed items	State of Implementation		Summary	Gaps with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies," and the cause of the said gaps
	Yes	No		
(5) Does the Bank organize internal or external training regarding ethical corporate management on a regular basis?	✓		<p>1. The Bank conducts training on the "Fair Customer Treatment Principles" for all employees. Training on the "Enforcement of Ethical Corporate Management Principles" is given by the Secretarial Department. A total of 21 minutes of digital session was recorded and completed by 5,590 employees in 2025, with the completion rate of 100%.</p> <p>2. All on-the-job training (entry level courses) also covers ethical corporate management in related course materials, such as regulations (including the ethical corporate management principles) to be observed by employees in the financial sector, in order to reinforce employees' awareness of compliance with the ethical corporate management principles when performing duties.</p> <p>3. Appoint persons-in-charge to attend external training based on the needs of their responsible departments. A total of 88 people completed a total of 474.5 training hours in 2025.</p>	No gap
3. Implementation of the Bank's reporting System				
(1) Does the Bank establish a concrete reporting and reward system, and establish convenient reporting channels, as well as assign appropriate dedicated personnel to handle reported cases?	✓		<p>1. For the purpose of developing a corporate culture of integrity and transparency and facilitating sound business practices while encouraging internal/external parties to actively report on inappropriate or illegal conduct of the Bank's employees. The board of directors passed the "Taiwan Business Bank Directions for Handling Reported Cases". The Bank posted the reporting hotline, email and other channels on the official website and the intranet for internal and external parties to report unethical conduct, inappropriate behaviors, crimes, frauds or potential violation of the law. The Bank's Compliance Department is the department responsible for accepting reported cases. The Auditing Department or other relevant departments and personnel will assist in investigation and provide support as needed.</p> <p>2. The reporting channels are as follows: (1) Reporting hotline: (02) 25587855 (2) Reporting email: h32c@mail.tbb.com.tw (3) The unit responsible for handling reported cases: Compliance Dept. of the Bank.</p> <p>3. There were no reports involving unethical conducts in 2025.</p>	No gap
(2) Does the Bank establish standard operating procedures for investigating reported matters, measures to be taken after the investigation is completed, and relevant confidentiality mechanisms?	✓		The Bank has established the types of cases to be accepted or rejected in the "Directions for Handling Reported Cases" and specified the investigation procedures, deadlines, followup mechanisms after investigation, and whistleblower protection measures.	No gap
(3) Does the Bank implement measures to protect whistleblowers from any undue treatment as a result of their reports?	✓		The Bank shall not dismiss, discharge, demote, reduce the salary of, or impair the rights and interests entitled by laws, regulations, contracts, or customs of the whistleblower, or impose other adverse actions against the whistleblower due to the reported case. However, this shall not apply if the whistleblower knowingly reports false information or intends to obtain improper benefits.	No gap
4. Enhanced information disclosure Does the Bank disclose the content and effectiveness of its established Ethical Corporate Management Best Practice Principles on its website and MOPS?	✓		The Bank's "Ethical Corporate Management Best Practice Principles" is disclosed on the Market Observation Post System and its corporate website, and the annual progress in promoting ethical corporate management is also disclosed on its corporate website. (Home > Sustainability > Corporate Integrity).	No gap
5. Regarding banks that established its "Ethical Corporate Management Best Practice Principles" based on the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies," please specify the gaps between its operations and the provisions in the Principles: The Bank's "Ethical Corporate Management Best Practice Principles" was modified with reference to the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies," and no such gap exists.				
6. Other important information contributes to understanding the ethical operations of the Bank (such as the Bank examining and revising its "Ethical Corporate Management Best Practice Principles"): The Bank conducts an annual review and execution of a risk assessment within the scope of business operations for unethical behavior by taking into account the adoption of Risk Control Self-Assessment (RCSA) assessment items, Compliance Risk Assessment (CRA) assessment items, and the formulation of relevant audit plans to implement and sound the Bank's three-line internal control mechanism.				

(11) Procedures for Handling Material Inside Information:

The Bank reports its information according to the "Taiwan Stock Exchange Corporation Procedures for Verification and Disclosure of Material Information of Companies with Listed Securities," "Taiwan Stock Exchange Corporation Rules Governing Information Filing by Companies with TWSE Listed Securities and Offshore Fund Institutions with Listed Offshore Exchange Traded Funds," and "Taiwan Business Bank Procedures for External Information Disclosures."

(12) Other important information contributes to understanding the operations of corporate governance: Please refer to the Bank's website at [About TBB > About Us > Corporate Governance](https://www.tbb.com.tw/en-us/about/governance/board) (<https://www.tbb.com.tw/en-us/about/governance/board>).

(13) Implementation of the Internal Control System

A. Internal control system statement

Taiwan Business Bank Internal Control System Statement

To: Financial Supervisory Commission, R.O.C (Taiwan)

- I. On behalf of Taiwan Business Bank (the "Bank"), we hereby state that from January 1, 2025 to December 31, 2025, the Bank has duly complied with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries" in establishing its internal control system, implementing risk management procedures, designating an independent and objective department to conduct audits, and regularly reporting to the Board of Directors and the Audit Committee. The Bank has also duly complied with Article 38, Paragraph 5 and Article 38-1 of the aforementioned regulation and the self-disciplinary regulations of information security formulated by The Bankers Association.
- II. With respect to the securities business, evaluation of the effectiveness of the design and implementation of the internal control system has been duly performed in accordance with the criteria for evaluating effectiveness of internal control systems described in the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets".
- III. With respect to the insurance agent business, evaluation of the effectiveness of the design and implementation of the internal control system has been duly performed in accordance with the criteria for evaluating effectiveness of internal control systems described in the "Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies".
- IV. After prudent evaluation, except for items listed in the attached schedule, the internal control, legal compliance, and information security measures were implemented by all departments effectively during the year.
- V. This Statement will be included as an integral part of the Bank's annual report and prospectus, and be disclosed to the public. Any false or fraudulent representations or concealment of information in the content disclosed above shall be subject to legal liabilities prescribed by Article 20, 32, 171, and 174 of the Securities and Exchange Act.
- VI. This Statement was approved by the Board of Directors of the Bank on March 18, 2026 for declaration hereof.

Chairman

:



President

:

Lee Kuo Chung

Executive Vice President &
Chief Auditor

:

Chen Chao-lied

Executive Vice President &
Chief Compliance Officer

:

CHEN HSIH HUI

Executive Vice President &
Chief Information Security Officer

:

Fang jing che



Taiwan Business Bank

Matters of Internal Control to be Enhanced and Improvement Plan

(Base Date: December 31, 2025)

Matters to be Enhanced	Improvement Measures	Scheduled Time for Completion of Improvement
<p>The former employee of the World Trade Center Branch misappropriated funds by making fraudulent accounting vouchers and stealing colleagues' account passwords and managers' seals. The former employee of the Hsi Chih Branch misappropriated funds during the end-of-day process of storing foreign currency cash boxes in the vault and delayed reporting the material contingency incident. These two violations resulted in a fine of NT\$2 million imposed by the Financial Supervisory Commission (FSC).</p>	<p>I. Improvement Measures for the World Trade Center Branch Case:</p> <p>(1) Accounting Control:</p> <ol style="list-style-type: none"> 1) Revoke the transaction input authorization for accounting personnel at domestic branches. 2) Control specific accounting items involving manual input by domestic branches; these must now be reviewed and approved by the managers. 3) System-generated reports for manual accounting entries must be submitted to the branch manager for review. Transactions exceeding a certain threshold are monitored by the Accounting Department of the Head Office. <p>(2) Tellers for end-of-day closing are randomly designated by the managers to mitigate operational risks.</p> <p>(3) Strengthen security protocols for AML system logins.</p> <p>(4) AML transaction monitoring and investigation for domestic branches has been transitioned to the Compliance Department of the Head Office for centralized processing.</p> <p>II. Improvement Measures for the Hsi Chih Branch Case:</p> <ol style="list-style-type: none"> (1) Strengthen the functions for receiving and paying out foreign currency cash. (2) Adjust the methods for foreign currency cash receipts and disbursements, and revise the Bank's "Vault and Cash Security Guidelines". (3) Revise the Bank's "Guideline for Material Contingencies Handling Mechanisms" to include responsible units for various major material contingencies and operating procedures for reporting uncertainties. It is explicitly stated that failure to report as required will result in the pursuit of accountability for relevant personnel. 	<p>Completed in accordance with the improvement measures.</p>
<p>The wealth management advisor and fund handler at the Hua Lien Branch were found to have held pre-signed blank documents on behalf of clients. Additionally, there were irregular fund transfers between employees and clients. Bank employees were also found to be in possession of clients' mobile banking account IDs and passwords, and had performed transactions or inquiries via online banking on behalf of clients. These findings have been identified by the FSC and are subject to rectification.</p>	<ol style="list-style-type: none"> 1. Supervise wealth management advisors to ensure compliance with relevant regulations: <ol style="list-style-type: none"> (1) Wealth management advisors and fund handlers holding pre-signed blank documents on behalf of clients: <ol style="list-style-type: none"> 1) Strengthen compliance training and education. 2) Enhance on-site guidance and supervision. 3) Increase the weight of performance appraisals. 4) Include this item in the branches' self-audit. (2) Management of irregular fund transfers by employees: <ol style="list-style-type: none"> 1) Conduct employee self-inspections and unit-level due diligence investigations. 2) Generate exception reports for employees' irregular fund transfers and monitoring lists. 2. Strengthen monitoring mechanisms for wealth management advisors: <ol style="list-style-type: none"> (1) Continuously monitor the transaction history of high-risk wealth management advisors for a specific period after they have vacated their positions. (2) Optimize monitoring rules, implement segmented management for wealth management advisors and establish a red flag (early warning) indicator mechanism to strengthen the management of wealth management advisors' misconduct. 	<p>Completed in accordance with the improvement measures.</p>

- B. Where CPAs are commissioned to audit the Bank's internal control systems, the audit report prepared by the CPAs should be disclosed

Independent Auditors' Report on Applying Agreed-Upon Procedures

To Taiwan Business Bank, Ltd.

Pursuant to the agreed-upon procedures, we have performed Taiwan Business Bank's the correctness of the report submitted to the competent authority for the banking business, the execution status of internal control system, compliance officer system, personal data protection and the appropriateness of policies for loan loss reserves in 2025. Your company made the final decision in these procedures; therefore, we do not express our opinion regarding whether these procedures were sufficient. This work is conducted in accordance with Standards on Related Services No.4400 "Perform Agreed-Upon Procedures Regarding Financial Information," and its purpose is to assist your company in evaluation the compliance with the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries, promulgated by the Financial Supervisory Commission. Complying with the aforementioned regulation is the responsibility of your company's management. We have provided the procedures, sampling methods and the associated findings in the attachments herein, respectively.

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

This report provides your company for the purpose of the first paragraph mentioned only, and should not distribute to any third parties for whatever purposes.

KPMG

Taipei, Taiwan (Republic of China)
February 26, 2026



(14) Material resolutions of a Shareholders' Meeting or a Board meeting during 2025 and up to the end of February 2026

A. Resolutions at the Annual Shareholders' Meeting of 2025 (June 20, 2025) and resolution execution process

Reason for the resolution	Execution of resolutions
Adoption of the 2024 operating report and financial statements of the Bank	The Shareholders' Meeting has ratified the annual final statement and statements for 2024.
Adoption of the 2024 earnings distribution from the final accounts of the Bank	The Shareholders' Meeting has ratified the earnings distribution from the final accounts of 2024 and the execution of such distribution (cash dividend of NT\$0.20 per share and stock dividend of NT\$0.6 per share), and the distribution was made to shareholders on September 9, 2025.
Resolution to carry out a capital increase via transferred earnings in accordance with the earnings distribution of stock dividends for 2024	Reported to the Financial Supervisory Commission upon receiving the approval from the Shareholders' Meeting, and was publicly announced and became effective on July 14, 2025. Also, the alteration registration was completed according to the approval from the Ministry of Economic Affairs through Letter Jing-shou-shang-zi No. 11430133300 on August 27, 2025. Stock certificates were transferred to shareholders on September 9, 2025, and the listing for trading of our new shares completed smoothly.
Amendments to the Articles of Association of the Bank	Approval received from the Ministry of Economic Affairs through Letter Jing-shou-shang-zi No. 11430110740 on August 22, 2025.
Proposal for lifting the non-competition restriction on the Directors of the Board	Lifted the non-competition restriction on Bank of Taiwan representatives Deng-Ran Wu and Mei-Ling Liang. Approved by the Shareholders' Meeting and disclosed on the MOPS.

B. Material resolutions of Board meetings for 2025 and up to the end of February 2026: Please refer to the Bank's website at [About TBB](#) > [About Us](#) > [Corporate Governance](#) > [Board of Directors](#) (<https://www.tbb.com.tw>).

(15) For 2025 and up to the end of February 2026, disclose any dissenting opinion of any director regarding any material resolution passed by the Board, where there is a record or written statement of such opinion: None.

3. CPA Professional Fees

(1) CPA professional charges grading table

Unit: NT\$1,000

Name of the accounting firm	Name of the CPA	Audit Period	Accounting charge	Non-accounting charge	Total	Note
KPMG	Feng-Hui Lee	2025.01.01-2025.12.31	10,687	6,243	16,930	Non-audit fees include: Tax certification, nonperforming account audit, DJSI assistance and sustainability topic refinement services, FATCA legislations and CRS compliance maintenance service agreements, assurance reports for sustainability bonds, verification of operating revenue of electronic payment service providers, assessment of IT services agreements provided by the head office at the request of overseas branches, SWIFT CSP audit project service, capital gain taxes on overseas branches, independent enterprise principles, and business registration.
	Pei-Ju Tsai	2025.01.01-2025.12.31				

(2) Having altered the CPA firm and the audit fee in the altering year is less than that in the previous year: None.

(3) Where the audit fee has decreased by more than 15% compared with the prior year: None.

4. Information on Changing CPAs: None.

5. The Bank's chairman, president, or any manager in charge of finance or accounting matters who has, in the most recent year, held a position at the accounting firm of its CPA or at an affiliated enterprise: None.



6. For 2025 and up to the end of February 2026, changes in Shareholdings of Directors, Executive Officers, and Shareholders Conform to the Requirements under Article 11 of the Regulations Governing the Same Person or Same Concerned Party Holding the Issued Shares with Voting Rights over a Particular Ratio of a Bank

(1) Changes in Shareholding

Unit: Shares

Title	Name	2025		As of Feb. 28, 2026	
		Changes in shareholding	Changes in pledged shareholding	Changes in shareholding	Changes in pledged shareholding
Chairman	Chia-Hsiang Lee	0	0	0	0
Managing Director & President	Kuo-Chung Lee	6,000	0	0	0
Managing Director	Mei-Ling Liang	0	0	0	0
Managing Director	Tzu-Hao Tsai	0	0	0	0
Director	Chun-Hsien Yeh	0	0	0	0
Director	Hung-Sheng Yu	1,912	0	0	0
Director	Shu-Yi Wang	0	0	0	0
Director	Ho-Chyuan Chen	0	0	0	0
Director	Ming-Huei Chen	0	0	0	0
Director	Che-Nan Wang	1,425,119	0	0	0
Managing Director (Independent Director)	Xin-Wu Lin	62	0	0	0
Independent Director	Jin-Long Liu	0	0	0	0
Independent Director	Yung-Cheng Chuang	0	0	0	0
Independent Director	Shao-Yuan Chang	0	0	0	0
Independent Director	Mi-Hsiu Chiang	0	0	0	0
Executive Vice President	Tseng-Hsiang Yi	9,028	0	0	0
Executive Vice President	Kuo-Liang Tseng	(4,813)	0	0	0
Executive Vice President	Ying-Che Fang	15,337	0	0	0
EVP & Chief Auditor	Chao-Lieh Chen	432	0	0	0
SVP & Chief Secretary	Wen-Shu Lin	8,762	0	0	0
Manager	Su-Fen Chen	8,708	0	0	0
Manager	Chao-Ming Huang	12,969	0	0	0
Manager	Wen-Fang Lin	7,485	0	0	0
Manager	Chih-Cheng Cho	7,785	0	0	0
Manager	Chu-Jou Chen	17,838	0	0	0
Manager	Yi-Chin Chai	7,530	0	0	0
Manager	Ming-Chien Chien	2,241	0	0	0
Manager	Jui-Yuan Huang	7,400	0	0	0
Manager	Chun-Ching Chen	1,209	0	0	0
Manager	Yu-Chen Tsai	1,821	0	0	0
Manager	Min-Chung Hsieh	7,886	0	0	0
Manager	Mei-Huei Chen	803	0	0	0

Title	Name	2025		As of Feb. 28, 2026	
		Changes in shareholding	Changes in pledged shareholding	Changes in shareholding	Changes in pledged shareholding
Manager	Mei-Chih Hou	9,844	0	0	0
Manager	Chi-Fen Yen	9,522	0	0	0
Manager	Jui-Yuan Huang	93	0	0	0
Manager	Ming-Chi Huang	123	0	0	0
Manager	Hsih-Hui Chen	9,124	0	0	0
Manager	Chen-Ju Chen	2,211	0	0	0
Manager	Sue-Jen Chen	7,982	0	0	0
Manager	Wen-Ling Wang	1,590	0	0	0
Manager	Li-Huei Chen	2,526	0	0	0
Manager	Shuan-Hua Liu	10,879	0	0	0
Manager	Yueh-Chin Wang	9,503	0	0	0
Manager	Chih-Cheng Chen	9,328	0	0	0
Manager	An-Yun Lin	17,288	0	0	0
Manager	Ya-Hua Su	10,765	0	0	0
Manager	Ting-Huei Liao	19,224	0	0	0
Manager	Ching-Yi Lin	10,009	0	0	0
Manager	Chi-Cheng Hsieh	7,026	0	0	0
Manager	Chih-Hao Yang	1,954	0	0	0
Manager	Chun-Hung Chang	0	0	0	0
Manager	Shu-Ting Chen	7,663	0	0	0
Manager	Ming-Tang Chen	9,043	0	0	0
Manager	Ming-Chin Ke	1,166	0	0	0
Manager	Yu-Chun Chen	0	0	0	0
Manager	Ching-Yang Lee	8,838	0	0	0
Manager	Chung-Hsien Huang	1,668	0	0	0
Manager	Zuo-Ling Zeng	7,104	0	0	0
Manager	Mei-Kuei Li	2,973	0	0	0
Manager	Wen-Chi Lin	1,200	0	0	0
Manager	Chien-Shun Chiu	0	0	0	0
Manager	Pin-Hsiung Chen	2,065	0	0	0
Manager	Pei-Ling Lin	914	0	0	0
Manager	Ssu-Jung Lai	4,615	0	0	0
Manager	Hui-Mei Chen	75	0	0	0
Manager	Ying-Hui Lai	0	0	0	0
Manager	Le-Yi Jiang	1,469	0	0	0
Manager	Wei-Tung Yeh	0	0	0	0
Manager	Chin-Chuan Huang	3,302	0	0	0
Manager	YU LIN	0	0	0	0
Manager	Tsung-Jen Hsieh	799	0	0	0
Manager	Yu-Sheng Chang	624	0	0	0
Manager	Wen-Chen Kuo	0	0	0	0



Title	Name	2025		As of Feb. 28, 2026	
		Changes in shareholding	Changes in pledged shareholding	Changes in shareholding	Changes in pledged shareholding
Manager	Bi-Shuang Lin	7,366	0	0	0
Manager	Ching-Hsiu Liu	3,276	0	0	0
Manager	Ching-Yao Chen	3,320	0	0	0
Manager	Chi-Te Chang	0	0	0	0
Manager	Chin-Shan Sung	631	0	0	0
Manager	Pei-Chuan Wu	940	0	0	0
Manager	Chiu-Yen Huang	13	0	0	0
Manager	Cheng-Hsiung Huang	0	0	0	0
Manager	Mei-Yu Kan	1,065	0	0	0
Manager	Chih-Pin Yu	63	0	0	0
Manager	Jui-Yu Li	7,677	0	0	0
Manager	Cheng-Hsiung Tsai	1,498	0	0	0
Manager	Mei Hung	7,393	0	0	0
Manager	Chieh-Chih Chan	0	0	0	0
Manager	Tsui-Fen Chen	0	0	0	0
Manager	Chin-Chih Li	3,778	0	0	0
Manager	Mei-Chin Liu	862	0	0	0
Manager	Chun-Chu Hsiao	1,598	0	0	0
Manager	Shih-Hua Ho	0	0	1,000	0
Manager	Shu-Hui Chen	0	0	0	0
Manager	Chih-Chao Hsu	184	0	0	0
Manager	Tsui-Hua Tang	2	0	0	0
Manager	Wen-He Huang	3	0	0	0
Manager	Liang-Yu Tsai	1,551	0	0	0
Manager	Yuan-Hsiu Hsiao	0	0	0	0
Manager	Ke-Hsiu Wang	20,000	0	1,000	0
Manager	Min-Pi Lu	18	0	0	0
Manager	Yung-Yuan Lin	60	0	0	0
Manager	Chu-Aa Ho	0	0	0	0
Manager	Ju-Hsiang Tien	367	0	0	0
Manager	Shu-E Chen	7,956	0	0	0
Manager	Chin-Fu Chiang	14,256	0	0	0
Manager	Chia-Yi Wu	0	0	0	0
Manager	Shu-Fen Li	7,382	0	0	0
Manager	Mu-Hsiang Wu	573	0	0	0
Manager	Cheng-Tsung Tsai	0	0	0	0
Manager	Hsiu-Hsiang Hung	3,856	0	0	0
Manager	Shu-Ling Yuan	894	0	0	0
Manager	Kuan-Yi Huang	4,342	0	0	0
Manager	Nai-Chia Chi	14,342	0	0	0
Manager	Yu-Hsia Feng	0	0	0	0

Title	Name	2025		As of Feb. 28, 2026	
		Changes in shareholding	Changes in pledged shareholding	Changes in shareholding	Changes in pledged shareholding
Manager	Chiu-Yu Lin	3,469	0	0	0
Manager	Hsin-Te Li	8	0	0	0
Manager	Yu-Jung Tseng	1,186	0	0	0
Manager	Chih-Kun Hsieh	2,033	0	0	0
Manager	Hsin-Lu Chiang	28	0	0	0
Manager	Fang-Mei Lai	498	0	0	0
Manager	Cheng-An Hsieh	9,506	0	0	0
Manager	Li-Ching Lai	7,393	0	0	0
Manager	Pi-Chu Chang	14,157	0	0	0
Manager	Chien-Lun Tu	2,844	0	0	0
Manager	Yun-Shiang Tsai	7,905	0	0	0
Manager	Chien-Ta Wu	7,543	0	0	0
Manager	Meng-Fang Wu	5,284	0	0	0
Manager	Tsai-Chuan Wu	13,982	0	0	0
Manager	Ying-Chieh Chang	0	0	0	0
Manager	Mei-Ling Chang	1,784	0	0	0
Manager	Shih-Shih Chang	2,089	0	0	0
Manager	Chin-Ming Hsieh	2,299	0	0	0
Manager	Ching-Yu Chen	127	0	0	0
Manager	Shu-Chuan Chiang	16,530	0	0	0
Manager	Han-Mei Nung	3,454	0	0	0
Manager	Yuan-Hsueh Hsiao	8,692	0	0	0
Manager	Hui Liu	1,629	0	0	0
Manager	Fu-Yuan Yao	13,607	0	0	0
Manager	Yu-Cheng Chiao	5,470	0	0	0
Manager	Wei-Jen Chang	0	0	0	0
Manager	Chin-Cheng Tsai	0	0	0	0
Manager	Chia Wen Liu	637	0	0	0
Manager	Chia-Cheng Liu	8,348	0	0	0
Manager	Su-Chih Wang	18,179	0	0	0
Manager	Tsai-Fa Kuo	0	0	0	0
Manager	Mei Yu Chen	6,703	0	0	0
Manager	Mei-Li Chen	0	0	0	0
Manager	Chun-Jen Huang	7,503	0	0	0
Manager	Chun-Chih Li	710	0	0	0
Manager	Shun-Ho Chen	0	0	0	0
Manager	Hsiu-Hsia Chuang	7,800	0	0	0
Manager	I-Man Chen	8,872	0	0	0
Manager	Po-Hung Wang	8,465	0	0	0
Manager	Hung-Yueh Lin	2,803	0	(8,000)	0



Title	Name	2025		As of Feb. 28, 2026	
		Changes in shareholding	Changes in pledged shareholding	Changes in shareholding	Changes in pledged shareholding
Manager	Tsung-Che Liu	690	0	0	0
Manager	Ling-Ling Chen	16	0	0	0
Manager	Kuo-Tsai Shih	5,611	0	0	0
Manager	Chih-Ching Yen	0	0	0	0
Manager	Hsiu Chin Lin	2,871	0	0	0
Manager	Kuang-Tsai Wang	(15,652)	0	0	0
Manager	Hsiang-Lan Chien	953	0	0	0
Manager	Hui-E Wu	8,901	0	0	0
Manager	Yi-Ching Wang	7,782	0	0	0
Manager	Chiu-Yuan Hung	161	0	0	0
Manager	Wen-Hsien Chiu	0	0	0	0
Manager	Chia-Nuan Chen	4,508	0	0	0
Manager	Mei-Hua Chiu	3	0	0	0
Manager	Hsiu-Ju Chen	1,338	0	0	0
Manager	Shu-Fang Kuo	0	0	0	0
Manager	Tai Yuan Huang	60	0	0	0
Manager	Meng-Hsun Sung	7,692	0	0	0
Manager	Wen-Cheng Hsueh	3,823	0	0	0
Manager	Wen-Chang Su	490	0	0	0
Manager	Wen-Ling Chang	3,693	0	0	0
Manager	Hui Fen Cheng	1,863	0	0	0
Manager	Hsiao-Ming Chen	8,650	0	0	0
Manager	Chen-Chung Fan	8,720	0	0	0
Manager	Chu-Ying Ting	2,237	0	0	0
Manager	Hsi-Pin Tseng	6,959	0	0	0
Manager	Feng-Chang Wu	0	0	0	0
Manager	Hui-Niang Lin	6,062	0	0	0
Manager	Chung-Lin Yang	7,910	0	0	0
Legal Person Shareholder Represented by a Director (Note 1)	Ministry of Finance	11,423,443	0	0	0
Legal Person Shareholder Represented by a Director (Note 1)	Bank of Taiwan Co., Ltd.	89,187,941	0	0	0
Legal Person Shareholder Represented by a Director (Note 1)	National Development Fund, Executive Yuan	32,271,322	0	0	0
Legal Person Shareholder Represented by a Director	TBB Industry Union	472,730	0	0	0

Note 1: A major shareholder holding 1% of the Bank's shares or above.

(2) Information of shareholding transfer: The counterparties of the above shareholding transfer are not related parties, therefore, this item is not applicable.

(3) Information for shareholding pledge: None.

7. Information Disclosing the Relationship among Top Ten Shareholders in the Relationship of Related Parties or Spouses, Relatives within the Second Degree of Kinship

Information regarding the relationship among top ten shareholders by shareholding proportion

Feb. 28, 2026

Name	Shareholding(Note 3)		Shareholding by Spouse & Minor Children		Shareholding under others' names		Names and Relationship among Top Ten Shareholders in the Relationship of Related Parties or Spouses, Relatives within the Second Degree of Kinship		Remarks
	Shares	%	Shares	%	Shares	%	Name	Relationship	
Bank of Taiwan (Representative: Jong-Yuan Ling)	1,575,653,636	16.21%	0	0	0	0	Ministry of Finance	Taiwan Financial Holding Co., Ltd., a wholly-owned subsidiary of the Ministry of Finance	
National Development Fund, Executive Yuan, R.O.C	570,126,700	5.87%	0	0	0	0	None	None	
Land Bank of Taiwan (Representative: Ying-Ming He)	222,070,485	2.29%	0	0	0	0	Ministry of Finance	Land Bank of Taiwan, a wholly-owned subsidiary of the Ministry of Finance	
Ministry of Finance (Representative: Tsui-Yun Chuang)	201,814,174	2.08%	0	0	0	0	Bank of Taiwan (subsidiary of Taiwan Financial Holding Co., Ltd.)	Taiwan Financial Holding Co., Ltd., a wholly-owned subsidiary of the Ministry of Finance	
							Land Bank of Taiwan	Land Bank of Taiwan, a wholly-owned subsidiary of the Ministry of Finance	
Taiwan Business Bank Trust Account for Employee Stock Ownership of Taiwan Business Bank	105,188,731	1.08%	0	0	0	0	None	None	
Vanguard Total International Stock Index Fund a series of Vanguard Star Funds	101,013,872	1.04%	0	0	0	0	None	None	
VANGUARD EMERGING MARKETS STOCK INDEX FUND A SERIES OF VANGUARD INTERNATIONAL EQUITY INDEX FUNDS	93,382,683	0.96%	0	0	0	0	None	None	
New Labor Pension Fund	83,756,721	0.86%	0	0	0	0	None	None	
iShares Core MSCI Emerging Markets ETF	73,389,395	0.76%	0	0	0	0	None	None	
Norges Bank	69,705,607	0.72%	0	0	0	0	None	None	

Note3: Shares of shareholding represent the number of shares recorded on the last ex-dividend basis date.



8. Shareholding in the Same Investee Company of a Business Directly or Indirectly Controlled and Managed by Directors, President, Executive Vice Presidents, and SVP & GM of Departments and Branches, and the Consolidated Shareholding Ratio

Consolidated Shareholding Ratio

December 31, 2025

Unit: Share; %

Name of the Investee Company (Note 4)	Investments of TBB		Investments of A Business Directly or Indirectly Controlled and Managed by Directors, President, Executive Vice Presidents, and SVP & GM of Departments and Branches		Consolidated Investments	
	Shares	%	Shares	%	Shares	%
Taipei Forex Inc.	700,000	3.5318%	1,400,000	7.0636%	2,100,000	10.5954%
Financial Information Service Co., Ltd.	9,239,025	1.2377%	21,655,869	2.9011%	30,894,894	4.1388%
Taiwan Stock Exchange Corporation	27,823,456	1.6062%	173,395,589	10.0101%	201,219,045	11.6163%
Taiwan Futures Exchange Corporation	7,215,746	1.0000%	34,996,420	4.8500%	42,212,166	5.8500%
Taiwan Asset Management Corporation	60,000,000	5.6754%	60,000,000	5.6754%	120,000,000	11.3508%
Taiwan Financial Asset Service Corporation	5,000,000	2.9412%	10,000,000	5.8824%	15,000,000	8.8236%
Sunny Asset Management Corporation	46,062	0.7678%	15,531	0.2589%	61,593	1.0267%
Financial eSolution Co., Ltd.	905,475	4.1158%	1,268,688	5.7668%	2,174,163	9.8826%
Taiwan Depository & Cleansing Corporation	839,550	0.0830%	-	-	839,550	0.0830%
Taiwan Mobile Payment Co., Ltd.	600,000	1.0000%	1,200,000	2.0000%	1,800,000	3.0000%
Taiwan Power Company	1,451,523	0.0025%	865,191,972	1.4917%	866,643,495	1.4942%
Taiwan Sugar Corporation	16,831,537	0.2986%	20,074,211	0.3561%	36,905,748	0.6547%
Taiwan Incubator SME Development Corporation	3,417,440	4.8438%	-	-	3,417,440	4.8438%
Sunsino Development Associate Inc.	1,558,319	3.1166%	-	-	1,558,319	3.1166%
CDIB & Partners Investment Holding Corp.	54,000,000	4.9505%	-	-	54,000,000	4.9505%
Taipei Financial Center Corporation	44,100,000	3.0000%	-	-	44,100,000	3.0000%
Chaofu Real Estate Management Co., Ltd.	150,000	3.0000%	-	-	150,000	3.0000%
Taiwan High Speed Rail Corporation	44,500,000	0.7906%	120,004,000	2.1322%	164,504,000	2.9228%
TBB International Leasing Co., Ltd.	162,000,000	100.0000%	-	-	162,000,000	100.0000%
TBB (Cambodia) Microfinance Institution Plc	20,000	100.0000%	-	-	20,000	100.0000%
TBB Venture Capital Co., Ltd.	137,074,755	100.0000%	-	-	137,074,755	100.0000%
TBB Consulting Co., Ltd.	5,000,000	100.0000%	-	-	5,000,000	100.0000%
Taiwania Capital Buffalo II Bioventures, LP	-	1.6946%	-	-	-	1.6946%

Note4: Long-term investment of the Bank.



III Fund-Raising Status

69

1. Capital and Shares

71

2. Issuance Status of Financial Bonds

75

3. Preferred Stocks, Global Depository Receipts, and Employee Stock Warrants, New Restricted Employee Shares, Any Merger and Acquisition Activities, and Acceptance of Transfer of the Shares of Another Financial Institution

75

4. Status of Implementation of Capital Allocation Plans





1. Capital and Shares

(1) Sources of Capital

Unit: Share; NT\$

Year/ Month	Issue Price	Authorized Capital		Paid-in Capital		Remarks	
		Number of shares	Amount	Number of shares	Amount	Sources of Capital	Others
2025.8	10.00	13,000,000,000	130,000,000,000	9,718,061,849	97,180,618,490	Capital Increased by Earnings 5,500,789,730	Letter of Jing-Shou-Shang-Zi No. 11430133300 issued by MOEA approved the change in registration on 2025.8.27

Unit: Shares

Category of Shares	Authorized Capital			Remarks
	Outstanding Shares	Un-issued Shares	Total	
Common Share	9,718,061,849	3,281,938,151	13,000,000,000	Listed Shares
Total	9,718,061,849	3,281,938,151	13,000,000,000	

(2) Major Shareholders

Feb. 28, 2026

Name of Major Shareholders	Number of Shares Held (Note 1)	Shareholding Ratio (%)
Bank of Taiwan	1,575,653,636	16.21%
National Development Fund, Executive Yuan, R.O.C	570,126,700	5.87%
Land Bank of Taiwan	222,070,485	2.29%
Ministry of Finance	201,814,174	2.08%
Taiwan Business Bank Trust Account for Employee Stock Ownership of Taiwan Business Bank	105,188,731	1.08%
Vanguard Total International Stock Index Fund a series of Vanguard Star Funds	101,013,872	1.04%
VANGUARD EMERGING MARKETS STOCK INDEX FUND A SERIES OF VANGUARD INTERNATIONAL EQUITY INDEX FUNDS	93,382,683	0.96%
New Labor Pension Fund	83,756,721	0.86%
iShares Core MSCI Emerging Markets ETF	73,389,395	0.76%
Norges Bank	69,705,607	0.72%

(3) Dividend Policy and Distributions

A. Dividend policy prescribed in the Article of Association of the Bank:

The Article of Association of the Bank stipulates that any earnings in the current year are to be used to pay all taxes as required by law and make up for past losses. 30% of the remaining balance is to be allocated to a legal reserve. Furthermore, a special reserve is to be allocated or reversed according to the law, and cumulative undistributed earnings from past years are to be added to the earnings available for distribution. 30% to 100% of the earnings available for distribution are to be distributed after the Board presents the proposal to the annual shareholders' meeting for approval.

To continue expanding the business scale and increasing profitability, the Bank follows future capital budgeting plans and takes a residual stock dividend approach. Stock dividend distribution starts with retaining necessary funds and distribute the rest in the form of cash dividends. However, cash dividends may not be lower than 10% of total dividend distribution. Cash dividend per share under NT\$0.1 will not be distributed unless the shareholders' meeting decides otherwise. Earnings shall not be distributed in cash dividends and shares not be bought back in any of the circumstances under Article 44-1, Paragraph 1 of the Banking Act. Maximum cash dividends shall not exceed 15% of total capital until the statutory reserve reaches the total sum of assets.

Note 1: The Number of Shares held by shareholders was based on the number of shares recorded on the last closing date of the Bank.

According to the Company Act, where a company incurs no loss, it may, pursuant to a resolution to be adopted by a shareholders' meeting, distribute its legal reserve by issuing new shares or by cash, but only the portion of legal reserve which exceeds 25% of the paid-in capital may be distributed.

According to the FSC Order Jin-Guan-Zheng-Fa No. 1010012865 on April 6, 2012, if the aforementioned special reserve is part of a minus item under previous cumulative shareholders' equity, a special reserve of the same amount is to be allocated from the undistributed earnings and not be distributed. If the minus item under the shareholders' equity is reversed, the reversed earnings may be distributed.

- B. Dividend distribution to be proposed in the upcoming Shareholders' Meeting: A cash dividend of NT\$0.3 per share and a stock dividend of NT\$0.7 per share are proposed to be distributed from the capital surplus of the Bank in 2025.

(4) Impacts of the Stock Dividends to be Proposed in the Upcoming Shareholders' Meeting to Operating Performance and Earnings Per Share

According to the requirements under the "Regulations Governing the Publication of Financial Forecasts of Public Companies" and "Taiwan Stock Exchange Corporation Standards for Determining Whether a TWSE Listed Company Shall Publish Complete Financial Forecasts," as the Bank has not published a complete financial forecast in 2026, the item of disclosure is not applicable.

(5) Employees and Directors' Remuneration

- A. Percentage or scope of employees and Directors' remuneration set out in the Article of Association of the Bank:

According to Article of Association of the Bank, 1% to 6% of any profit in the year shall be allocated to employee remuneration and up to 0.6% to director remuneration. However, a sum shall be set aside in advance to pay down any outstanding cumulative losses.

Employee remuneration allocated by the Bank was NT\$977,552 thousand and NT\$901,323 thousand in 2025 and 2024, respectively, and director remuneration allocated was NT\$97,755 thousand and NT\$90,132 thousand. The amounts were based on the Bank's net profit before tax in each period, before deducting employee and director remuneration, multiplied by the percentage of employee remuneration and that of director remuneration specified by the Article of Association of the Bank and reported under operating expenditure in the respective period. If the Board passes a resolution to distribute employee remuneration by stocks, calculation of the number of shares is to be based on the closing price of common shares on the day preceding the Board's resolution.

Allocation of the employee remuneration and director remuneration by the Bank for 2024 was not different from actual distribution. The information is available on the Market Observation Post System.

- B. If the amounts of estimated employees and Directors' remuneration differ from the actual distribution amounts, such differences are deemed as changes in estimates, which shall be recorded in profit or loss for 2026.
- C. Status of remuneration distribution as approved by the Board
- The Bank has proposed a total of NT\$977,552 thousand of employees' remuneration and NT\$97,755 thousand of Directors' remuneration to be distributed for 2025.
 - The amount of any employees' remuneration distributed in stocks as a percentage of the sum of the current after-tax net income and total employees' remuneration in the individual financial report: The Bank has not distributed any employees' remuneration in stocks during 2025.
- D. Actual distribution of employees and Directors' remuneration for the previous year: The Bank distributed employees and Directors' remuneration for the previous year amounted to NT\$901,323 thousand and NT\$90,132 thousand, respectively, equivalent to the estimates set out in the financial statements of 2024.

(6) Share Redemption by the Bank in 2025 and as of the end of February 2026: None.



2. Issuance Status of Financial Bonds

Category of Financial Bonds	Tranche 106-1 (C) long-term subordinated bonds	Tranche 106-2 long-term subordinated bonds	Tranche 106-3 unsecured US dollar bonds
Approval Date and Approval Document Number of the Central Competent Authority	June 24, 2016 Letter of Jin-Guan-Yin-Guo-Zi No. 10500148070	June 24, 2016 Letter of Jin-Guan-Yin-Guo-Zi No. 10500148070	April 28, 2017 Letter of Jin-Guan-Yin-Guo-Zi No. 10600090390
Date of Issuance	March 28, 2017	May 23, 2017	October 27, 2017
Nominal Value	NT\$10 million	NT\$10 million	US\$1 million
Place of Issuance and Trading	Taiwan	Taiwan	Taiwan
Currency	NTD	NTD	USD
Issue Price	Issued in full	Issued in full	Issued in full
Total Amount	NT\$3.36 billion	NT\$1.3 billion	US\$0.12 billion
Coupon Rates	Annual rate fixed at 1.850%	Annual rate fixed at 1.850%	Issued as zero-coupon bond, with an internal rate of return of 4.10%
Term	10-year term Maturity Date: March 28, 2027	10-year term Maturity Date: May 23, 2027	30-year term Maturity Date: October 27, 2047
Priority of Distribution	Superior to shareholders' rights in asset securitization and subordinate to all depositors and other ordinary creditors of the Bank.	Superior to shareholders' rights in asset securitization and subordinate to all depositors and other ordinary creditors of the Bank.	The distribution priority is equivalent to other unsecured creditors of the Bank.
Guarantor	None	None	None
Trustee	None	None	None
Underwriting Agency	None	None	None
Lawyer	None	None	None
Certified Public Accountant	KPMG Tan-Tan Chung, CPA	KPMG Tan-Tan Chung, CPA	KPMG Tan-Tan Chung, CPA
Verification Financial Institution	None	None	None
Payment Method	Lump sum payment at maturity (bullet loan)	Lump sum payment at maturity (bullet loan)	Except for the redemption via the "issuer's right," the bond is subject to lump sum repayment at maturity (bullet loan).
Outstanding Balances	NT\$3.36 billion	NT\$1.3 billion	US\$0.12 billion
Paid-in Capital of the Preceding Year	NT\$59.689 billion	NT\$59.689 billion	NT\$59.689 billion
Net Worth of Paid-in Capital After Final Report for the Preceding Year	NT\$70.87 billion	NT\$70.87 billion	NT\$70.87 billion
Payment Status	Normal	Normal	Normal
Redemption or Early Settlement Term	None	None	Issuer's redemption right: 5 years after the bond is issued, the Bank may redeem the bond in full, on each effective day of redemption and at the par value prices per share as set out in the bond redemption table.
Conversion and Exchange Terms	None	None	None
Restrictive terms	Subordinate bonds	Subordinate bonds	
Net Value of Paid-in Capital After Final Report for the Preceding Year	64.48	66.32	62.96
Application of Funds	Medium-to-long-term loans	Medium-to-long-term loans	Medium-to-long-term loans
Eligible Equity Capital	Tier II Capital	Tier II Capital	No
Credit Rating Agencies, Evaluation Date and Rating Score			

Category of Financial Bonds	Tranche 107-2 long-term subordinated bonds	Tranche 107-3 unsecured US dollar bonds	Tranche 108-1 (A) long-term subordinated bonds
Approval Date and Approval Document Number of the Central Competent Authority	June 6, 2018 Letter of Jin-Guan-Yin-Guo-Zi No. 10702114820	April 28, 2017 Letter of Jin-Guan-Yin-Guo-Zi No. 10600090390	June 6, 2018 Letter of Jin-Guan-Yin-Guo-Zi No. 10702114820
Date of Issuance	August 20, 2018	September 27, 2018	March 21, 2019
Nominal Value	NT\$10 million	US\$1 million	NT\$10 million
Place of Issuance and Trading	Taiwan	Taiwan	Taiwan
Currency	NTD	USD	NTD
Issue Price	Issued in full	Issued in full	Issued in full
Total Amount	NT\$5.45 billion	US\$0.18 billion	NT\$1 billion
Coupon Rates	Annual rate fixed at 1.450%	Issued as zero-coupon bond, with an internal rate of return of 4.70%	Annual rate fixed at 1.20%
Term	10-year term Maturity Date: August 20, 2028	30-year term Maturity Date: September 27, 2048	7-year term Maturity Date: March 21, 2026
Priority of Distribution	Superior to shareholders' rights in asset securitization and subordinate to all depositors and other ordinary creditors of the Bank.	The distribution priority is equivalent to other unsecured creditors of the Bank.	Superior to shareholders' rights in asset securitization and subordinate to all depositors and other ordinary creditors of the Bank.
Guarantor	None	None	None
Trustee	None	None	None
Underwriting Agency	None	None	None
Lawyer	None	None	None
Certified Public Accountant	KPMG Tan-Tan Chung, CPA	KPMG Tan-Tan Chung, CPA	KPMG Tan-Tan Chung, CPA
Verification Financial Institution	None	None	None
Payment Method	Lump sum payment at maturity (bullet loan)	Except for the redemption via the "issuer's right," the bond is subject to lump sum repayment at maturity (bullet loan).	Lump sum payment at maturity (bullet loan)
Outstanding Balances	NT\$5.45 billion	US\$0.18 billion	NT\$1 billion
Paid-in Capital of the Preceding Year	NT\$61.48 billion	NT\$61.48 billion	NT\$63.938 billion
Net Worth of Paid-in Capital After Final Report for the Preceding Year	NT\$75.818 billion	NT\$75.818 billion	NT\$84.853 billion
Payment Status	Normal	Normal	Normal
Redemption or Early Settlement Term	None	Issuer's redemption right: 5 years after the bond is issued, the Bank may redeem the bond in full, on each effective day of redemption and at the par value prices per share as set out in the bond redemption table.	None
Conversion and Exchange Terms	None	None	None
Restrictive terms	Subordinate bonds		Subordinate bonds
Net Value of Paid-in Capital After Final Report for the Preceding Year	67.37	74.66	73.36
Application of Funds	Medium-to-long-term loans	Medium-to-long-term loans	Medium-to-long-term loans
Eligible Equity Capital	Tier II Capital	No	Tier II Capital
Credit Rating Agencies, Evaluation Date and Rating Score			



Category of Financial Bonds	Tranche 108-1 (B) long-term subordinated bonds	Tranche 109-1 long-term subordinated bonds (Note 6)	Tranche 109-2 non-cumulative perpetual subordinated bonds
Approval Date and Approval Document Number of the Central Competent Authority	June 6, 2018 Letter of Jin-Guan-Yin-Guo-Zi No. 10702114820	July 11, 2019 Letter of Jin-Guan-Yin-Guo-Zi No. 10802116910	July 2, 2020 Letter of Jin-Guan-Yin-Guo-Zi No. 1090216191
Date of Issuance	March 21, 2019	March 25, 2020	August 13, 2020
Nominal Value	NT\$10 million	NT\$10 million	NT\$10 million
Place of Issuance and Trading	Taiwan	Taiwan	Taiwan
Currency	NTD	NTD	NTD
Issue Price	Issued in full	Issued in full	Issued in full
Total Amount	NT\$4.8 billion	NT\$10 billion	NT\$10 billion
Coupon Rates	Annual rate fixed at 1.30%	Annual rate fixed at 0.80%	Annual rate fixed at 1.62%
Term	10-year term Maturity Date: March 21, 2029	10-year term Maturity Date: March 25, 2030	No maturity date
Priority of Distribution	Superior to shareholders' rights in asset securitization and subordinate to all depositors and other ordinary creditors of the Bank.	Superior to shareholders' rights in asset securitization and subordinate to all depositors and other ordinary creditors of the Bank.	Subordinate to the holders of the Bank's tier II subordinated bonds and other ordinary creditors
Guarantor	None	None	None
Trustee	None	None	None
Underwriting Agency	None	None	None
Lawyer	None	None	None
Certified Public Accountant	KPMG Tan-Tan Chung, CPA	KPMG Tan-Tan Chung, CPA	KPMG Tan-Tan Chung, CPA
Verification Financial Institution	None	None	None
Payment Method	Lump sum payment at maturity (bullet loan)	Lump sum payment at maturity (bullet loan)	5 years and 1 month (including) after the bond is issued, the Bank may redeem the bond, upon the approval of the competent authority, in full at its face value with the accrued interest paid.
Outstanding Balances	NT\$4.8 billion	NT\$10 billion	NT\$10 billion
Paid-in Capital of the Preceding Year	NT\$63.938 billion	NT\$71.319 billion	NT\$71.319 billion
Net Worth of Paid-in Capital After Final Report for the Preceding Year	NT\$84.853 billion	NT\$95.517 billion	NT\$95.517 billion
Payment Status	Normal	Normal	Normal
Redemption or Early Settlement Term	None	None	5 years and 1 month (including) after the bond is issued, the Bank may redeem the bond, upon the approval of the competent authority, in full at its face value with the accrued interest paid.
Conversion and Exchange Terms	None	None	None
Restrictive terms	Subordinate bonds	Subordinate bonds	Subordinate bonds
Net Value of Paid-in Capital After Final Report for the Preceding Year	73.36	79.19	80.67
Application of Funds	Medium-to-long-term loans	Medium-to-long-term loans	Medium-to-long-term loans
Eligible Equity Capital	Tier II Capital	Tier II Capital	Tier I Capital
Credit Rating Agencies, Evaluation Date and Rating Score			

Category of Financial Bonds	Tranche 110-1 non-cumulative perpetual subordinated bonds	Tranche 112-1 unsecured long-term subordinated bonds	Tranche 114-1 unsecured long-term subordinated bonds
Approval Date and Approval Document Number of the Central Competent Authority	August 13, 2021 Letter of Jin-Guan-Yin-Guo-Zi No. 1100220115	May 26, 2023 Letter of Jin-Guan-Yin-Guo-Zi No. 1120213867	September 3, 2025 Letter of Jin-Guan-Yin-Guo-Zi No. 1140225748
Date of Issuance	November 17, 2021	June 20, 2023	October 23, 2025
Nominal Value	NT\$10 million	NT\$10 million	NT\$10 million
Place of Issuance and Trading	Taiwan	Taiwan	Taiwan
Currency	NTD	NTD	NTD
Issue Price	Issued in full	Issued in full	Issued in full
Total Amount	NT\$8 billion	NT\$8 billion	NT\$1 billion
Coupon Rates	Annual rate fixed at 1.60%	Annual rate fixed at 2.10%	Annual rate fixed at 2.20%
Term	No maturity date	7-year term Maturity Date: June 20, 2030	10-year term Maturity Date: October 23, 2035
Priority of Distribution	Subordinate to the holders of the Bank's tier II subordinated bonds and other ordinary creditors	Superior to shareholders' rights in asset securitization and subordinate to all depositors and other ordinary creditors of the Bank.	Superior to shareholders' rights in asset securitization and subordinate to all depositors and other ordinary creditors of the Bank.
Guarantor	None	None	None
Trustee	None	None	None
Underwriting Agency	None	None	None
Lawyer	None	None	None
Certified Public Accountant	KPMG Tan-Tan Chung, CPA	KPMG Feng-Hui Lee, CPA	KPMG Feng-Hui Lee, CPA
Verification Financial Institution	None	None	None
Payment Method	5 years and 1 month (including) after the bond is issued, the Bank may redeem the bond, upon the approval of the competent authority, in full at its face value with the accrued interest paid.	Lump sum payment at maturity (bullet loan)	Lump sum payment at maturity (bullet loan)
Outstanding Balances	NT\$8 billion	NT\$8 billion	NT\$1 billion
Paid-in Capital of the Preceding Year	NT\$74.886 billion	NT\$80.297 billion	NT\$91.679 billion
Net Worth of Paid-in Capital After Final Report for the Preceding Year	NT\$97.910 billion	NT\$100.886 billion	NT\$129.6 billion
Payment Status	Normal	Normal	Normal
Redemption or Early Settlement Term	5 years and 1 month (including) after the bond is issued, the Bank may redeem the bond, upon the approval of the competent authority, in full at its face value with the accrued interest paid.	None	None
Conversion and Exchange Terms	None	None	None
Restrictive terms	Subordinate bonds	Subordinate bonds	Subordinate bonds
Net Value of Paid-in Capital After Final Report for the Preceding Year	70.08	68.77	48.57
Application of Funds	Medium-to-long-term loans	Medium-to-long-term loans	Medium-to-long-term loans
Eligible Equity Capital	Tier I Capital	Tier II Capital	Tier II Capital
Credit Rating Agencies, Evaluation Date and Rating Score			



Category of Financial Bonds	Tranche 114-2 unsecured senior bonds
Approval Date and Approval Document Number of the Central Competent Authority	August 29, 2025 Letter of Jin-Guan-Yin-Guo-Zi No. 1140225749
Date of Issuance	November 19, 2025
Nominal Value	NT\$10 million
Place of Issuance and Trading	Taiwan
Currency	NTD
Issue Price	Issued in full
Total Amount	NT\$1 billion
Coupon Rates	Annual rate fixed at 1.70%
Term	3-year term Maturity Date: November 19, 2028
Priority of Distribution	The distribution priority is equivalent to other unsecured creditors of the Bank.
Guarantor	None
Trustee	None
Underwriting Agency	None
Lawyer	None
Certified Public Accountant	KPMG Feng-Hui Lee, CPA
Verification Financial Institution	None
Payment Method	Lump sum payment at maturity (bullet loan)
Outstanding Balances	NT\$1 billion
Paid-in Capital of the Preceding Year	NT\$91.679 billion
Net Worth of Paid-in Capital After Final Report for the Preceding Year	NT\$129.6 billion
Payment Status	Normal
Redemption or Early Settlement Term	None
Conversion and Exchange Terms	None
Restrictive terms	
Net Value of Paid-in Capital After Final Report for the Preceding Year	48.57
Application of Funds	Medium-to-long-term loans
Eligible Equity Capital	No
Credit Rating Agencies, Evaluation Date and Rating Score	

3. Preferred Stocks, Global Depository Receipts, and Employee Stock Warrants, New Restricted Employee Shares, Any Merger and Acquisition Activities, and Acceptance of Transfer of the Shares of Another Financial Institution: None.

4. Status of Implementation of Capital Allocation Plans

Year	Description	FSC approval date and document number	Purpose	Implementation and limit utilization
2024	None	None	None	None
2025	On August 29, 2025, NT\$1 billion of senior unsecured financial debentures were issued with approval for one year.	FSC Letter Jin-Guan-Yin-Guo No.1140225749 dated August 29, 2025	Support the government's "Green Action Plan 2.0", "Corporate Governance - Sustainable Development Blueprint", and other environmental sustainability policies.	(1) Implementation: All NT\$1 billion of senior unsecured financial debentures were issued on November 19, 2025. (2) Limit utilization: The limit, NT\$1 billion, is fully executed.
	On September 3, 2025, NT\$1 billion (or the equivalent in foreign currency) of unsecured long-term subordinated bonds were issued with approval for one year.	FSC Letter Jin-Guan-Yin-Guo No.1140225748 dated September 3, 2025	Financial debentures are reaching maturity dates and capital reinvestment is being completed while maintaining the Bank's capital adequacy ratio.	(1) Implementation: All NT\$1 billion of unsecured long-term subordinated bonds were issued on October 23, 2025. (2) Limit utilization: The limit, NT\$1 billion, is fully executed.



IV Business Operation

- 77 1. Business Scope
- 89 2. Employees
- 91 3. Corporate Responsibilities and Moral Conduct
- 91 4. Number of Non-managerial Full-time Employees and Their Average and Median Salaries
- 91 5. Information Equipment
- 92 6. Cyber Security Management
- 95 7. Labor-Management Relations
- 96 8. Important Contracts
- 96 9. Relevant Information on Securitization Products



1. Business Scope

(1) Principal Activities for Various Business Areas

- A. Corporate Banking
 - a. Corporate financing loan

Engage in various corporate loans, project loans, syndication, bills discounting, domestic credit issuing, domestic and overseas guarantee provision, as well as accounts receivable financing and factoring.
 - b. Foreign exchange

Engage in foreign currency in cash, foreign currency deposits, import and export foreign exchange, general outward and inward remittance, loans in foreign currency, and foreign currency guarantee.
- B. Personal Banking
 - a. Personal loans

Engage in personal mortgage and consumer financing business.
 - b. Credit card

Engage in credit card business.
 - c. Wealth management

Engage in the promotion of wealth management products, such as life insurance, property insurance, funds, overseas bonds, overseas stocks, ETFs, and gold passbooks.
 - d. Insurance agency

Engage in life insurance agency and property insurance agency businesses.
 - e. Trust service
 - 1) Monetary trust: Fiduciary investments in domestic and overseas marketable securities, advance trust, real estate transaction trust, civil servant estate trust, government projects subsidy trust, caring trust, insurance trust, third-party payment trust, equity transaction values trust, foreign exchange trust, charitable trust, employee stock ownership/welfare savings trust, and other monetary trust business.
 - 2) Custodian business: Entrusted for keeping domestic securities investment trust fund, entrusted for keeping investment policy-linked investment targets, and entrusted for keeping operation deposits and custody business for foreign investors.
 - 3) Others: Real estate trust, superficies trust, marketable securities trust, marketable securities subscription business, and trust business concurrently engaging in securities investment consulting business.
 - f. Securities

Engage in securities broker business, margin trading and short selling, as well as futures introducing broker services.
- C. Finance Logistics

Engage in the capital movement for New Taiwan Dollars and foreign currencies, foreign exchange transactions, marketable securities transactions, long-term equity investments, financial products marketing, and derivatives business.
- D. Deposits

Engage in check deposits, passbook deposits, certificate deposits, tax collection, national treasury agent, collections, and remittance.
- E. Digital Banking

Engage in digital banking businesses such as general online banking, mobile banking APP, corporate online banking and business winner, global e-banking, telephone banking, e-ATM, national payment, parking fee collection, virtual accounts, digital deposit account, digital membership, the Bank's official website, AI customer services, online personal & corporate loan services, Open API, big data, Cross-border remittance, deposit account acquisition with QR Code, ACH (eACH, eDDA) and blockchain confirmation.

(2) Business Overview for the Past Two Years

A. Corporate Banking

a. Corporate banking loans

Unit: NT\$ million

Item	Year	2025		2024		Increase (Decrease) %
		Amount	Percentage %	Amount	Percentage %	
Corporate banking NTD loan balance		995,077	83.52%	1,016,005	85.63%	-2.06%
SMEs loan balance		798,086	66.99%	784,738	66.14%	1.70%
Large enterprises loan balance		161,445	13.55%	163,819	13.81%	-1.45%
Government and public enterprise loan balances		35,546	2.98%	67,448	5.68%	-47.30%
Foreign currency loan balance		196,380	16.48%	170,460	14.37%	15.21%
Total		1,191,457	100.00%	1,186,465	100.00%	0.42%

b. Foreign exchange

Unit: NT\$ million

Item	Year	2025		2024		Increase (Decrease) %
		Amount	Percentage %	Amount	Percentage %	
Foreign currency demand deposit balance		95,111	24.50%	92,905	23.73%	2.37%
Foreign currency time deposit balance		293,121	75.50%	298,564	76.27%	-1.82%
Total		388,232	100%	391,469	100%	-0.83%

Unit: US\$ million

Item	Year	2025	2024	Increase (Decrease) %
Foreign exchange business volume (Note1)		76,587	69,467	10.25%

B. Personal Banking

a. Personal loans

Unit: NT\$ million

Item	Year	2025		2024		Increase (Decrease) %
		Amount	Percentage %	Amount	Percentage %	
Mortgage balance		382,768	77.32%	344,338	76.69%	11.16%
Other personal loan balance		107,852	21.79%	100,645	22.42%	7.16%
Consumer loan balance		4,426	0.89%	4,002	0.89%	10.59%
Total		495,046	100%	448,985	100%	10.26%

b. Credit card

Unit: NT\$ million/card

Item	Year	2025	2024	Increase (Decrease) %
Retail sales volume		12,221	11,649	4.91%
Card In Force (Note2)		174,504	170,427	2.39%

c. Wealth management and insurance agent businesses

Unit: NT\$ million

Item	Year	2025		2024		Increase (Decrease) %
		Amount	Percentage %	Amount	Percentage %	
Trust fund service fee income		724.18	18.43%	662.34	18.54%	9.34%
Life insurance service fee income (Note3)		3,147.29	80.11%	2,863.21	80.13%	9.92%
Property insurance service fee income		45.39	1.16%	43.12	1.21%	5.26%
Gold passbook income		11.85	0.30%	4.47	0.13%	165.10%
Total		3,928.71	100%	3,573.14	100%	9.95%

Note1. Foreign exchange business volume is the sum of business volumes of DBU and OBU.

Note2. Visa Debit and Easy Debit cards are not included in the number of issued cards.

Note3. Life insurance service fee income includes mortgage life insurance and credit card telemarketing insurance service fee income.



d. Trusts

Unit: NT\$ million

Item	Year	2025	2024	Increase (Decrease) %
Fiduciary investments in domestic and overseas marketable securities balance		76,483	77,231	-0.97
Custodian bank balance		197,940	175,733	12.64
Other trusts balance		37,823	40,118	-5.72

e. Securities

Unit: NT\$ million/lot

Item	Year	2025	2024	Increase (Decrease) %
Amount of securities broker transaction		772,456	794,754	-2.80%
Average of the balance of margin loan		3,265	3,563	-8.36%
Number of futures (lot)		256,643	208,059	23.35%

C. Finance Logistics

a. Foreign currency and foreign capital transaction (Note4)

Unit: US\$ million

Item	Year	2025		2024		Increase (Decrease) % Percentage %
		Amount	Percentage %	Amount	Percentage %	
Forwards		227	0.19%	396	0.36%	-42.68%
SWAP		21,269	18.10%	22,928	20.84%	-7.24%
Non-deliverable forwards		-	0.00%	-	0.00%	-
Options		365	0.31%	287	0.26%	27.18%
Inter-bank borrowings and inter-bank loans		95,631	81.39%	86,416	78.54%	10.66%
Total		117,492	100.00%	110,028	100.00%	6.78%

b. Stock fund investment (Note5)

Unit: NT\$ million

Item	Year	At the end of 2025		At the end of 2024		Increase (Decrease) % Percentage %
		Amount	Percentage %	Amount	Percentage %	
Stocks		7,033	100.00%	8,475	100.00%	-17.01%
Funds		-	0.00%	-	0.00%	-
Total		7,033	100.00%	8,475	100.00%	-17.01%

c. Bonds and notes (Note6)

Unit: NT\$ million

Item	Year	At the end of 2025		At the end of 2024		Increase (Decrease) % Percentage %
		Amount	Percentage %	Amount	Percentage %	
Short-term notes		311,059	55.63%	232,387	48.20%	33.85%
Certificates of deposit acquisition		209,571		154,215		
Commercial paper acquisition		101,488		78,172		
Acceptances acquisition		-		-		
Bonds		248,087	44.37%	249,761	51.80%	-0.67%
Government bonds		76,470		84,035		
Corporate bonds		113,594		108,065		
Financial debentures		49,769		57,220		
Beneficiary securities and asset-backed securities		8,254		441		
Total		559,146	100.00%	482,148	100.00%	15.97%

Note4. The foreign exchange transaction volume is the sum of the transaction volume of the Bank's head office and overseas branches.

Note5. Stated at the initial acquisition costs.

Note6. Stated at the initial acquisition costs.

d. Long-term Equity Investments (Note7)

Investment Target	Investment Amount (NT\$1,000)	Shareholding Ratio (%)
Taipei Forex Inc.	7,000	3.5318%
Financial Information Service Co., Ltd.	59,008	1.2377%
Taiwan Stock Exchange Corporation	881,162	1.6062%
Taiwan Futures Exchange Corporation	20,000	1.0000%
Taiwan Asset Management Corporation	600,000	5.6754%
Taiwan Financial Asset Service Corporation	50,000	2.9412%
Sunny Asset Management Corporation	461	0.7678%
Financial eSolution Co., Ltd.	19,285	4.1158%
Taiwan Depository & Cleansing Corporation	4,639	0.0830%
Taiwan Mobile Payment Co., Ltd.	6,000	1.0000%
Taiwan Power Company	11,427	0.0025%
Taiwan Sugar Corporation	58,294	0.2986%
Taiwan Incubator SME Development Corporation	29,000	4.8438%
Sunsino Development Associate Inc.	17,440	3.1166%
CDIB & Partners Investment Holding Corp.	500,000	4.9505%
Taipei Financial Center Corporation	1,579,662	0.8000%
Chaofu Real Estate Management Co., Ltd.	8,598	3.0000%
Taiwan High Speed Rail Corporation	445,000	0.7906%
Taiwania Capital Buffalo II Bioventures, LP	81,600	1.6946%

D. NTD Deposits

Unit: NT\$ million

Item	Year	At the end of 2025		At the end of 2024		Increase (Decrease) %
		Amount	Percentage %	Amount	Percentage %	
Demand Deposits		949,208	52.60%	884,644	52.07%	7.30%
Time Deposits		855,310	47.40%	814,301	47.93%	5.04%
Total		1,804,518	100%	1,698,945	100%	6.21%

E. Digital Banking

Unit: Customer/Transaction/Person

Item	Year	At the end of 2025	At the end of 2024	Increase (Decrease) %
No. of online banking customers		1,879,423 customers	1,818,173 customers	3.37%
No. of mobile banking customers		1,292,470 customers	1,208,151 customers	6.98%
No. of digital banking transactions		23,042,646 transactions	20,015,470 transactions	15.12%
No. of digital deposit accounts		254,995 customers	179,412 customers	42.13%
No. of digital members		157,011 persons	86,931 persons	80.62%
No. of Taiwan Pay transactions		4,470,390 transactions	3,192,394 transactions	40.03%

(3) Operating Plan for 2026

A. Corporate Banking

a. Corporate banking loan

- Promote the government's "Three Major Programs for Investing in Taiwan" and "Action Plan for the Five Trusted Industry Sectors", etc. to assist enterprises in obtaining required funding and increase the investment in Taiwan, creating more domestic employment opportunities.

Note7. Long-term investment of the Bank.

- 2) Continue to promote the government's initiative for actively assisting in micro-scale enterprises and start-ups to obtain the capital required for operations, and participate in project loans inaugurated by county/city governments focusing on SMEs with capital of over NT\$10 million; support youth entrepreneurs as well as SME corporate financing; invigorate the local economy and fulfill its corporate social responsibilities.
 - 3) Strengthen the Bank's DBU replace OBU and the parent-subsidiary shared credit model, actively increase transactions with such OBU customers, provide customized financing plans, such as foreign currency working capital, foreign letters of credit, and export bill negotiations, with complete foreign exchange financial services.
 - 4) Focus on core clients in business clusters and industrial zones and strive to expand our upstream and downstream client base to scale up our loan business and market share in industrial zones.
 - 5) Continue to provide loan projects related to urban renewal and green finance, while promoting building reconstruction to integrate electricity generation on-farm, energy storage, and other building designs, in response to the government's policy of urban renewal, reconstruction of old and dangerous buildings, and green energy sustainability, to achieve the goal of sustainable development of the environment
 - 6) Focus on long-term SME customers or SMEs supported by the Bank and actively organize and manage the syndicated loans and credits to expand the number of loans and commissions from corporates.
 - 7) With consideration of credit risks and revenue, adjust loan structure, enhance the credit guarantee funds transferring to reduce the risk-adjusted assets, and increase the loans for SMEs.
 - 8) Focus on the major business of SMEs, enhance educational training and enhance professional competencies to effectively control risks and improve overall service quality.
- b. Foreign exchange
- 1) Strengthen the expansion of foreign exchange businesses
 - ① Cater to the needs of customers and provide a range of foreign exchange services.
 - ② Strengthen the absorption of foreign exchange deposits and increase the deposit market share.
 - ③ Strengthen foreign exchange educational trainings to improve foreign exchange service quality.
 - ④ Implement various operational procedures to reduce operational risks.
 - 2) In response to changes in political and economic situations in various countries, our overseas branches will continue to focus on the implementation of credit risk control to respond to the local political and economic circumstances, changes in industries at any time, and steadily promote their business with considerations given to different risks in accordance with factors such as the nature of regions, policies implemented by the head office, regulations, and supervisory strength.
- B. Personal Banking
- a. Personal loans
- 1) Continue to enhance the operating efficiencies of personal banking and sustain the growth of revenue.
 - 2) Optimize personal banking processes and improve operation efficiency to increase average employee contribution.
 - 3) Actively develop diversified personal banking products and strengthen interest rate pricing capabilities to enlarge lending spreads and increase surplus.
 - 4) Actively cooperate with various government policies to fulfill the Bank's corporate social responsibilities.
- b. Wealth management
- 1) Promote high-end asset and wealth management business: Integrate personal finance, wealth management, and trust resources to launch timely and well-rounded marketing campaigns and work with certified public accountants (CPAs) and attorneys when necessary to promote family wealth management and wealth inheritance, so as to rapidly enhance the Bank's ability to serve high-end asset customers. We also review and revise strategic measures and expected goals for more aggressive challenges in order to expand the scale of wealth management business and strengthen the diversified profit structure.
 - 2) Establish a digital transaction process: Continuously optimize the digital financial transaction process to meet the digital mobility trend and scale up our wealth management operation.



- 3) Strengthen the wealth management team: Foster professional investment analysis research capabilities, enhance the expertise of financial planners, engage in cross-industry collaborations to provide professional services and diverse financial products, to meet customers' asset planning needs, and fulfill corporate social responsibilities.
- 4) Protect customer rights:
 - ① When promoting products and providing services, the Bank always complies with the competent authority's regulations and conducts KYC and related reviews to assess customers' investing literacy, and truly understand customers' investment attributes and risk tolerance, so as to provide financial products suitable for customers and ensure that the products invested in by customers are consistent with their investment attributes.
 - ② The Bank established the "Product Review Panel" to build differentiated prior review mechanisms based on the characteristics of different products or services, and conducts reviews on the compliance, marketability, profitability, related fees collected, and other relevant matters of products to protect customer rights and interests.
 - ③ When handling KYC, product suitability evaluations, and marketing operations for elderly customers over the age of 65, the Bank prudently considers the vulnerabilities, financial status, and risk tolerance of elderly customers, and fully discloses the characteristics and related risks of the proposed products, thereby confirming that the marketed products truly meet their needs and suitability.

c. Insurance agent

- 1) Continue to expand the usage of mobile insurance and promote online travel insurance & annuity insurance business, make good use of digital technology to achieve ESG paperless, 24-hour service and break through the time and space limitations of sales processes, so as to construct the Bank's digital insurance blueprint and boost profits.
- 2) Raise cross-selling synergy by targeting corporate customers to expand the property insurance business in export product liability insurance, factories, construction, equipment, and employee group insurance in order to improve sales promotion benefits.
- 3) Monitor market trends and innovative products, and act as an agent for high-quality and market-competitive products to meet customers' insurance protection needs.

d. Trusts

- 1) Work with securities investment trust business with plans to issue ETFs, seek to be a custodian bank for ETFs, and increase the fund size of assets under management.
- 2) Continue to introduce various trust products such as overseas bonds, domestic and foreign funds, foreign stocks and ETFs in order to meet customer needs and improve market competitiveness.
- 3) Expand industry alliances and participate in the implementation of the "Trust Account Payment Information Exchange Interface Platform" to increase customer satisfaction.
- 4) Provide tailored and profitable customized trust services that meet customer needs, so as to expand the service scope and create revenue.
- 5) Deepen the presence of SMEs and expand into the next generation, promoting trust products such as family trust, employee stock ownership/welfare savings trust, and elderly care trust to increase revenue.
- 6) Follow government policies and continue to promote elder care trust and trust for people with disabilities and real estate trust, and set up promotion of presale property transaction trust and real estate transaction trust to fulfill the Bank's corporate social responsibility.
- 7) Continue to promote charitable trust to facilitate community care and social assistance. Visit community care locations to promote the concept of trusts and related financial knowledge for the elderly to fulfill our corporate social responsibility.
- 8) Strengthen training of trust representatives and counselors and help employees obtain professional certifications such as "Eldercare Financial Planning Consultant" and "Family Trust Planning Consultant" in order to grasp the opportunities in trust services in an aging society.

e. Credit card

- 1) Develop inter-departmental collaboration and monitor diverse customer needs, such as offering the "TBB Credit Card – Help You Start a Family" activity to mortgage borrowers and providing

- pre-authorized credit card payments for insurance and mutual funds, so as to increase customer stickiness with the Bank.
- 2) Enhance the Bank's corporate image in ESG sustainability and social welfare, continue to promote the Sustainable Life Card with "green food, carbon reduction and green transportation" as the theme, and offer regular Green Day card discounts through certain channels. Advertise art and culture as well as entertainment via the Enjoy Life and Fun Signature Card and optimize channel specific offers. Continue to promote the Beigang Chao-Tian Temple Affinity Card and the Charity Affinity Signature Business Card.
 - 3) Continue to promote Taiwan Pay transactions and hold large marketing campaigns that utilize credit card statements, the Bank's official website, LINE official account and exposure on Facebook to encourage cardholders to use Taiwan Pay. In addition to meeting the target set by the government policy to increase the use of mobile payment service, the Bank can also win over more affiliated vendors and create an all-win scenario.
 - 4) Focus on the customer experience, conduct strong anti-fraud campaigns and optimize various processes, and reduce the risk of transaction fraud in order to improve customer satisfaction.
- f. Securities
- 1) Integrate resources to continuously develop the institutional customer segment and provide customer needs-oriented in-depth services.
 - 2) Conduct customer tagging and segmentation, perform phased development for different target group customers, and increase customers' willingness to open accounts through activities such as precision marketing incentives.
 - 3) In coordination with the new online securities account opening service, conduct marketing activities for new customers and continuously optimize the functions of securities digital services.
 - 4) Increase the balance of loans to customers through financing incentive programs in order to develop a more balanced revenue structure.
 - 5) Continuously integrate channels to eliminate the weak and retain the strong, achieve economies of scale and enhance cost-effectiveness, and improve the synergy of individual service points.
 - 6) Reinforce transaction system infrastructure and backup equipment, improve performance, resilience, stability and efficiency of securities IT systems, and boost market competitiveness.
- C. Finance Logistics
- a. Enhance capital management and operating efficiency to maintain liquidity and improve capital utilization income.
 - b. Actively carry out foreign exchange operations to increase exchange gains.
 - c. Closely monitor domestic and overseas governmental and economic conditions to get hold of the overall market investment trend. Select premium stocks in different industries in due course to balance the investment allocation and increase our investment income.
 - d. Improve the planning and management for our long-term equity investment business to increase the income of the Bank.
 - e. Cautiously select premium investment targets with stable growth and financial health to expand our investment portfolio, boosting investment income from securities.
 - f. Implement KYC system and assessment for product adequacy; closely monitor customers' credit limits and carry out risk control.
- D. Deposits
- a. Increase the demand deposit cash flows from branches, utilize performance evaluation and incentive measures to reinforce the expansion of key customer groups, so as to scale up deposits of branches, thereby increasing the proportion of demand deposits and reducing capital costs.
 - b. Enhance various deposit agency services and continue to optimize system services in order to provide better customer service, strengthen the Bank's competitiveness, and assist the branches in expanding business.
 - c. Enhance demand deposit businesses such as the payroll transfer service for corporate loan customers and corporate employees, and introduce special offers for payroll customers while extending retail banking, wealth management and related services through cross selling and synergy to create more profit sources.



E. Digital Banking

- a. Promote AI to build intelligent finance: Activate AI operations through the TBB AI Lab, implement Bank-wide compliance with AI governance regulations, and utilize AI to strengthen cross-domain anti-fraud joint defense.
- b. Develop business models to expand digital brands: Continuously penetrate young customer groups and promote through social media and digital marketing, grasp public opinion trends and promote cross-domain cooperative applications.
- c. Emphasize customers to enhance service innovation: Take a customer-centric approach to emphasize customer needs, introduce innovative financial services into digital channels, and provide customers with a high-quality digital experience.
- d. Apply data-driven business growth: Strengthen data governance and continuously conduct data analysis, produce precision lists and develop cross-selling mechanisms to drive business growth.

F. Risks Management

- a. Perform analysis of climate and natural environment issues, and complete compiling the Bank's 2025 climate and nature-related financial disclosure report.
- b. Continue to strengthen the link among the three operational risk management tools to enable the management tools to support and connect with each other, and perform cross analysis, verification and audit in order to make the Bank better equipped to actively manage operational risks in advance.

G. Compliance and anti-money laundering

- a. Comply with regulations imposed by domestic and foreign competent authorities and continue to optimize the AML system of the Bank.
- b. Strengthen the supervision for the first line of defense as well as field visits and sampling tests for the branches.
- c. Adopt diversified channels to continue organizing educational trainings, and irregularly conduct video conferences to educate business units on relevant regulations and matters requiring attention.
- d. Strengthen case sharing trainings for centralized investigation personnel in order to improve the quality of investigation and feedback of suspicious transactions.

(4) Market Analysis

A. Geographic Scope of Operations

Apart from being a SME specialized bank, the Bank also provides diversified services in personal financing, wealth management, and the professional financing field. Our branches spread across the nation, including 125 branches in Taiwan and 1 Offshore Banking Unit. There are also 8 overseas branches in Los Angeles, New York, Sydney, Brisbane, Shanghai, Wuhan, Hong Kong, and Tokyo, as well as one representative office in Yangon, Myanmar.

B. Market supply, demand and growth in the future

In terms of market supply, the large number of domestic banks has kept the overall financial environment in a state of high competition for a long time, and the low-interest-rate environment has compressed interest margin; meanwhile, along with the development of digital finance and the increased acceptance of zero-contact payment and remote services by consumers, neobanks and electronic payment operators have launched financial services such as personal loans and credit cards through cross-industry cooperation or combination with physical banks, thereby impacting the business expansion and profitability of banking operators.

In terms of market demand, according to the forecast of the International Monetary Fund (IMF), the growth rate of world trade volume will continue to decline to 2.3% in 2026; however, as the long-term trend of AI technology and related application development becomes increasingly established, and coupled with various governments actively promoting Sovereign AI, relevant hardware demand continues to be strong. Taiwan has a complete and advantageous local industry supply chain, and high-end semiconductor process capacity will continue to come online, both of which will bolster export growth momentum. Regarding fixed investment, the trend of expanding capacity in 2026 remains unchanged, and the expansion of fleets by airline operators supports investment momentum, but the high base effect weakens the growth strength. According to the forecast of the Directorate General of Budget, Accounting and Statistics on February 13,

2026, the estimated economic growth rate of Taiwan in 2025 is 8.68%, and the estimated economic growth rate of Taiwan in 2026 is 7.71%.

C. Positive and negative factors affecting competitive niches and long-term development, as well as response strategies

Facing the fast-changing global financing and economic state, the Bank may encounter the following circumstances:

a. Favorable factors

- 1) With a solid local business foundation, the Bank has a large number of loyal customers with long-term relationship, and established a good network relationship with external counseling institutions to jointly promote the sustainable operation of SMEs.
- 2) Leverage on the competitive advantage of "Financing, Guidance, Investment," the Bank has been focusing on the SMEs loan business in the long run, assuming an essential part in the market of SME loans with the benefit of scale profit.
- 3) The market expects that the U.S. Federal Reserve remains in a cycle of interest rate cuts this year, and the credit market is expected to continue to receive support, with capital gains expected from bond positions.
- 4) To solve the problems of the elderly and dangerous and old buildings, the government is promoting urban renewal and dangerous and old building policies, as well as the "Strategic Blueprint for the Development of Trust Business" promotion plan, which provides opportunities for developing all-around trust business and cross-industry cooperation.

b. Unfavorable Factors

- 1) Fierce competition among domestic financial institutions which provide products and services of high homogeneity.
- 2) Changes in expectations of the Federal Reserve's interest rate cut pace, whether inflation rises again, and geopolitical risks may increase market volatility.
- 3) The degree of digitalization and flexible system development capabilities remain insufficient; additionally, the Bank does not yet possess the qualifications to conduct high-net-worth business, and there is still room for improvement in providing products and services to customers.

c. Countermeasures

- 1) Leverage on the channel advantages and integrate marketing resources, increase in-depth relationship with target customers and core product promotions to improve the operating performance.
- 2) Strengthen our specialized field of SMEs with considerations equally given to financing and counseling and create a leading financial brand as a SME specialized bank.
- 3) In response to the implementation of the government's policies and to fulfill its corporate social responsibility, the Bank has created diverse products and services to develop comprehensive financial businesses that cater to different aspects of lives for the public.
- 4) Proactively prepare relevant plans and work items for high-net-worth business, with the primary goal of entering the asset management zone, and thereby inventory the current business status, analyze from dimensions such as customer scale, product services, system implementation, human resources, and system frameworks, and plan relevant optimization programs and execute relevant measures, so as to carry out the transformation of wealth management business, enhance the Bank's financial service competitiveness, and achieve market share and continuous income growth.
- 5) Prudently allocate funds into government bonds with high liquidity, as well as corporate bonds and financial bonds from well-established medium to large-sized companies with good credit ratings, and manage associated investment risks.
- 6) Considering factors such as risk and return, dynamically adjust the duration of monetary market operations, balancing interest income and timely adjusting positions in response to changes in yield rates, to enhance overall returns.
- 7) Continuously optimize systems and digital financial services to enhance customer experience and the backend system functions, thereby strengthening service quality.



(5) Financial Product Research and Business Development Summary

A. Primary Financial Products and Size of Newly Added Business Department, and Profit or Loss for the Past Two Years

a. Major financial products of the Bank for the past two years

- 1) The Bank provides the "Micro-to-small Enterprises + Startups" loan service with the loan balance amounted to NT\$15.451 billion as of the end of February 2026.
- 2) The Bank provides the "Preferential Loans for Youth Entrepreneurship" with the loan balance amounted to NT\$10.455 billion as of the end of February 2026.
- 3) The Bank provides the "Preferential Loans for 6 Core Strategic Industries" with the loan balance amounted to NT\$104.426 billion as of the end of February 2026.
- 4) The Bank provides the "Industrial Zone Preferential Loans" with the loan balance amounted to NT\$33.242 billion as of the end of February 2026.
- 5) The "Project Loan for Diversified Development of Small and Micro Enterprises" was provided, and as of the end of February 2026, the loan balance was NT\$19.758 billion.
- 6) To simplify the loan application for micro and small enterprises, and to provide 24-hour loan application services, the Bank launched the microbusiness e-Loan platform. A total of 76 cases with an accumulated loan amount of NT\$132 million had been disbursed via the platform as of the end of February 2026.
- 7) The Bank carries out the Ministry of Finance's "Preferential Housing Loan for Youth II", and a total of 44,979 customers received the loans amounted to NT\$231.114 billion as of the end of February 2026.
- 8) To assist first-time homebuyers and owner-occupiers in purchasing residential properties and to enhance the Bank's competitiveness in the mortgage market, the "Happiness Plus House Loan" mortgage program has been promoted and disbursed a total loan amount of NT\$134.109 billion as of the end of February 2026..
- 9) In response to government policies for satisfying capital demands for giving birth, pregnancy, and raising children under 5-year-old, the Bank launched the "Childbirth Consumer Loans". A total of 2,683 families received the assistance with the approved loan amounted to NT\$1.035 billion as of the end of February 2026.
- 10) To satisfy the demands of borrowers regarding the flexible deployment of funds, the Bank continues to provide the "Convenient Revolving Overdraft Credit Loan," a product with mid-term guarantee limits, and the utilized balance was NT\$20.118 billion as of the end of February 2026.
- 11) To strengthen the competitiveness of mortgages and guide customers to implement an eco-friendly, energy-saving, and carbon-reduction living styles, so as to realize the ESG spirit, the Bank launched the "Happiness House Loan" house mortgage project that had disbursed a total of NT\$50.885 billion as of the end of February 2026.
- 12) To deepen business relationship with SMEs and salary transfer customers, and to attract high-quality clients, the Bank launched the house mortgage project of "True Excellent Loan," and the loan balance was NT\$16.080 billion as of the end of February 2026.
- 13) To respond to the government's 2050 net zero emissions vision and encourage valued customers to adopt environmentally friendly green consumption patterns, the Bank launched the "Green Go Shopping Loan" consumption loan program, which had disbursed a total of NT\$17 million as of the end of February 2026.
- 14) Given the trend of aging population and declining birth rates in Taiwan, the Bank follows the government's policy and provides financial products and services tailored to the needs of the elderly by launching commercial reverse mortgage loans - Joyful Retirement Part II. As of the end of February 2026, a total of 266 customers received the loans with the loan balances amounted to NT\$1.103 billion.
- 15) To provide small short-term loans for its payroll account holders, the Bank launched the Payday Loan program to allow each payroll account holder to apply for up to NT\$100,000. The program had disbursed a total of NT\$104.2 million to 345 accounts as of the end of February 2026.

b. Newly added business departments of the Bank for the past two years: None.

B. R&D expenses and results, and the future R&D plan

a. R&D expenses for the past two years

Unit: NT\$1,000

Year	2025	2024
Amount	111,343	53,313

b. R&D results for the past two years

1) Provide industrial information on a regular basis

- ① analysis reports were written by the Bank on a regular basis. 51 weekly reports on domestic and overseas economic and financial situation, 96 industrial dynamics reports, 12 domestic and overseas economic situation and industry overview reports, 12 monthly reports on industry trends, and 4 quarterly reports on prospects of domestic industries were completed during 2025.
- ② 52 weekly reports on domestic and overseas economic and financial situation, 96 industrial dynamics reports, 12 domestic and overseas economic situation and industry overview reports, 12 monthly reports on industry trends, and 4 quarterly reports on prospects of domestic industries are expected to be completed during 2026.

2) Analysis, reports, and research on particular and major industries

- ① To help business units understand the impact of U.S. tariff policies on Taiwan's major industries, the Bank collected relevant data and authored a total of 7 special reports, including the "A Brief Analysis of the Impact of U.S. Reciprocal Tariffs on Taiwanese Industries", for reference by employees.
 - ② To help employees understand the latest trends in stablecoin development, the Bank authored 2 special reports: "A Brief Description of the Application and Development of Stablecoins and Their Impact on Taiwan's Economy and Finance" and "A Brief Description of the Development Trends of NTD-denominated Stablecoins", for reference by employees.
 - ③ To help employees understand the impact of recent domestic and international regulatory changes on Taiwanese industries, the Bank authored 2 special reports: "Observations on Potential Risks to Taiwan's Major Industries Under the U.S. Outbound Business Barriers Act (OBBBA)" and "A Brief Description of the Potential Impact of the November 2025 Amendments to the Environmental Impact Assessment Act on Industry", for reference by employees.
 - ④ To help employees understand the impact of the latest industrial issues and international financial situations on domestic industries, the Bank authored a total of 5 special reports, including "A Brief Description of the Impact and Trends of DeepSeek on Taiwanese Industries", for reference by employees.
- 3) "2025 The 4th Taiwan Business Bank Financial Innovation Awards" and "2025 Taiwan Business Bank Fintech Innovation Challenge on Campus" were organized to cultivate talent in innovative financial services, as well as enhancing academia-industry collaboration.
- 4) Organized the 1st Innovation Challenge Camp to encourage employees to pursue business innovation.

c. Future research and development (R&D) plans and the R&D expenses expected to be invested

- 1) R&D budget for 2026 is NT\$143,406 thousand.
- 2) The Bank continues to invest in research and analysis of domestic/foreign financial markets and key industries in order to respond to future business development trends and domestic/foreign economic changes. Reports or data are provided in a timely manner to relevant business departments and branches to provide a basis for business expansion and risk management.

d. Disclosure of our intellectual property management plan

- 1) Intellectual property management plan: The Bank is committed to innovating financial technology. In addition to integrating various departments' resources and encouraging employees to actively innovate, we have formulated an intellectual property rights plan in alignment with our operational goals to attach great importance to customers' financial service experience and their satisfaction, so as to further improve the values and profitability of our banking products, protecting trade secrets and research and development achievements and enhancing our momentum of accumulates intellectual property rights. The Bank introduced the Taiwan Intellectual Property Management System (TIPS) and formulated relevant management measures for intellectual property thereby strengthening the Bank's competitiveness.



- ① Patent management: The Bank develops a patent layout in alignment with various technology research and development initiatives. In addition to reward patent proposers and include their proposals in employee performance evaluation to motivate more patent proposals, the Bank also hires external patent law firms to assist in reviewing and developing a plan for intellectual property rights application and actively implement the plan accordingly. Relevant patents are mainly used for big data analysis, financial certificates, and automated services. In the process of research and development, we also appoint an external patent firm to conduct patent search for developing a patent layout and reducing our risk of infringement.
 - ② Management of trade secrets: To strengthen the management of trade secrets, the Bank's work rules and clerk employment agreement stipulate as follows:
 - (a) The Bank's trade secrets and customers' data shall be kept confidential and shall not be disclosed to the public.
 - (b) Unpublished information, trade secrets and customers' data informed or obtained due to work shall be kept confidential and shall not be used illegally regardless of the performance of duties, changes, or after resignation. If the violation causes the Bank to suffer losses, the employee shall be willing to be dismissed and liable for damages.
 - (c) During the tenure, due to job or business, the intellectual property rights (including but not limited to trademark rights, patent rights, copyrights and business secrets) independently or jointly researched, developed or created are owned by the Bank, and the employees shall promise that all creations in which they engaged during their tenure are their own creations and that they never plagiarize or copy others' works and may not use pirated software by themselves or through others, or copy software to the Bank's computers without consent. If another person' copyright or other intellectual property rights are violated as a result, the employee shall be willing to be liable for all damages and any expenses incurred to the Bank as indicted or warned by a third party.
 - ③ Trademarks and Copyrights
 - (a) Regularly check the extension period of trademark registration every year and extend trademark registration by a trademark office appointed or by the Bank.
 - (b) Continue to optimize the Bank's CIS trademark to enhance our corporate image in alignment with our business marketing and advertising needs.
 - (c) The Bank strictly requires employees to abide by the trademarks and copyrights of others, avoid using related works that infringe the rights of others, and promote and establish correct copyright awareness to colleagues from time to time.
- 2) Implementation: The Bank has been promoting the intellectual property management plan since 2020 and regularly reports the intellectual property management plan to the Board of Directors in the fourth quarter of each year. The most recent report date was December 17, 2025, and the main implementation situation is as follows:
- ① The Bank highly values intellectual property rights. In 2024, the Bank established an intellectual property management system and successfully obtained the TIPS (Class A) Trademark Certification. The certification is valid from January 1, 2025 to December 31, 2027. To strengthen the soundness and comprehensiveness of the Bank's intellectual property framework, we regularly review the internal and external environments, identify risks and opportunities in intellectual property management, and analyze key stakeholders. Furthermore, the Bank has completed the review of its 2025 intellectual property management policies and goals.
 - ② As of the end of December 2025, 30 new financial patents, including 11 invention patents and 19 new utility model patents, were added in that year. Our cumulative intellectual property achievements are as follows:
 - (a) Invention patents: 36 applications have been approved.
 - (b) Utility model patents: 68 applications have been approved.
 - (c) Trademarks: The Bank currently has 59 registered trademarks with specific periods of exclusivity, which include:
 - i. The Bank's corporate identity, design drawings of HiBank and BOBE, for a total of 13 trademarks.
 - ii. The Bank's mascot Hokii, for a total of 46 trademarks.

(6) Short- and Long-Term Business Development Plans

- A. Short-term business development plan: Please refer to the "(3) Operating Plan for 2026" (page 80) in this chapter
- B. Long-term business development plan: Please refer to "3. Future Development Strategies" (page 12) in "I. Letter to Shareholders."

2. Employees

(1) Employees Information

Year		2024	2025	2026 (As of February 28)
Number of employees		5,580	5,710	5,665
Average age		42.79	42.42	42.32
Average year of service		14.67	14.19	14.05
Distribution of Academic Qualifications (%)	Ph.D.	0.14	0.15	0.14
	Master's degree	19.62	20.23	20.46
	Bachelor's degree	76.79	76.66	76.61
	High school	3.32	2.86	2.70
	Below high school	0.13	0.10	0.09
Name and number of professional licenses held by employees	Licenses for trusts	4,997	5,172	5,168
	Financial planner	1,693	1,684	1,679
	Senior Qualification Examination for Professional and Technical Personnel (Lawyers and Chartered Public Accountant)	15	16	16
	Qualification Examination for Senior Securities Specialist	1,739	1,711	1,705
	Qualification Examination for Securities Investment Analyst	88	88	89
	Qualification Examination for Futures Specialist	2,148	2,170	2,179
	Foreign Language Proficiency Test	1,773	1,908	1,902
	Internal auditor	10	10	9
	Basic Proficiency Test on Bank Internal Controls	4,341	4,526	4,524
	Financial Risk Manager (FRM)	13	13	13
	Certified Financial Planner (CFP)	25	26	22
	Qualification Examination for Property and Insurance Broker	15	16	16
	Qualification Examination for Property Insurance Agent	17	17	17
	Qualification Examination for Personal Insurance Broker	10	11	11
	Qualification Examination for Personal Insurance Agent	13	13	14
	Qualification Examination for Investment-orientated Insurance Product Representative	4,569	4,684	4,700
	Property Insurance Representative	4,327	4,512	4,512
	Personal Insurance Representative	5,086	5,208	5,215
	Test for the Sales of Non-investment-oriented Life Insurance with Payment in Foreign Currency by Personal Insurance Representative	3,375	3,648	3,673
	Sustainable Development Basic Ability Test	411	3,604	3,625



(2) Studies and Training for Employees

- A. The Bank executed different training according to the "Enforcement Guidelines for Training for Employees of Taiwan Business Bank" and the Bank's employee training program for 2025. We conduct various types of training for different audiences through diverse learning methods, such as physical classroom courses, digital learning courses, and video Webex live courses. Training sessions held during 2025 recorded a total of 574 sessions (including 39 sessions of business foundation, 495 advanced sessions of business seminars, 11 sessions for managers, 29 sessions of lectures/orientations); the total number of people trained was 52,289, the average employee training frequency was approximately 9.2 times per person/year, and the annual employee training expense was NT\$33,707 thousand in total.
- B. In response to the Bank 4.0 digital finance wave, the Bank arranges a series of digital marketing courses to let employees deeply understand fintech and innovation, so as to comply with the opportunities for the Bank's future transformation. Meanwhile, the Bank established the "AI Lab" and cooperated with the Institute for Information Industry (III) to organize the "AI Lab Basic Competency Training Program" to cultivate the basic AI competencies of lab members, enabling them to apply AI tools to propose business innovations and solutions, and organized the "AI Lab Advanced Workshop" focusing on the deepening of business models, POC implementation, and verification, so as to improve proposal content and verify the feasibility of implementation.
- C. Management training courses are provided for managers on all levels to make the Bank more competitive and its managers better trained in their professional knowledge and roles. The Bank also held the "Manager Management Practice Seminar", focusing on issues arising from the management of employees in the front-line business so as to improve the expertise of the management team and reduce operational risks.
- D. To encourage employees to absorb new knowledge and improve their professional competencies, business departments at the head office will assign relevant personnel to participate in training courses organized by external professional training institutions, so as to meet the requirements on professional competencies for the business development of the Bank.

(3) Employee Code of Conduct and Ethics

The Bank attaches great importance to the employee code of conduct and ethics, and formulated the working rules for employees to clearly understand their own rights and code of conduct to be observed, including loyalty and dedication, legal compliance and faithfulness, honesty and integrity, professional commitment, confidentiality, and courtesy. Our employees also adhere to a high standard of morals and ethics.

(4) Protective Measures for the Safety of the Work Environment and Personal Safety of the Employees

Item	Description
Access control	<p>A. Rigorous access control monitor system is available during daytime and nighttime.</p> <p>B. The Bank has signed a contract with the security company to protect the safety of the branches during night time and weekends.</p> <p>C. Connect with the police and public security unit as a precaution.</p>
Equipment inspection and maintenance	<p>According to the Code of Practice for Occupational Health and Safety of the Bank, the maintenance and inspection for motorcycles, air conditioners, vehicles, coin counters, kitchen, hole puncher, and bill counter are carried out per day; the maintenance and inspection for air conditioners, first-aid kit, fire service equipment, and elevators are carried out per month; the maintenance and inspection for vehicles are carried out per season; the maintenance and inspection for high/low voltage electrical equipment are carried out per six months; the maintenance and inspection for motorcycles, fire service equipment, and elevators are carried out per year; and the maintenance and inspection for motorcycles are carried out per three years.</p>
Disaster prevention and response measures	<p>A. The Bank has established procedures for disaster prevention and occupational accident reporting, including "Code of Practice for Occupational Health and Safety," "Regulations Governing Occupational Health and Safety" and "Workplace Automatic Inspection Plan".</p> <p>B. To safeguard the security and health of our employees, the Occupational Safety Section subordinates to the Human Resources Department is in place for the promotion of occupational safety and health affairs.</p> <p>C. In addition to establishing a protection team, the head office engages the fire protection competent authority to organize the fire protection and disaster prevention lectures.</p>
Physical Health	<p>A. Health check and health management: Regular health check is provided for employees, and medical workers present at the branches will offer health guidelines and recommendations to employees who receive abnormal results of the health check.</p> <p>B. In order to help voluntary health management of our employees, the Bank organizes health seminars, CPR training, and provides health-related programs on the digital learning website of the Bank for our fellow colleagues to learn new knowledge from the internet and enrich their concepts of health.</p> <p>C. To provide employees a healthy working environment, the Bank established a health service and stress relief activity center, nursing rooms, and emergency facilities (such as AED and first -aid kit), and improved the workplace facilities in due course to improve the safety of the environment and minimize the occurrence of workplace accident.</p>



Item	Description
Mental Health	<p>A. Provide physical and mental relaxation for employees: To improve employees' quality of life and alleviate their work and family stress, the Bank utilizes its digital learning platform to provide courses such as an employee mental health newsletter, which employees can access online to adjust their mental health as needed..</p> <p>B. To promote the physical and mental well-being of our employees and support work-life balance, the Bank has commissioned a professional organization to provide employee counseling services. Employees can seek support from qualified psychological counselors, offering a channel for employees to adjust, relieve work-related emotions and stress, and</p>
Advice on hazardous factors during operations of contractors	Setting up the "Advice on hazardous analysis during operations environment of contractors" and "Q&A" in the exclusive zone for the employees of the Bank according to the government regulations.
Insurance and Medical Care Consolation	<p>A. The Bank provides labor insurance (including occupational injury and disease) and health insurance to its employees according to the law, and negotiates with insurance companies to provide casualty insurance, accident medical insurance, and cancer medical insurance to the Bank's employees and their families at a rate of concession.</p> <p>B. The Bank offers work-related casualty insurance for all our employees with coverage of NT\$3 million. For work-related disability or work-related deaths, the insurance claim will be used to support the employee or its successors.</p> <p>C. Provide disease subsidies to our clerks, their spouses, and descendants.</p>

3. Corporate Responsibilities and Moral Conduct: Please refer to VII. Sustainable Development Report (Page 118).

4. Number of Non-managerial Full-time Employees and Their Average and Median Salaries

Items	2025	2024	Growth Rate
Number of non-managerial full-time employees (Persons)	5,200	5,225	-0.48%
Average salary of non-managerial full-time employees (NT\$ thousand)	1,463	1,393	5.03%
Median salary of non-managerial full-time employees (NT\$ thousand)	1,332	1,238	7.59%

5. Information Equipment

(1) Primary information system hardware: Central accounting mainframe, foreign exchange mainframe, fund mainframe, virtual tape library of the mainframe, hard drive of the mainframe, hard drive of the open system, tape library of the open system, virtual tape library of the open system, server of the open system, and network equipment.

(2) Primary information system software: Deposits system, loans system, remittance system, foreign exchange system, credit card system, general ledger system, e-banking information system, teller terminal system, seal image system, ATM system, ATM monitoring system, the central operating system for collection bill and outward remittance, statement management and inquiry system, CRM system, AML system, fund system, wealth management system, and overseas branches system.

(3) Future development or procurement plans:

Information construction planned for 2026 includes: the Wuhan Branch VDI implementation project, data protection tool implementation project, Identity Governance, cloud development strategy consulting services, call handling system, credit evaluation and approval optimization project, the Generative AI platform implementation project, Generative AI implementation for assisted call answering, software license procurement, asset inventory procurement project, decoupling of the accounting mainframe, email auditing and email backup system upgrades and replacements, information equipment relocation services for the 7th floor of the Chongnan Building, the Foreign Exchange AS400 printing operation integrated management platform, and the replacement and update of EoS/EoL and obsolete equipment.

(4) Emergency backup and security protection measures for information operations

A. Emergency backup center

The Bank's Information Center is located in the Linkou District of New Taipei City. The offsite backup center is on Chongqing South Road in Taipei City. Data are routinely backed up via DWDM in real time to the offsite backup center. In the event that the Information center is unable to operate due to a disaster, the "Disaster Recovery Procedures for the Information Center of Taiwan Business Bank" states that the IT systems will be transferred to operate at the backup center. Offsite backup drills are performed twice annually and incorporate the actual operation of external services to ensure backup operations can be executed effectively when a disaster occurs.

B. Branches backup

Our branches are equipped with backup networks. Also, when accidents occur and the connection system is down, customers may present at the nearby branch with relevant documents for handling.

C. Safety precautions

a. Defense-in-depth and collaborative cybersecurity defense mechanism: Construct firewalls, Intrusion Prevention System (IPS), and Web Application Firewall (WAF) for each segment in order to monitor access to Demilitarized Zones (DMZs) providing customer service and internal server zones and all connections to external website by employees in order to reinforce cybersecurity and protection for the Bank.

b. Intranet endpoint device management: Conduct compliance inspection of all endpoint devices in the Bank, install antivirus and endpoint detection and response (EDR) software, revoke privileged accounts, and have independent segments for IoT devices and prohibit connection to the Internet on these devices in order to avoid malware being planted in IT equipment leading to virus moving through the systems and affecting the Bank's operations.

c. Implement vulnerability detection and antivirus and antihacking systems: Conduct regular information security vulnerability scanning, penetration detection, and source code analysis, inspect EOS/EOL systems every quarter, and implement personal data endpoint protection system (DLP) to manage the file transfers to portable storage devices (USB) and prevent personal data leakage. Install spam filter and malware interception programs while banning the use of external email accounts, and send official letters to all units to perform internal control procedures.

d. Hold regular scenario and backup drills: To help employees understand the emergency response procedures, conduct regular emergency response drills for the information and communication systems to reinforce the operating procedures of system administrators' responding to cyber security incidents. In addition, to stop the Distributed Denial-of-Service attack (DDoS), regular DDoS drills are held. (Adopt the internet service provider (ISP) approach to stop DDoS traffic, and install DDoS defense system to block application-layer attacks.)

e. Continue to reinforce cybersecurity defense: Install personal data protection system for network gateways that can filter personal data text or files uploaded by employees to external websites, continue to reinforce endpoint equipment compliance monitoring (alert detection and disconnection), replace DDoS defense system, and take an inventory of the Bank's external API services and perform outsourcing of source code analysis.

f. Comply with the laws and regulations: Actively perform the Bank's cloud offsite backup process, and establish management systems and procedures in response to the competent authority's Financial Cyber Security Action Plan 2.0.

6. Cyber Security Management

(1) Risk management structure

A. In accordance with Article 38-1 of the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries", the Bank has appointed an Executive Vice President supervising the Information Security Department to serve as the Chief Information Security Officer (CISO) to oversee the promotion of information security policies and resource allocation matters.

B. The Bank's dedicated unit for information security is the Information Security Department, which is responsible for the planning, implementation, and monitoring of the cyber security management system to control the cyber security risk, and a SVP & GM has been appointed to serve as the head of the dedicated cyber security unit.

C. The Bank established the "Cyber Security Management Committee" in accordance with the "Cyber Security Management Policy" approved by the Board of Directors to manage the execution of the Bank's cyber security management related operations. The committee is chaired by the Bank's Chief Information Security Officer (CISO), who oversees the execution and coordination of cyber security management matters, and independent directors with cyber security backgrounds are invited to attend meetings to jointly review cyber security issues. Additionally, when major cyber security issues are deliberated, cyber security consulting experts are invited to provide professional opinions on such major issues, and they attend the Board of Directors meetings for consultation as needed.

(2) Cyber Security Management Policy

- A. The Bank's cyber security management policy has been disclosed on the Bank's official website under Disclosures > Statements/Policy > Cyber Security Policy.
- B. To ensure the security of the Bank's various information and communication systems and information assets, sound the Bank's overall cyber security framework, and reduce operating risks, the Bank has established the "Cyber Security Management Policy", with the goal of preventing unauthorized access, use, control, leakage, destruction, tampering, destruction, or other infringements of information and communication systems or information, so as to ensure their confidentiality, integrity, and availability, and continue to improve the cyber security defense mechanism based on the annual "Cyber Security Maintenance Program" to strengthen overall cyber security.
- C. To maintain the continuous operation of information and communication systems, in addition to establishing the Cyber Security Maintenance Program and Cyber Security Incident Response Mechanism and conducting regular incident drills, the Bank has established cyber security threat monitoring and response mechanism to facilitate early response and reduce the impact on the Bank when an incident occurs. In the event of a cyber security incident, it should be handled in accordance with the Bank's cyber security incident reporting process and, depending on the nature and impact of the incident, the incident handling and subsequent improvement measures shall be proactively explained to the affected stakeholders.



Taiwan Business Bank held a circular economy reuse - waste battery recycling event at the Head Office Building and the Chongnan Building.

- D. All employees, suppliers, and visitors of the Bank should abide by the Cyber Security Management Policy. Suppliers cooperating with the Bank should abide by the cyber security requirements listed in the "Cyber Security Terms and Agreement", and the Bank's employees have the responsibility and obligation to protect the information assets they use, and if there are special merits or losses caused to the Bank when handling various cyber security related businesses of the plan, relevant personnel will be rewarded or punished based on the circumstances.
- E. The Bank reviews the Cyber Security Management Policy every year or re-examines it when major changes occur, and commissions a third-party organization to assist in reviewing the effectiveness of the overall execution of cyber security for the year, and reports the overall execution of the Bank's cyber security for the previous year to the Board of Directors in the first quarter of each year.

(3) Specific management plan and resources invested

- A. In 2025, a total of 14 Cyber Security Management Committee meetings were convened, and the handling status of quarterly cyber security operations and the overall execution status of annual cyber security were reported to and passed by the Audit Committee and the Board of Directors.
- B. In 2025, the amendment of 11 cyber security regulations was completed, and the Bank's cyber security policy and cloud policy were re-examined in the fourth quarter to ensure compliance with the latest developments in government laws, cyber security technology, and the Bank's business.
- C. The Bank regularly conducts various cyber security testing operations to continuously identify potential internal cyber security threats and vulnerabilities. In 2025, cyber security evaluations of computer systems, vulnerability scans of personal computers and business workstations, and security testing of mobile applications (Apps) were completed, and relevant vulnerabilities were included in the Vulnerability Management System (VMS) for tracking and completion of improvements.
- D. The Bank has built the "Diversity and Defense-in-Depth" covering network control, web page control, email control, endpoint control, and proactive defense, and continues to adjust protection strategies based on threat trends to strengthen overall cyber security. To enhance the Bank's endpoint security protection and cyber security incident response capabilities, a cloud-based Endpoint Detection and Response (EDR) system was introduced to facilitate the timely disposal of potential malicious threats.
- E. The Bank regularly conducts various cyber security drills to enhance the Bank's cyber security defense and response capabilities. In 2025, multiple cyber security drills were completed, including cyber security incident reporting and response drills, Distributed Denial of Service (DDoS) Attack Assessment, and the Red Team Assessment commissioned to professional cyber security vendors. To strengthen employees' alertness to social engineering emails, a total of 12 email social engineering drills were conducted for all employees in 2025.
- F. The Bank is a member of the Financial Information Sharing and Analysis Center (F-ISAC) and the Taiwan Computer Emergency Response Team / Coordination Center (TWCERT/CC), and proactively collects intelligence from the Hong Kong Computer Emergency Response Team Coordination Centre (HKCERT), and cyber security intelligence related to the Bank and external reports to expand cyber security intelligence.
- G. The Bank has established a Security Operations Center (SOC) and deployed professional cyber security monitoring personnel to centrally collect and monitor the Bank's application systems, network equipment, endpoint equipment, and important information and communication assets through the Security Information and Event Management (SIEM) platform to immediately grasp internal abnormal activities and external network attack threats. If actual or potential cyber security risks are discovered, event correlation analysis, cyber security warning reporting, and response handling are conducted according to established processes to ensure that the monitoring of key information and communication assets covers integrity and the effectiveness of cyber security protection and monitoring.
- H. The Bank has introduced and obtained the "ISO 27001 Information Security Management System" international standard certification and maintains the validity of the certificate every year; the current certificate is valid until November 6, 2028.
- I. In 2025, the Bank completed the cyber security advocacy courses for all employees and Internet of Things (IoT) cyber security protection courses, with a completion rate of 100%. Each cyber security personnel completed more than 15 hours of professional cyber security training or courses. Additionally, cyber security experts were hired to conduct cyber security education and training for directors, supervisors, and senior management.

- J. In order to strengthen cyber security risk management and reduce the financial losses suffered by the Bank in the event of cyber attacks, the purchasing of "Electronic and Computer Crime Comprehensive Insurance" in 2025 has been completed.
- K. The funding invested in cyber security in 2025 (including software and hardware licensing fees, personnel training fees) accounted for 13.24% of the total IT budget.

(4) Material cyber security incidents

In 2025 and as of February 28, 2026, the Bank has not suffered any loss from material cyber security incidents.

7. Labor-Management Relations

(1) Welfare measures of the Bank

- A. Employees may use their off-hours to participate in language studies and apply for subsidies according to the Bank's requirements.
- B. The cafeteria at the head office provides delicious lunch at a decent price for employees.
- C. Except for securities staff who does not enjoy preferential deposit rates, all other employees can enjoy preferential deposit and mortgage rates.
- D. The Bank's employees who voluntarily retire at the age of 60 or above are given bonuses in three important Chinese holidays each year.
- E. The Bank provides insurance for all employees with coverage of NT\$3 million regarding accident insurance related to work; employees may apply for claims from insurance companies concerning work-related injury or illness or work-related death.
- F. The Bank has established the "Employee Welfare Committee" which deducts 0.5% of the employees' salaries as benefits each month. 0.15% of the operating revenue is allocated to the Employee Welfare Committee to process employee welfare matters, including scholarships for employees' children, medical assistance for employees and their spouses and children, childbirth subsidies, regular one-year term group life insurance, and employee bonuses for the three important Chinese holidays each year.
- G. Childbirth subsidies, children scholarships and other child care benefits. The following childbirth subsidies are distributed to employees from the Bank (including the Employee Welfare Committee: NT\$100,000 for the first birth, NT\$150,000 for the second birth, and NT\$250,000 for the third and each subsequent birth, in order to give employees peace of mind and ease parenting stress.
- H. Employees receive full pay during family leave and in the first 30 days of sick leave and half pay during extended sick leave. The numbers of days for maternity leave (58 days), pregnancy checkup leave (8 days), pregnancy checkup accompaniment and paternity leaves (8 days), wedding leave, and bereavement leave granted for the death of a relative are superior to the legal leave regulations.
- I. Continue to conduct the Employee Stock Ownership Trust to create a win-win situation for the Bank and its employees.
- J. All active employees receive general physical examination every two years.
- K. To help its employees maintain mental and physical health as well as a work-life balance and deal with mental and physical stress and negative emotions, the Bank has commissioned a professional organization to provide psychological counseling services for employees from October 1, 2024. Employees are able to seek professional psychological counseling via the 24-hour toll-free hotline, email, messaging software or individual sessions. The services provide a channel for employees to process and relieve work stress and discuss and solve problems.

(2) Retirement system

The Bank sets aside the pension (contribution rate of 6%) per month to deposit in the employees' individual pension accounts for employees eligible for the new labor pension plan, and sets aside employees' retirement allowance (contribution rate of 6.22% at the end of 2025) per month to deposit in financial institutions designated by the government for employees eligible for the old labor pension plan. As of the end of 2025, balances in the employees' retirement allowance account were over NT\$4.6 billion. The Bank has established the Labor Retirement Allowance Supervision Committee to supervise the utilization and contribution of retirement reserve funds.

Regarding the procedures and conditions for retirement application, the Bank complies with the "Direction for Employees' Retirement, Consolation Payment, and Discharge with Severance Payment of the Bank" and the "Collective Agreement" signed between the Bank and the TBB Industry Union for employees' retirement.



(3) Labor-management Agreements and Protective Measures for Employee Rights and Interests

- A. The Bank convenes labor-management conferences regularly according to "Regulations for Implementing Labor-Management Meeting" to negotiate employee rights and interests, and implements according to the resolutions at the conferences; the execution process remains well.
- B. The Bank conducts the employee satisfaction survey every year. Based on the results of the questionnaire survey, the Bank will continue to develop improvement measures to enhance employees' interests.
- C. Status of signing the Collective Agreement

The TBB Industry Union was formed on June 1, 1996. 100% of the employees are union members. There has been no violation of the freedom of association and collective bargaining in the reporting period.

Both TBB and the TBB Industry Union have negotiated in good faith to complete the signing of the Collective Agreement and protect 100% of the employees' rights with concrete actions. Therefore, all TBB employees are protected by the Collective Agreement.

On May 16, 2011, the Bank completed the signing of the first "Collective Agreement", which includes terms related to salary, insurance, employment, transfer, termination, holiday, leave, retirement, working hours, and labor safety and health. Under the solid mutual trust between labor and management, the first renewal of the Contract was completed on September 2, 2014, followed by the second renewal on December 4, 2018, and the third renewal on December 15, 2022, promoting win-win harmony between labor and management and setting a good example for the mutually beneficial labor-management relations in the industry. In the future, labor and management relations will continue to move forward with mutual trust, assistance, existence, and prosperity, working together to keep the brand of Taiwan Business Bank glowing and shining.

(4) Losses suffered by the Bank in the most recent year and up to the end of February 2026 due to labor disputes (including any violations of the Labor Standards Act found in labor inspection, specifying the disposition dates, disposition reference numbers, the articles of law violated, the substance of the legal violations, and the content of the dispositions): None.

(5) Current or future potential losses arising from labor disputes: None.

8. Important Contracts

Item	Nature of contract	Party	Start date/Expiration date of the contract	Content	Restrictive terms
1	Outsourcing contract	SYSTEX Corporation	2024/1/1~2026/12/31	Printing and sealing of comprehensive statements and related forms; mailing of e-statements and sending text messages	Confidentiality clause
2		Taiwan Mobile Payment Co., Ltd.	2026/1/1~2027/12/31	Processing of customer data on mobile payment tools and providing digital wallet services	Confidentiality clause
3		Financial Information Service Co., Ltd.	2026/1/1~2026/12/31	Computer and manual authorization of international credit card activation, cash advance, and emergency services	Confidentiality clause
4		Chunghwa Express Corp.	2025/4/1~2026/3/31	Courier services for marketable securities, checks and receipts	Confidentiality clause
5		Taiwan Security Co., Ltd.	2025/7/1~2026/6/30	Cash delivery service	Confidentiality clause
6		Wei Li Security Co., Ltd.	2025/9/15~2026/9/14	Cash delivery service	Confidentiality clause
7		LeeBao Security Co., Ltd.	2025/7/1~2026/6/30	Cash delivery service	Confidentiality clause

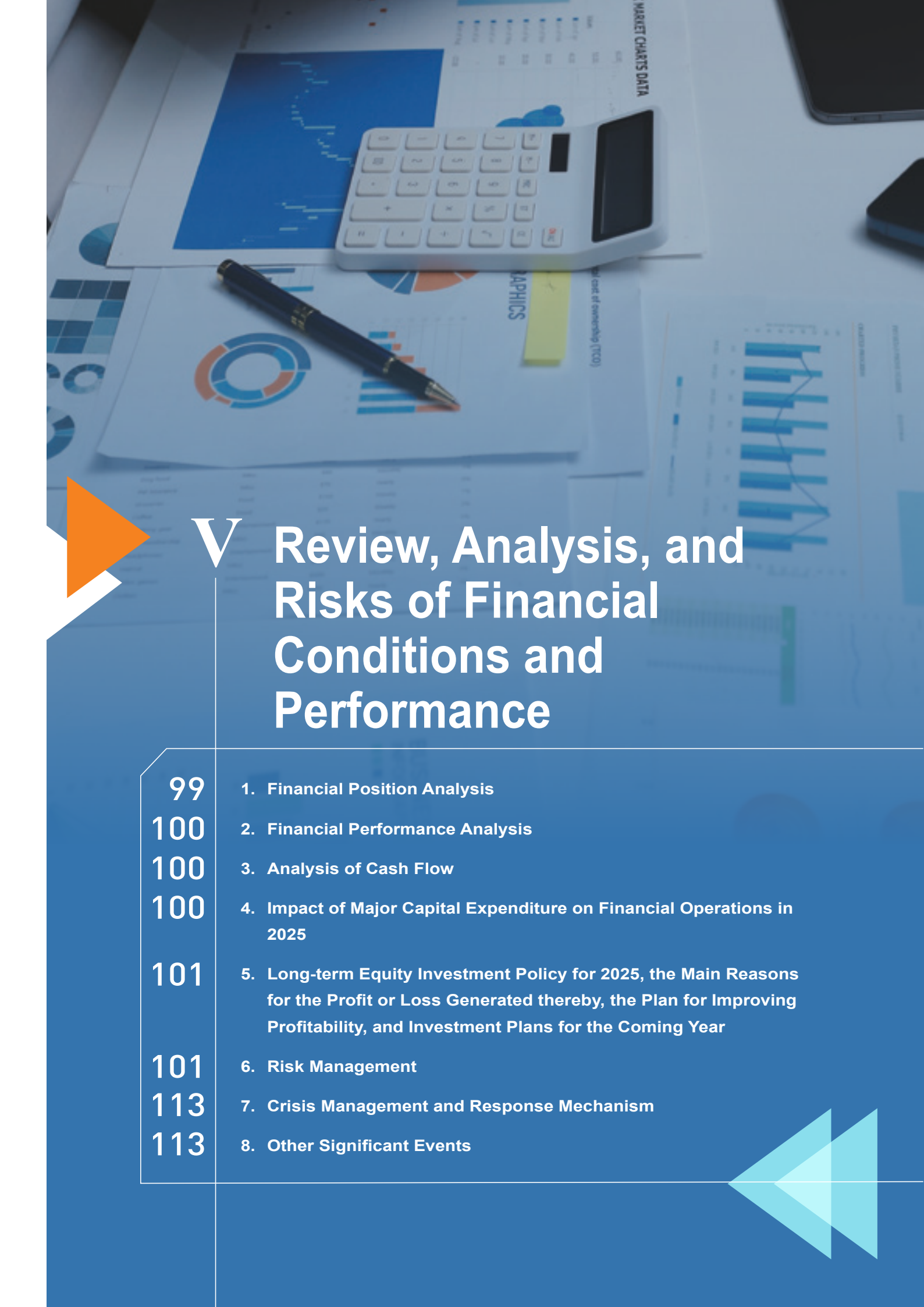
9. Relevant Information on Securitization Products: None.



Taiwan Business Bank held the first "Seizing New Opportunities in the Changing Tariff Landscape" forum at the Grand Hyatt Taipei.



Taiwan Business Bank joined hands with the Taiwan Blood Services Foundation to hold a blood donation event outside the Head Office Building. Employees of the Bank actively responded to the event and contributed to the blood bank.



V Review, Analysis, and Risks of Financial Conditions and Performance

99	1. Financial Position Analysis
100	2. Financial Performance Analysis
100	3. Analysis of Cash Flow
100	4. Impact of Major Capital Expenditure on Financial Operations in 2025
101	5. Long-term Equity Investment Policy for 2025, the Main Reasons for the Profit or Loss Generated thereby, the Plan for Improving Profitability, and Investment Plans for the Coming Year
101	6. Risk Management
113	7. Crisis Management and Response Mechanism
113	8. Other Significant Events





V

REVIEW, ANALYSIS, AND RISKS
OF FINANCIAL CONDITIONS
AND PERFORMANCE

99

1. Financial Position Analysis

Consolidated Comparative Analysis of Financial Position

Unit: NT\$1,000; %

Item	Year	2025	2024	Difference	
				Amount	%
Cash and cash equivalents, due from the Central Bank and call loans to banks		188,631,217	203,419,641	(14,788,424)	(7.27)
Financial assets at fair value through profit or loss		105,911,739	82,805,785	23,105,954	27.90
Financial assets at fair value through other comprehensive income		195,081,160	185,020,961	10,060,199	5.44
Investments in debt instruments at amortized costs		279,234,758	230,242,408	48,992,350	21.28
Securities purchased under agreements to resell		31,484,029	10,252,365	21,231,664	207.09
Receivables - net		12,551,346	13,180,282	(628,936)	(4.77)
Current income tax assets		364,124	356,852	7,272	2.04
Discounts and loans - net		1,669,667,843	1,619,036,334	50,631,509	3.13
Other financial assets - net		5,961	6,837	(876)	(12.81)
Premises and equipment - net		13,735,777	13,883,808	(148,031)	(1.07)
Right-of-use asset - net		1,060,862	1,267,030	(206,168)	(16.27)
Intangible assets - net		1,396,730	1,203,010	193,720	16.10
Deferred income tax assets		1,907,393	1,900,656	6,737	0.35
Other assets - net		7,979,846	12,180,081	(4,200,235)	(34.48)
Total assets		2,509,012,785	2,374,756,050	134,256,735	5.65
Deposits from the Central Bank and other banks		197,280,651	240,697,672	(43,417,021)	(18.04)
Due to the Central Bank and other banks		1,551,519	1,443,506	108,013	7.48
Financial liabilities at fair value through profit or loss		9,877,601	10,213,236	(335,635)	(3.29)
Securities sold under agreements		5,359,765	2,011,108	3,348,657	166.51
Payable		19,268,837	20,092,502	(823,665)	(4.10)
Current income tax liabilities		472,777	865,240	(392,463)	(45.36)
Deposits and remittances		2,064,224,484	1,903,841,852	160,382,632	8.42
Financial debentures		53,910,000	53,460,000	450,000	0.84
Other financial liabilities		2,472,641	2,528,132	(55,491)	(2.19)
Provisions for liabilities		2,519,764	2,384,421	135,343	5.68
Lease liabilities		1,098,882	1,307,295	(208,413)	(15.94)
Deferred income tax liabilities		896,118	933,342	(37,224)	(3.99)
Other Liabilities		3,167,040	3,543,962	(376,922)	(10.64)
Total liabilities		2,362,100,079	2,243,322,268	118,777,811	5.29
Equity attributable to owners of parent company		146,912,706	131,433,782	15,478,924	11.78
Common stock		97,180,618	91,679,828	5,500,790	6.00
Capital Surplus		816,129	816,129	0	0.00
Retained earnings		43,543,205	38,600,383	4,942,822	12.81
Other items in equity		5,372,754	337,442	5,035,312	1,492.20
Total equity		146,912,706	131,433,782	15,478,924	11.78

2. Financial Performance Analysis

Consolidated Operational Performance Analysis

Unit: NT\$1,000; %

Item	Year	2025	2024	Amount increased (decreased)	Ratio of changes (%)
Net interest revenue		20,605,925	19,115,770	1,490,155	7.80
Net revenue other than interest		14,482,114	14,998,817	(516,703)	(3.44)
Bad debts expense, commitment and guarantee liability provision		(2,324,422)	(3,441,648)	(1,117,226)	(32.46)
Operating expenses		(17,518,655)	(16,610,275)	908,380	5.47
Income from continuing operation before tax		15,244,962	14,062,664	1,182,298	8.41
Income tax (expense) gain		(3,013,143)	(2,825,963)	187,180	6.62
Income from continuing operation after tax		12,231,819	11,236,701	995,118	8.86
Net income		12,231,819	11,236,701	995,118	8.86

Analysis on increase/decrease in ratio:

In 2025, net profit for the period increased by NT\$995 million, primarily due to the increase in net interest income and net service fee income.

3. Analysis of Cash Flow

(1) Liquidity analysis for the past two years

Item	Year	2025	2024	Increase (Decrease)
Cash flow ratio		20.48%	—	—
Cash flow adequacy ratio		1,948.31%	812.34%	1,135.97%
Cash flow satisfaction ratio		87.68%	—	—

Analysis on increase/decrease in ratio:

- No analysis is presented for cash flow ratio as negative net cash flow from investing activities was recorded in 2024.
- The increase in the cash flow adequacy ratio was mainly due to the increase in net cash inflow from operating activities in 2025 compared to 2024.
- No analysis is presented for cash flow satisfaction ratio as negative net cash flow from investing activities was recorded in 2024.

(2) Analysis of cash liquidity for the coming year

Unit: NT\$1,000

Opening cash balance ①	Expected net cash flow from operating activities throughout the year, ②	Expected net cash flow throughout the year ③	Expected sum of cash surplus (inadequacy) ①+②+③	Remedial measures for cash inadequacy	
				Investment planning	Financial planning
26,699,411	1,890,977	9,901,941	38,492,329	-	-

4. Impact of Major Capital Expenditure on Financial Operations in 2025

(1) The use of major capital expenditures and source of funds

Unit: NT\$1,000

Planning items	Actual or expected source of capital	Actual or expected date of completion	Total capital required	Use of actual or expected capital				
				2022	2023	2024	2025	2026
Purchase of machinery and equipment - computer equipment	Own funds	2026/12/31	1,720,405	344,738	199,428	197,903	402,804	575,532
Purchase of premise of the Bank's headquarter	Own funds	2026/12/31	578,720	0	0	0	0	578,720
Maintenance and renovation work for the premise of the headquarter	Own funds	2026/12/31	763,486	65,824	177,654	119,475	107,633	292,900

(2) Expected potential benefits

Improve the corporate image of the Bank, enhance service quality, stabilize the operating locations, and expand our service network.

5. Long-term Equity Investment Policy for 2025, the Main Reasons for the Profit or Loss Generated thereby, the Plan for Improving Profitability, and Investment Plans for the Coming Year

During 2025, the primary profiting sources for the long-term equity investment business are the cash dividends income and the operating performance returns from the investment companies. In the future, shall there be appropriate investment targets or investments made according to factors of government policies, the Bank will carry out relevant procedures after due assessment.

6. Risk Management

(1) Structure of the Bank's risk management organization and the policy

A. Structure of the risk management organization

a. Risk Management Committee

The Chairman shall assign the chairman of the Risk Management Committee, and the committee member includes the President, Executive Vice President who is not the legal compliance officer of the Bank's headquarters, and the General Managers of departments under the Bank's headquarter (excluding the S.V.P. & GM of Auditing Department). The Committee is established to provide a sound risk management system, strengthen the efficacy of risk management, and execute the risk management and monitoring for the Bank. In principle, a meeting shall be convened per month, and the chairman of the committee may convene an extraordinary meeting when necessary. Its duties are as follow:

- 1) Analyze significant local and foreign economic, financial, and industrial risks, and review responding plans.
- 2) Risk exposures in the risk management report and review on resolutions.
- 3) The review shall be based on the rules and regulations, limitation, management indicator, and responding solutions for exceeding the limitation in relation to risk management approved by the Board (Managing Directors).
- 4) Supervise the capital adequacy management of the Bank.
- 5) Review or supervise relevant matters that shall be reported to the Risk Management Committee according to the requirements from the local and foreign competent authority.
- 6) Review or supervise other matters related to risk management.

Risk Management Department is a staff unit of the Committee, responsible for meeting agenda preparation, convening notice, meeting process, meeting minutes, and resolutions tracking and management, and it shall report the material resolutions from the Risk Management Committee and risk exposures to the Board (Managing Directors) regularly.

b. ALM Committee

The ALM Committee of the Bank is chaired by the President, and the committee member includes Executive Vice President, General Managers from departments in charge of deposits, loans, financial trading, funding allocation, and risk management. The Committee is responsible for the monitoring and management of interest rate risk in the banking book (IRRBB) and funding liquidity risks. It convenes regular meetings to evaluate the analysis and measurement method for funding liquidity risks and IRRBB, review the management policy for funding liquidity risks and IRRBB, relevant limitation, and management indicators, listen to exposure reports for interest risks and funding liquidity risks and adjust the debt-asset ratio period structure and the funding maturity structure of the Bank.

c. Loan Supervision Committee

The Loan Supervision Committee of the Bank is convened by the Executive Vice President. In principle, the Committee is convened once a week to review credit loan projects of large denomination loans, foreign currency, and guarantee.



V

d. NPL Management Committee

The NPL Management Committee of the Bank is convened by the Executive Vice President. The convenor may call upon members of the Committee for meeting according to business requirements at any time to discuss measures to prevent unfavorable credit loans and methods to handle overdue cases.

e. Cyber Security Management Committee

Cyber Security Management Committee is convened by the Chief Information Security Officer, and the Committee manages the overall execution and coordination regarding matters related to cybersecurity management of the Bank. The convenor may call upon members of the Committee for meeting according to business requirements at any time to review matters related to cybersecurity management.

B. Risk management policy

To effectively control the Bank's risks, the Bank established its "Risk Management Policy", "Standards for Credit Risk Management", "Standards for Market Risk Management", "Standards for Operational Risk", "Guidelines for Bank Interest Rate Management", "Guidelines for Capital Liquidity Risk Management" and "Climate Risk Management Guidelines". The regulations and their relevant risk tolerance were approved by the Board (Managing Directors). Content of the Risk Management Policy is as follows: Establish a risk management system for risk identification, measurement, supervision, control, information report, and countermeasures, construct an integrated risk management system, adopt an operating model with appropriate focus on risk management, and control the reasonableness of risk and compensation with the precondition of statutory adequacy ratio, so as to achieve the operating objectives and improve shareholders' interests. It covers the management of credit risk, market risk, operating risk, IRRBB, capital liquidity risk and other risks, and capital adequacy management.

(2) Information on the Nature and Amount of All Types of Risk

The Bank implements daily monitoring of various risk exposure status, such as market, credit, operation, and liquidity of funds. Monthly reports on various risk exposures are submitted to the Risk Management Committee, including "Recent External Key Risk Issues", "Overview of Internal Risk Management Execution" (including capital adequacy management, various statutory ratios and risk limit management, credit risk management, market risk management, operational risk management, and information risk management), and "Overseas Branch Risk Management Execution Status." Additionally, quarterly reports are submitted to the Audit Committee and the Board of Directors.

A. Credit Risk Management System and Accrued Capital

Credit Risk Management System

2025

Item	Description
1. Credit Risk Strategies, Goals, Policies and Procedures	<p>I. Credit risk strategies</p> <p>(I) Establish a proper credit risk control environment, including credit verification procedures, credit management, measurement, and supervision procedures, as well as credit risk control.</p> <p>(II) Credit risks regarding counterparties (including counterparties, borrower, and debtor), such as default risk and delivery risk, are included in the scope of control.</p> <p>(III) Develop advanced credit risk measuring methods to measure credit risk, and gradually introduce such methods into our business procedures.</p> <p>II. Credit risk goals</p> <p>Within the scope of acceptable credit risk to the Bank, maintain adequate capital to achieve a reasonable state between risk and returns.</p> <p>III. Credit risk policies</p> <p>(I) Fully understand the credit status of borrowers or counterparties and the usage of borrowings and repayment sources of the borrowers.</p> <p>(II) Prudently assess the credit risk condition of borrowers or counterparties and attach attention to the adequacy of the collateral and the guarantee to measure risks and interests.</p> <p>(III) Establish a credit rating system regarding the credit status of the borrowers or consider the ratings of the customers from external credit rating institutions as the reference for accepting credit loan cases and setting interest rate.</p> <p>IV. Credit risk procedures</p> <p>(I) Establish comprehensive credit approval procedures, including mechanisms such as credit investigation, credit loans, post-loan management, and claims management, to manage credit risks in an appropriate manner.</p> <p>(II) Regularly carry out control for the concentration of corporate risk regarding nations, financial industries, industries, or conglomerates.</p> <p>(III) Regularly report to the senior management and the Risk Management Committee regarding the credit risk limitation utilization. Shall there be abnormal losses, establish the responding countermeasures immediately and report to the senior management to minimize the potential losses.</p>



Item	Description
2. Credit risk management organization and framework	<p>I. Board: The Board is the highest decision-making level for credit risk management, which supervises the effective operation for credit risk management. Credit risk management policies and standards are regularly reviewed by the Board meeting to ensure the efficacy of risk management and the optimized allocation of resources.</p> <p>II. Audit Committee: Responsible for supervising the management and control of the Bank's credit risk.</p> <p>III. Risk Management Committee: Responsible for the review of relevant information and issues about credit risk.</p> <p>IV. Loan Supervision Department: Responsible for credit loan management and credit loan review.</p> <p>V. Credit Investigation Department: Responsible for the credit investigation business and its management and planning, industrial analysis.</p> <p>VI. Overdue Loan & Control Department: Responsible for matters in relation to post-loan management, non-performing loans, non-accrual loans, and bad debt claims.</p> <p>VII. Risk Management Department: Responsible for the measurement, evaluation, monitoring, management, disclosure, and reporting of credit risks.</p>
3. Scope and features of the credit risk reporting and measurement system	<p>I. Credit risk reporting Convene meetings of the Risk Management Committee every month, report to the senior management regarding the alert for counterparties, and the concentration control for the industry, group, country, and financial industry, and discuss the relevant information concerning the credit risk exposures of the Bank.</p> <p>II. Credit risk measurement system</p> <p>(I) The Bank currently adopts the credit risk standard method to calculate the accrued capital; the risk management system generates the statement for reporting to the competent authorities automatically by month, and report to the senior management and the Risk Management Committee.</p> <p>(II) The Bank has established multiple limitation control mechanisms and monitored the risk limitation on a daily basis. In the case of exceeding the alert value, the Bank will establish the relevant countermeasures.</p> <p>(III) The Bank has established an internal credit rating system and verified the rating results regularly. Currently, the rating results are included as part of the review regulations, and the Bank is planning to expand the applicable scope for such business gradually.</p>
4. Credit Risk Avoidance or Mitigation Policies, and Monitoring the Continued Effectiveness of Risk Avoidance and Mitigation Tools	<p>I. Credit Risk Hedging or Mitigation Policies:</p> <p>(I) Reduce the credit risk for the Bank through credit deduction methods of transferring credit trust fund guarantee, collecting collateral and request for guarantors.</p> <p>(II) Establish the management limitation for credit risk concentration, such as limitation for the country, financial industry, industry, group, individual corporate, to prevent over-centralized risks.</p> <p>II. Monitoring the Continued Effectiveness of Risk Hedging and Mitigation Tools:</p> <p>(I) Through post-loan management and review mechanism, understand the usage of collateral and carry out the interim management inspection for the credit trust fund guarantee, so as to continue monitoring the credit risk undertaken by the Bank.</p> <p>(II) Regularly monitor the credit risk concentration limitation, exposure distribution, and asset quality changes of the Bank to correspond to the changes of the financial states, review the credit risk control measures in due time, and regularly report to the senior management and the Risk Management Committee.</p>
5. Approach adopted for statutory capital provision	The standardized measurement method

Exposure After Risk Mitigation and Accrued Capital via Credit Risk Standardized Approach

December 31, 2025

Unit: NT\$1,000

Types of Exposure	Exposure After Risk Mitigation	Accrued Capital
Sovereign States	396,084,861	36,718
Non-central Government Public Sectors	13,482,923	215,727
Banks (including multilateral development banks and centralized clearing counterparties)	160,268,818	3,582,522
Financial Asset-Backed Bonds	-	-
Corporations (including securities and insurance companies)	290,287,649	15,981,810
Retail Exposure	344,961,259	13,586,441
Real Estate Exposure	1,167,751,172	67,764,905
Equity Investments Exposure	26,688,150	3,114,579
Fund Equity Securities Investments	-	-
Other Assets	40,406,869	2,342,529
Total	2,439,931,701	106,625,231

B. Securitization Risk Management System, Exposure and Accrued Capital

Securitization Risk Management System

2025

Item	Explanation
1. Securitization Management Strategies and Procedures	<p>I. Securitization Management Strategies Currently, the Bank does not engage in business related to founding banks, and it may only invest in securitized products with certain ratings approved by Taiwan Rating, S&P, Moody's, and FITCH according to the requirements under the "Directions for New Taiwan Dollar Capital Utilization Management of TBB" and "Directions for Investments in Foreign Currency Marketable Securities Management of TBB" approved by the Board of the Bank.</p> <p>II. Securitization Management Procedures (I) Before investing in marketable securitized securities, such investment shall be passed by the review team and shall be approved by the report within the authorized limits of each level. (II) Subsequent evaluation, limitation monitoring, and stop-loss mechanism shall be controlled according to the relevant regulations.</p>
2. Securitization Management Organization and Framework	<p>I. Board: Approve the authorized limitation for all levels. II. Trading department: Engage in investment for securitized products within the prescribed limitation according to the relevant regulations of the Bank. III. Risk Management Department: Perform the control according to evaluation, limitation monitoring, and stop-loss mechanism of the investment position according to the abovementioned regulations. IV. Operating department: Carry out subsequent operations of settlement.</p>
3. Scope and Features of Securitization Risk Reporting and Measurement Systems	The Risk Management Department shall be responsible for the calculation of the limitation of investment position and accrued capital and shall report to the Risk Management Committee by month.
4. Securitization Risk Hedging or Mitigation Policies, and Monitoring the Continued Effectiveness of Risk Avoidance and Mitigation Tools	Invest in securitized products with certain ratings approved by Taiwan Rating, S&P, Moody's, and FITCH.
5. Approaches adopted for statutory capital provision	Perform according to the Standard Law of Securitized Seal according to the third part of "Calculation Method Description and Forms regarding the Equity Capital and Risk Assets of the Bank."
6. Overall requirements for qualitative disclosure, including: (1) Purpose of securitization activities and types of risk that the Bank undertakes and retains in re-securitization activities (2) Other Risks Inherent in Securitized Assets (e.g., Liquidity Risk) (3) Roles Played by the Bank in Processes of Securitization and Degrees of the Bank's Participation in Each Process (4) Monitoring Procedures for Changes in Credit and Market Risks Involved in Securitization Risk Exposure (5) Credit Risk Mitigation Management Policies Used by the Bank to Mitigate Risks Retained by Securitization and Re-securitization	Currently, the Bank does not engage in the founding bank business.
7. Policies for Securitization	Currently, the Bank does not engage in the founding bank business.
8. The Names of External Credit Assessment Institutions (ECAI) Used in Securitization in Banking Books and the Usage of Each Type of Securitization Risk Exposure	Currently, the Bank does not engage in the founding bank business.
9. Significant Changes in Quantitative Information since the Last Reporting (e.g., Asset Movements between Banking Books and Trading Books)	None

Securitization Risk Exposure and Accrued Capital

December 31, 2025

Unit: NT\$1,000

Role of TBB	Exposure Level Book Category	Asset Type	Traditional Style				Portfolio Style		Total			
			Exposure				Accrued Capital (2)	Exposure	Accrued Capital (4)	Exposure (5)=(1)+(3)	Accrued Capital (6)=(2)+(4)	Pre-securitization Accrued Capital
			Existing or Purchased Securitized Product	Providing Liquidity Facility	Providing Credit Enhancement	Subtotal (1)						
Non-founding Bank	Banking Book	Real Estate Mortgage Securities	330,867			330,867	7,941			330,867	7,941	
	Trading Book											
	Subtotal		330,867			330,867	7,941			330,867	7,941	
Founding Banking	Banking Book											
	Trading Book											
	Subtotal											
Total			330,867			330,867	7,941			330,867	7,941	

Information on Securitized Product

1. Securitized Products Held by the Bank (Note1)

December 31, 2025

Unit: NT\$1,000

Item	Accounting Category	Original Cost	Total Fair Value Profit/Loss	Accumulated Impairment	Carrying Amount
Collateralized mortgage obligations (CMO)	Investments in debt instruments measured at amortized costs - corporate bond	451,622.64	-106.29	0.00	45,339.32
Collateralized mortgage obligations (CMO)	Investments in debt instruments measured at fair value through other comprehensive income - corporate bond	439,488.22	-1,018.40	0.00	21,168.04
Collateralized mortgage obligations (CMO)	Investments in debt instruments measured at fair value through other comprehensive income - corporate bond	465,023.65	-7,430.38	0.00	78,974.54
Collateralized mortgage obligations (CMO)	Investments in debt instruments measured at fair value through other comprehensive income - corporate bond	310,470.24	-51,071.41	0.00	244,905.12

Note1. The information disclosed in this table does not include investments in securitized products with a Pass-Through structure.



V

REVIEW, ANALYSIS, AND RISKS OF FINANCIAL CONDITIONS AND PERFORMANCE

2. (1) Disclosure of investments in securitized products with an original value over NT\$300 million (excluding those held by the Bank in the capacity as the founding institution with a view to strengthened credit) (Note2):

Unit: NT\$1,000

Name of securities	Accounting Category	Currency	Issuer and Location	Date of Purchase	Maturity Date	Coupon Rate (%)	Credit Ratings	Method of Interest Payment and Principal Repayment	Original Cost	Total Fair Value Profit/Loss	Accumulated Impairment	Carrying Amount	Attachment Point	Content of Asset Pool
US3137F4VQ28	Investments in debt instruments measured at amortized costs - corporate bond	USD	US	2018/10/19	2046/9/15	3.50	AA+	Announce the interests for the next period and the amount of principal repayment by month	451,622.64	-106.29	0.00	45,339.32		California: 13.91% ; Texas: 12.21% ; Florida: 8.71% ; Washington: 4.98% ; Others: 60.19%
US3136B3KS88	Investments in debt instruments measured at fair value through other comprehensive income - corporate bond	USD	US	2018/11/13	2048/11/25	4.00	AA+	Announce the interests for the next period and the amount of principal repayment by month	439,488.22	-1,018.40	0.00	21,168.04		California: 47.51% ; New York: 27.51% ; Virginia: 9.58% ; Washington: 5.58% ; Others: 9.82%
US3136B4CG16	Investments in debt instruments measured at fair value through other comprehensive income - corporate bond	USD	US	2019/3/29	2049/4/25	3.00	AA+	Announce the interests for the next period and the amount of principal repayment by month	465,023.65	-7,430.38	0.00	78,974.54		New York: 97.76% ; Washington: 2.24%
US3137H44Y35	Investments in debt instruments measured at fair value through other comprehensive income - corporate bond	USD	US	2021/10/22	2051/10/25	1.50	AA+	Announce the interests for the next period and the amount of principal repayment by month	310,470.24	-51,071.41	0.00	244,905.12		California: 68.64% ; Washington: 11.25% ; Virginia: 3.92% ; Others: 12.57%

(2) The Bank does not serve as the Founding Bank.

(3) The Bank does not serve as the Buyer Institution for Discredited or Liquidated Securitized Commodities.

3. The Bank does not serve as the Guaranteeing Institution for Securitized Products or provide Liquidity Facilities.

C. Operational risk management system and accrued capital

Operational Risk Management System

2025

Item	Description
1. Operational Risk Management Strategies and Procedures	<p>I. The operational risk management strategies of the Bank aim to establish an appropriate operational management environment. Through the implementation of operating risk management structure approved by the Board of Directors and the rigorous execution of such structure by the senior managers, the Bank ensures that all relevant operational risks have been monitored by using appropriate evaluation procedures.</p> <p>II. To optimize the function of operational risk management, the Bank grasps the scope of operational risk through managing procedures of risk identification, risk evaluation, risk measurement, risk monitoring, and communication. The Bank also adopts appropriate measures to ensure a duly management for the relevant operational risk, efficiently allocate limited resources to the operational risk management tasks.</p>
2. Operational Risk Management Organization and Framework	<p>I. Board of Directors Approve the risk management policies for the Risk Management Committee to execute the relevant management and monitoring matters.</p> <p>II. Audit Committee Responsible for supervising the control of existing or potential risks in the Bank.</p> <p>III. Risk Management Committee Responsible for the review of information and issues related to the operational risk of the Bank.</p> <p>IV. Risk Management Department (I) Execute the risk management policies approved by the Board of Directors. (II) Establish the operational risk management system and risk management tools. (III) Monitor, analyze, and report to the Bank regarding the information on operational risks.</p> <p>V. Authority Department of Business (I) Identify and analyze the potential operational risks of each business activity. (II) Establish the standard operation procedures (SOP) as the basis for business execution (III) Set up business regulations and operational procedures that cover operational risk points and relevant control measures. (IV) Manage and report the operational risks of each business activity.</p>

Note2. The information disclosed in this table does not include investments in securitized products with a Pass-Through structure.



Item	Description
	<p>VI. Auditing Department Conduct regular audit regarding the risk management operations for the departments of the Bank.</p> <p>VII. All departments of the Bank (I) Daily operations shall comply with the operational management requirements. (II) Report the operational risk management information in accordance with regulations.</p>
3. Scope and Features of Operational Risk Reporting and Measurement Systems	<p>I. The Bank conducts its operational risk measurement primarily through three operational risk management tools:</p> <p>(I) Loss data collection (LDC) for operational risk-</p> <p>A. The LDC for operational risk of the Bank covers operational risk incidents arising from all business activities. Departments file such incidents through the "Operational Risk Management System" and provide details regarding the registering items of the operational risk incidents.</p> <p>B. Improve the cognition to risk for all employees of the Bank through the implementation of the Operational Risk Management System and relevant training and assist the incident occurring department in performing proper improvement plan and tracking the management execution.</p> <p>(II) Key risk indicators (KRI) for operational risk -</p> <p>A. Adopt the view of the Bank's risk management, consider the data availability, indicator management efficacy, and risk significance among the operational risk items concerned by the businesses to establish the Bank's key risk indicators with effective management benefits.</p> <p>B. Each risk indicator has an alert value that is based on the historical statistics or experiences of the Bank, which is used as the basis for determining whether active management is required for the indicator. The authorities of the Bank carry out risk control through monitoring the exposures of the indicators, so as to prevent the occurrence of potential operating risk incidents for each department.</p> <p>(III) Risk and control self-assessment (RCSA) for operational risk -</p> <p>A. Regarding the RCSA system of the Bank, the authority department of business at the Bank's headquarter prepares a self-assessment questionnaire in respect of risk and control of its business procedures and the business execution departments and supervision departments shall conduct the self-assessment concerning execution and management according to the risk and control assessment scale, and self-assess the risk results to provide a responding plan, allowing the Bank to analyze the exposures of potential operational risk.</p> <p>B. When carrying out the self-assessment, departments of the Bank may assess the residual risk hierarchy of operational risk items concerning the impact of the residual risk and the probability of the residual risk. Departments shall also assess the effectiveness of the control measures with respect to the execution of control and relevance.</p> <p>C. The Bank compiles and analyzes the risk control self-assessment results of the departments and prepares the risk control self-assessment chart. Regarding items with higher risks, the authority department shall propose the action plan to respond accordingly.</p> <p>II. The content of the Bank's operational risk management report includes the disclosure regarding the Bank's operational risk information and exposure monitoring status. The report is prepared and reported by the Risk Management Department on a regular basis with a scope covering operational risk incidents, operational risk indicators, trend analysis, and department improvement and tracking opinion, as well as the measurement and analysis regarding the operational risk incident occurring frequency and severity based on the risk matrix formed with the top eight business types and the top seven incident types, as the reference of improvement for relevant operating procedures.</p>
4. Operational Risk Hedging or Risk Mitigation Policies, and Monitoring the Continued Effectiveness of Risk Hedging and Mitigation Tools	<p>I. The Bank has stipulation such as guidelines, procedures, and regulations to control and mitigate the operational risk of the Bank. In addition, business departments adopt reasonable responding measures according to the loss probability and the amount arising from the operational risk, respectively, i.e., directly avoid processing, transfer partial or entire risk by way of transfer or charges, or process after an evaluation on profit and risk.</p> <p>II. Operational risk hedging or risk mitigation of the Bank is primarily processed through insurance or outsourcing, so as to transfer and mitigate the losses of operational risks arising from human, system, or operation negligence, or external incidents.</p> <p>III. To minimize human factors, natural disasters, and other significant emergencies affecting the reputation or endangering the normal operation of the Bank and the financial order, the Bank has established operational processing procedures and relevant regulations for departments to comply with, so as to instantly minimize the damages and resume the normal operation in a short time.</p> <p>IV. Unscheduled reports regarding crisis management of the Bank are submitted to the Risk Management Committee and senior managers to monitor the operational risks exposures and response capabilities of the Bank.</p>
5. Approaches Adopted for Statutory Accrued Capital	The standardized measurement method

Operational Risk Accrued Capital

December 31, 2025

Unit: NT\$1,000

Item	Amount
1 Business Indicator Component (BIC)	4,032,302
2 Internal Loss Multiplier (ILM)	1
3 Operational Risk Capital (ORC)	4,032,302
4 Operational Risk Weighted Asset (RWA)	50,403,772

Additional notes on the Internal Loss Multiplier (ILM):

The Bank's Business Indicator (BI) belongs to Group 1, and the applicable Internal Loss Multiplier (ILM) is calculated as 1.

D. The Market Risk Management System and Accrued Capital

The Market Risk Management System

2025

Item	Description
1. Market Risk Management Strategies and Procedures	<p>I. Management Strategies</p> <p>(I) Implement market risk management according to "TBB Market Risk Management Standards" and other relevant regulations to achieve the operating goals and maintain the healthy capital adequacy ratio.</p> <p>(II) Subject to the risk tolerance approved by the Board (Managing Directors), the Bank adopts various risk control mechanisms to effectively utilize and manage its capital, ensuring that the market risk exposures are within the bearable scope and the Bank may still achieve its goal for earning.</p> <p>II. Management Procedures</p> <p>(I) Risk Identification According to the requirements under the "TBB Market Risk Management Standards", a proper market risk evaluation shall be performed before promoting a financial product; documentation of such evaluation shall be preserved for further reference. Content for the evaluation includes identification of risk factors, cost-benefit analysis, market liquidity, risk countermeasure, the adequacy of the risk management system and the effect of exposure to market risk by the Bank.</p> <p>(II) Risk measurement</p> <p>A. The risk management department shall draw up the market risk positions, sensitivity, value-at-risk and suspension limit, and report to the Directors (Managing Directors) for approvals of execution.</p> <p>B. The risk measurement (or valuation) for the financial products of the Bank are carried out on the different information system, and the market data and model parameters used in the valuation were sampled regularly to check their reasonability.</p> <p>(III) Risk monitoring</p> <p>A. Regularly prepare the valuation report of financial products and submit it to the supervisors of the departments for approval, and used as the basis for the execution of daily risk management.</p> <p>B. There are requirements concerning limitation and stop-loss in place for all financial transactions; risk control mechanisms of stop-loss, suspension, and post-management will be carried out according to the requirements when the losses amount from the valuation exceeds the limitation.</p> <p>(IV) Risk Reporting The risk management department regularly reports the current conditions of market risk management to the Directors (Managing Directors) and senior management, allowing them to grasp the risk exposures and adjust the management measures in due time.</p>
2. Market Risk Management Organization and Framework	<p>I. Board of Directors: The highest market risk management and supervision unit, responsible for approving the market risk management policies and all risk limitations.</p> <p>II. Audit Committee Responsible for supervising the control of existing or potential risks in the Bank.</p> <p>III. Risk Management Committee Responsible for the review of issues and responding plans related to the market risk of the Bank.</p> <p>IV. Risk Management Department</p> <p>(I) Establish market risk management operating procedures and relevant regulations.</p> <p>(II) Plan and execute a market risk management business.</p> <p>(III) Establish market risk management-related systems.</p> <p>(IV) Report the market risk management execution of the Bank to senior management and Directors (Managing Directors) on a regular basis.</p>
3. Scope and Features of Market Risk Reporting and Measurement Systems	<p>I. Scope and features of the measurement system</p> <p>(I) Evaluate and monitor market risk exposure on a daily basis, including the losses of the Bank caused by adverse changes in market price resulting from interest rates, equity, exchange rate and commodities on and off the balance sheet.</p> <p>(II) Adopt the historical simulation method to calculate the value at risk (VaR) on the financial trading management system on a daily basis and observe its changing trends to report at the Risk Management Committee meeting per month.</p> <p>(III) The VaR measurement scope includes all positions of foreign exchange risk and commodity risks, as well as the trading book positions of interest rate and equity securities risk. There are VaR limitation control mechanisms in place for interest rate, equity, foreign exchange, and overall position.</p> <p>II. Connotations of Market Risk Report</p> <p>(I) Regularly report to the Directors (Managing Directors) and Risk Management Committee regarding the amount of asset portfolio exposures, providing references to senior management for decision-making.</p> <p>(II) The market risk report of the Bank includes the valuation on the exchange rate, interest rate, equity securities positions, and profit or loss, so as to monitor the profit or loss for the market risk positions.</p> <p>(III) The risk management department reports the equity securities, government bonds, foreign exchange trading positions, and profit or loss valuation on a daily basis, so as to grasp the daily routine market risk control at any time.</p>
4. Market Risk Hedging or Mitigation Policies, and Monitoring the Continued Effectiveness of Risk Hedging and Mitigation Tools	<p>The financial transactions of the Bank mostly involve simple financial products. Regarding complex financial products from the customer end, the Bank, in principle, will carry out back-to-back hedging and covering to avoid market risks effectively. In addition, when engaging in hedging transactions with different contractual terms, the financial trading department shall specify matters of hedged items, hedging relationship, nature of the hedged risks, and the mitigation effects of the valuation risks. Risk management departments shall regularly carry out measurements regarding the effects of executing risk mitigation.</p>
5. Approach Adopted for Statutory Capital Provision	<p>The simplified standard method.</p>

Market Risk Accrued Capital

December 31, 2025

Unit: NT\$1,000

Category of Risk	Accrued Capital
Interest Rate Risk	2,351,580
Equity Risk	0
Foreign Exchange Risk	489,978
Commodity Risk	0
Total	2,841,558

E. Liquidity risks include the maturity analysis regarding assets and liabilities as well as management methods for assets liquidity and the cash flow gap liquidity

Liquidity Risk Management System

2025

Item	Description
1. Liquidity Risk Management Strategies and Procedures	<p>I. Liquidity risk management strategies</p> <p>(I) Monitor the liquidity risk positions according to the liquidity risk management policies and limitations approved by the Board of Directors.</p> <p>(II) Established the "TBB Directions for funding Liquidity Risk Management" and "TBB Management Guidelines for funding Liquidity Risk Management" for the compliance of the Bank, so as to effectively control the funding liquidity risks.</p> <p>(III) Overseas branches shall establish regulations related to liquidity risk management according to the business nature and the requirements of the competent local authority; such regulations shall be executed after being approved by the President, and the Risk Management Department shall be responsible for the monitoring.</p> <p>II. Liquidity risk management procedures</p> <p>(I) Discuss and formulate directions, management guidelines for liquidity risk management, and contingency plan for funding liquidity risk and conduct a review on a yearly basis.</p> <p>(II) Identify, measure, supervise, and control the funding liquidity risk and establish stable operating procedures and structures.</p> <p>(III) Report to the ALM committee regarding the measurement results for funding liquidity risk on a monthly basis and report to the Board of Directors regarding funding liquidity risk and stress test results.</p>
2. Liquidity Risk Management Organization and Framework	<p>I. Board of Directors: The highest liquidity risk management and supervision unit, responsible for approving the directions for liquidity risk management and all risk limitation, and shall review on a yearly basis, so as to ensure the effectiveness of the liquidity risk management.</p> <p>II. Audit Committee: Responsible for overseeing the management and control of the Bank's liquidity risk.</p> <p>III. ALM Committee: The Bank established an ALM Committee subordinated to the President, responsible for the supervision for liquidity risk exposures and the approval of responding plan upon conditions exceeding management indicators.</p> <p>IV. Treasury Department: Execute daily funding allocation operations to ensure sufficient funding is in place to satisfy all funding requirements.</p> <p>V. Risk Management Department: Responsible for the identification, measurement, monitoring, disclosure, and reporting of liquidity risk.</p>
3. Scope and Features of Liquidity Risk Reporting and Measurement Systems	<p>The Bank uses the ALM system to calculate the liquidity gap on a monthly basis, allocates items of funding inflow and outflow to each time slot according to the remaining maturity date, calculates the funding gap, to measure the funding gap within each time slot. Also, it prepares the statement of term structures of the maturity date, to contain the liquidity gap within the limitation, making sure that the Bank will have sufficient capacity to fulfill its obligation in due course.</p>
4. Funding strategies of the Bank: Policy of mismatching funding sources and funding tenor, and centralized or decentralized funding strategies	<p>I. The ratio of wholesale NT\$ time deposits accounts shall be accounted for less than 1% of total time deposits of the Bank in principle.</p> <p>II. The ratio of deposit balances per account for wholesale deposit accounts (sum of demand and time deposits) shall be accounted for less than 2% of total NT\$ deposits (excluding time deposits transferred from post offices) of the Bank in principle.</p> <p>III. Regarding depositors exceeding the above ratio, the Risk Management Department shall report to the ALM Committee on a monthly basis.</p> <p>IV. The ratio of total deposits balances (demand and time) of the top 10 customers of the Bank shall be accounted for less than 30% of total NT\$ deposits (excluding time deposits transferred from post offices) of the Bank in principle; however, where the ratio is over 24%, the authority department shall propose countermeasure and report to the ALM Committee.</p>
5. Liquidity risk hedging or mitigation policies, and monitoring the continued effectiveness of risk hedging and mitigation tools	<p>I. The Bank has "Contingency Plan for Funding Liquidity Risk" in place to respond to liquidity crisis such as abnormal withdrawal of deposits, huge loss of funding, or material shortage of liquidity, to minimize liquidity risk and maintain the normal operation of the Bank.</p> <p>II. According to changes in the nature and scale of the Bank's operations, and taking into account the results of stress testing, the contingency plan shall be reviewed and revised periodically (at least annually) or whenever deemed necessary, to ensure its effectiveness and adequacy. Furthermore, through regular drills conducted at least annually or as needed, the Bank shall ensure that it maintains sufficient capability to implement the contingency plan, thereby enabling timely access to the required liquidity.</p> <p>III. Review the "TBB Directions for Funding Liquidity Risk Management", "TBB Management Guidelines for Funding Liquidity Risk Management", and "Contingency Plan for Funding Liquidity Risk" to effectively control the funding liquidity risk.</p> <p>IV. Where the funding liquidity risk limitation is exceeded or other significant events have occurred that may lead to a funding liquidity crisis, the Risk Management Department shall immediately call for a meeting with other related departments to formulate countermeasures, submit to the ALM Committee for discussion and execute by the relevant business authority after receiving the approvals from the President, and shall report to the Board of Directors (Managing Directors).</p>



V

REVIEW, ANALYSIS, AND RISKS
OF FINANCIAL CONDITIONS
AND PERFORMANCE

Item	Description
6. Description of how to conduct a stress test	I. Conduct stress scenarios on the crisis that occurred to the individual banks, and the crisis occurred to the overall market on a quarterly basis. II. Formulate the stress scenarios and the target value for risk management; submit to the President for approval and conduct the stress test on a yearly basis.
7. Summary for liquidity contingency plans	When significant events occurred to the Bank that may incur funding liquidity crisis, and convene the ALM Committee meeting and establish a contingency workforce that is in charge of the following: I. Allocate sufficient cash for support. II. Deal with abnormal wholesale deposits and funding withdrawals. III. Issue statement to clarify the truth. IV. Maintain the operating orders. V. Provide information related to crisis management, funding changes, and available balances of the Bank from time to time according to the requirements of external processing institutions to allow such institutions to grasp the actual circumstances of the Bank in a short time and provide assistance to the Bank in due course. VI. Avoid conditions of over-utilization regarding deposits in the interbank accounts and proactively contact the correspondent bank to maintain the current limitations. VII. By the end of such events, in order to repay the borrowings and strengthened the confidence of the depositors, the Bank's headquarter and branches shall assign material officers to visit designated key accounts at the site, so as to strive for the early return of deposits. Meanwhile, to completely eliminate the suspicions casts by different sectors, the Bank shall publish declarations to explain the event and show its appreciation to the assistance of relevant departments.

Structural Analysis of the Maturity of New Taiwan Dollars (Note3)

December 31, 2025

Unit: NT\$1,000

	Total	Amount for the Remaining Period Prior to the Maturity Date					Over one year
		0-10 days	11-30 days	31-90 days	91-180 days	181 days-1 year	
Primary inflow upon maturity	2,176,607,638	294,112,730	189,234,692	195,736,319	188,965,538	157,856,158	1,150,702,201
Primary outflow upon maturity	2,645,801,954	51,034,084	138,995,061	272,673,698	375,471,234	488,587,399	1,319,040,478
Gap	-469,194,316	243,078,646	50,239,631	-76,937,379	-186,505,696	-330,731,241	-168,338,277

Structural Analysis of the Maturity of US Dollars (Note4)

December 31, 2025

Unit: US\$1,000

	Total	Amount for the Remaining Period Prior to the Maturity Date					Over one year
		0-30 days	31-90 days	91-180 days	181 days-1 year		
Primary inflow upon maturity	14,485,817	3,422,432	2,358,770	1,554,433	3,765,142	3,385,040	
Primary outflow upon maturity	14,980,522	4,023,809	3,570,979	2,440,295	2,989,638	1,955,801	
Gap	-494,705	-601,377	-1,212,209	-885,862	775,504	1,429,239	

(3) Impact of changes of important domestic and international policies and laws on the Bank's finance and business, and response measures:

Starting from 2026, the total volume of real estate loans has returned to the internal control of each bank; considering the current poor prosperity of the real estate industry, the bank prioritizes projects for urban renewal and the purchase of owner-occupied residential properties, and avoids the situation of excessive allocation of credit resources to real estate loans.

(4) Impact of changes in technology (including cyber security risk) and industry on the Bank's finance and business, and response measures

A. Due to the ever-changing development of digitalization and FinTech, banks within the same industry invested resources one after another to carry out their own digital development and digital transformation. Big Data and FinTech are also widely used to improve customer experiences, and precise marketing and social media are adopted for business promotion. Furthermore, to become a part of customers' lives and provide omnipresent financial services, banks have adopted various approaches to construct their own digital ecosystems.

Note3. The table includes the NT\$ amount of the Bank, including an estimated outflow of loan commitments NT\$475,371,827 thousand.

Note4. The table includes the US\$ amount of the Bank, including an estimated outflow of loan commitments US\$518,960 thousand.



B. In response to the changes in the financial environment, the Bank actively promoted its digital transformation and developed digital marketing. It introduced FinTech services to establish the Bank's digitalized services with customers as cores, data as the basis, and customers' experiences as primary considerations. To rapidly develop its digital banking, the Bank intends to adopt a strategy with channels, customer-acquiring, marketing, innovation, and culture, which is described as follows:

a. Channel strategy

Provide revisions and optimization for four major channels used by customers, including online personal banking, mobile banking APP, online corporate banking, and the Bank's official website. Attach attention to UI/UX, emphasize simple and refreshing visual display as well as easy and convenient operations, and continue to update functions and services. Meanwhile, actively introduce a transaction security control system with convenience and security to provide a convenient and secured digital finance environment for customers.

b. Customer-acquiring strategy

Develop simple online application services and introduce automated and smart services to create the online application platform, including account opening, card application, loans and payment, and provision of exclusive products, allowing customers to enjoy fast, convenient, and preferential application services all day long. Promote the mobile payment business, continue developing Taiwan Pay, and proactively manages chains or online merchants to introduce TWQR (QRCode Common Payment Standard) service. Develop customer group operations according to the grouping based on their categorizations.

c. Marketing strategy

Develop social media operations, including active expansion of followers on Facebook fan pages, the number of friends on LINE and IG official accounts and functional services, to formulate a digital-friendly image of the Bank and attract different customer groups to establish business relationships with the Bank. Introduce Big Data analysis to analyze, segment, and label customers; track digital footprint of customers and analyze and predict customer behavior and preferences, so as to design and provide customized and personalized services.

d. Innovation strategy

The "Artificial Intelligence Governance Development Committee" was established to create AI finance that combines AI with customer services, processes, and biological characteristics, continue developing AI customer services, RPA, biometric recognition, and digital identity recognition, and expand the diverse development of the Blockchain. Develop and deepen open API according to the open API development procedures in three stages promoted by the government to allow the Bank's services to enter customers' lives, in the hope of providing premium and wide-ranged digital finance services and experiences.

e. Culture strategy

To enhance digital literacy and image, foster a shift in mindset, and optimize human capital, the Bank regularly organizes both online and offline courses, publish the Digital Banking Navigator monthly magazine, encourage employees to obtain certifications in digital finance and technology, as well as establishing and cultivating AI Lab members' innovative proposals to be more closely aligned with the Bank's actual application scenarios. Additionally, the Bank holds bank-wide Financial Innovation competitions to boost staff performance in business and innovative thinking, and also actively cultivates digital talents through deep engagement in campus-industry exchange activities, hosting Campus FinTech Innovation Challenges, and scouting for outstanding potential talents, injecting fresh vitality into our bank.

(5) Impact of changes in the Bank's image on corporate risk management and response measures

Where the external parties recognize the Bank for its excellent business performances, the Bank will immediately grasp the timely opportunities of news and carry out relevant promotional activities, so as to improve the image of the Bank. Shall there be untrue rumors or negative media press that adversely affects the image of the Bank, the Bank will also proactively verify the truth, provide instant verification or engage media to make a balance, protecting the reputation and image of the Bank.

(6) The expected benefits and possible risks to engage in mergers and acquisitions (M&A) and the countermeasures: None.

(7) The expected benefits and possible risks to expand the branches and the countermeasures:

In 2025, the Bank had not expanded its branches.

(8) Risks derived from the concentration of operations, and countermeasures: None.

(9) The impact on the Company, and risk due to changes in managerial authority, and the countermeasures: None

(10) The effects of Directors or major shareholders holding more than 1% of shareholdings transferring or converting a large amount of equity in the Bank, as well as the risks, and countermeasures: The equity changes in Directors and corporate shareholders represented by Directors are reported according to the Securities and Exchange Act; furthermore, within 10 days from the closing day, communicate with shareholders holding more than 1% of shareholdings in the Bank according to Article 25 of the Banking Act to remind shareholders regarding notifying the Bank of the changes in their shareholding according to the requirements of the Banking Act, in order to stabilize the Bank's ownership.

(11) Litigious or non-litigious matters

The World Trade Center Branch of the Bank carried out the outward collection project under the letter of credits for its customer Chi Seng Industrial Co., Ltd. in 1996, and it is suspected that the importer L' International Compagnie de Commercialisation et D'Investissement in the Republic of Zaire (hereinafter, 'I.C.C.I. Company') incurred losses due to Chi Seng Industrial Co., Ltd. holding counterfeit notes and has not performed the exports. The I.C.C.I. Company filed a prosecution to the Brussels Commercial Court in November 1998 and requested the issuing bank of the certificate and the Bank to make a joint compensation amounting to US\$7.83 million, plus interests, losses, and fees. On August 31, 2005, the Court pronounced the judgment that the Bank shall make compensation of US\$7.674 million plus interests to the I.C.C.I. Company. The Bank engaged a local attorney to file an appeal, and the Court of Appeal of Brussels had made its interlocutory judgment in February 2011, considering that both the Bank and I.C.C.I. Company had faults and made its judgment regarding the proportion of fault on November 16, 2011, sentencing that the Bank shall be responsible for 90% of the proportion of fault. The Bank lodged an appeal regarding the interlocutory judgment of the second instance on November 3, 2011; however, the Court of Final Appeal rejected the appeal from the Bank on February 6, 2013. Therefore, losing the lawsuit was confirmed. However, the Bank failed to achieve a consensus regarding the currency rate and calculation of compensation with I.C.C.I. Company. In addition, in October 2016, I.C.C.I. Company filed an application to the Frankfurt Court to impound the deposits of the Bank at the correspondent bank. The Bank immediately provided security deposits of €13.2 million to the Court to release the order. In July 2017, I.C.C.I. Company applied for the enforcement regarding the abovementioned security deposits, and the Court transferred such security deposits to I.C.C.I. Company without any consultations. Therefore, the Bank filed an appeal of debtor disagreement. However, the Frankfurt Court rejected the lawsuit of the Bank in November 2018. After another appeal done by the Bank, the Frankfurt Supreme Court returned the lawsuit to the first trial for remand in November 2019. On March 16, 2020, I.C.C.I. Company submitted a declaration for the reasons of objection to German Federal Supreme Court of Justice for requesting the cancellation of "Verdict of Return for Remand by the Frankfurt Supreme Court." The Bank appointed a lawyer to act as the litigation representative at the German Federal Supreme Court of Justice and filed a defense against I.C.C.I. Company's objection to the statement, and the German Federal Supreme Court of Justice ruled to reject I.C.C.I. Company's counter appeal on May 20, 2021. On August 23, 2023, the Frankfurt District Court ruled in favor of the Bank in the first instance. I.C.C.I. Company is required to pay the Bank €1,046,439.03 plus interest accruing from November 17, 2017. I.C.C.I. Company filed an appeal on September 25 of the same year, and on July 11, 2024, the Frankfurt Supreme Court rejected I.C.C.I. Company's appeal. On April 4, 2025, German lawyers confirmed that I.C.C.I. did not appeal to the German Federal Court, thus confirming the Bank's victory in the German lawsuit. Furthermore, the Bank received notices of appearance from the court in Congo in October and November 2019, respectively, for the reason that (1) A third-party Star Marine Company required

I.C.C.I Company to make a compensation of US\$1.13 million in total, and required the Bank to bear the joint and several liabilities for compensation; and (2) I.C.C.I Company required the Bank to make a compensation of US\$20.06 million (less the amount it had been repaid) and required the Bank to provide a guarantee of €14 million. The Bank has appointed a local attorney to reply in court. The court in the Democratic Republic of Congo trialed the two cases together. The Bank received the translated version of the court's judgment in April 2021 that the Bank shall pay I.C.C.I. Company about €20.06 million, compensate Star Marine Company US\$1.13 million jointly and severally with I.C.C.I. Company, and deposit €14 million in a bank in Congo. The Bank has appointed a local attorney in Congo to initiate relevant relief proceedings (appeal and objection proceedings). According to the plaintiff's statement, after deducting the I.C.C.I. Company's compensation of about €14.86 million, the Bank has set aside an additional reserve of NT\$76,908 thousand for the outstanding compensation. As of December 31, 2025, the Bank recognized compensation for losses of NT\$261,924 thousand and €9.66 million.

(12) Other significant risks and response measures: None.

7. Crisis Management and Response Mechanism

- (1)** The Bank has established the "Guidelines for Material Contingencies Handling Mechanisms". If any unit experiences a bank run, robbery or mugging, corruption cases, fire, natural disasters, violence, or other major events, it should immediately follow the provisions of the Guidelines to notify the Business Development Dept. by telephone and fill out the "Notification Form of Material Contingencies" with a brief description of the case, and fax it to the Business Development Dept., Compliance Dept., and Auditing Dept. to handle relevant reporting and emergency crisis management matters. The Business Development Dept. should immediately report to the President and take relevant response measures; if necessary, it should convene the "Emergency Response Team Meeting" and immediately dispatch personnel to assist the business unit in taking necessary measures and handling the situation actively. Relevant information will be reported to the FSC, the Central Bank, the Central Deposit Insurance Corporation, and the Ministry of Finance, and the Bank will closely cooperate with the handling measures of the competent authorities. When necessary, the Bank's press spokesperson will proactively release news to ensure that the reporting of the event is consistent with the facts and does not lead to exaggeration, which might affect the Bank's reputation.
- (2)** Respond to natural disaster factors according to the "TBB Management Guidelines for Branches Concerning Foreign Currency Transaction and Capital Operations during Natural Disasters." When the Bank's headquarter has called off work due to natural disasters while partial branches are still operating as usual, such guidelines provide a basis for branches that carry out foreign currency transactions and capital operations.
- (3)** Emergency backup and security protection measures for information equipment: Please refer to "(4) Emergency backup and security protection measures for information operations" under "5. Information Equipment" in "IV. Business Operation" (page 92).
- (4)** Responding to the probability of significant funding outflow, the Bank has established the "Directions for Contingencies Response" and "Funding Liquidity Risk Management", describing the contingency measures to be adopted when any liquidity crisis occurred.
- (5)** The Bank has established the "Occupational Safety and Health Code", which sets out the relevant occupational safety and health standards, maintenance and inspection method for all equipment, and designates specialists to carry out safety and health inspection regularly to ensure related equipment to function normally, minimize accidents, and protect the personal safety of the employees. Upon disasters, a comprehensive security inspection shall be carried out according to the "Disaster Contingency Manual." Regarding damaged branch premises or significant operating equipment, the Bank will adopt the necessary reinforcement or repair to ensure operational safety. For equipment that cannot be reinforced or repaired in a short time, a temporary substitute plan is also provided to help the restoration of all businesses.

8. Other Significant Events: None.



V



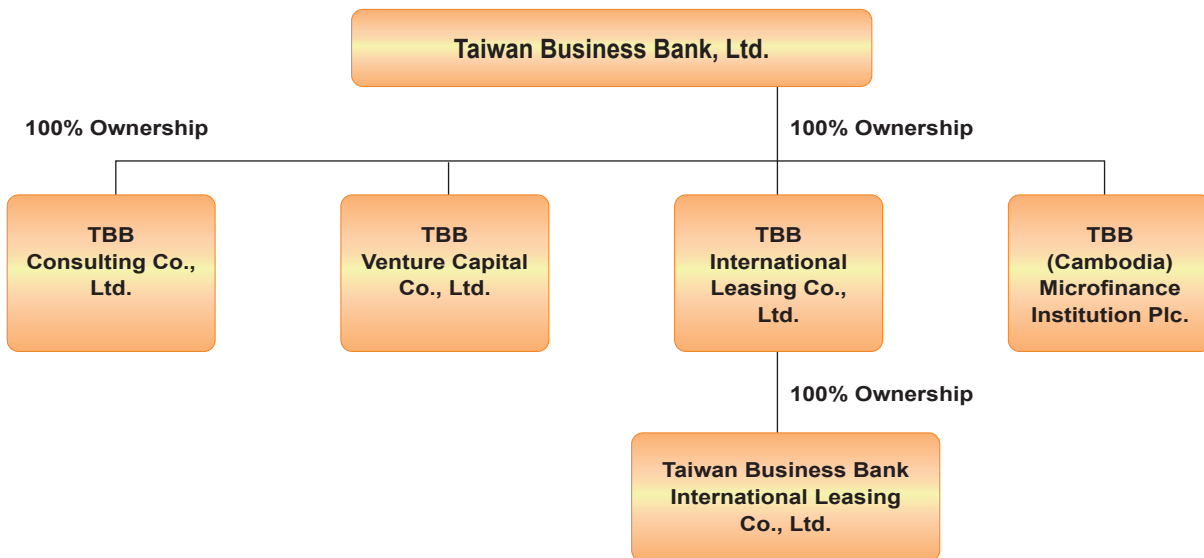
VI Special Notes

- | | |
|-----|---|
| 115 | 1. Information Regarding the Bank's Subsidiaries |
| 117 | 2. Progress of Private Placement of Securities and Financial Bonds in 2025 and to the end of February 2026 |
| 117 | 3. The Bank's Subsidiaries' Shareholding or Disposal of the Bank's Shares in 2025 and to the end of February 2026 |
| 117 | 4. Additional Disclosure |
| 117 | 5. Pursuant to Item 2, Paragraph 3, Article 36 of Security and Exchange Act, the Incidence Exerting Material Influence on Shareholders' Rights or Security Prices in 2024, 2025 and to the end of February 2026 |



1. Information Regarding the Bank's Subsidiaries

(1) Organization Chart of Affiliated Enterprises



(2) Information of Affiliated Enterprises

Enterprise Name	Established Date	Address	Paid-In Capital	Major Business
TBB International Leasing Co., Ltd.	2013.04.03	5F, No. 151, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City, Taiwan, R.O.C.	NT\$ 1.62 billion	Financial lease
Taiwan Business Bank International Leasing Co., Ltd.	2014.06.16	Room 368, 302 Part, No. 211, North Fute Road, Free Trade Zone, Pudong District, Shanghai	CNY\$ 170 million	Financial lease
TBB (Cambodia) Microfinance Institution Plc	2015.08.10	2E/2F Street 315, Sangkat Boeung Kok 1, Khan Toul Kork, Phnom Penh, Cambodia.	US\$ 20 million	SME and personal finance business
TBB Venture Capital Co., Ltd.	2018.09.07	11F, No. 30, Ta Cheng St., Taipei City, Taiwan, R.O.C.	NT\$ 1.371 billion	Venture capital business
TBB Consulting Co., Ltd.	2021.08.30	11F, No. 30, Ta Cheng St., Taipei City, Taiwan, R.O.C.	NT\$ 50 million	Venture capital business; consulting business

(3) Directors, Supervisors and Presidents of Affiliated Enterprises

Enterprise Name	Title	Name	Shareholding	
			Shares	%
TBB International Leasing Co., Ltd.	Chairman Director Director Supervisor President	Shao-Huang Chen Tzu-Hao Tsai Chao-Ming Huang Chu-Jou Chen Pao-Sheng Lin	162,000,000	100%
Taiwan Business Bank International Leasing Co., Ltd.	Chairman Director Director Supervisor President	Shao-Huang Chen Sue-Jen Chen Jyun-You Shih Chu-Jou Chen Wei-Ching Hsiung	—	100%
TBB (Cambodia) Microfinance Institution Plc.	Chairman Director Director Independent Director President	Tseng-Hsiang Yi Sue-Jen Chen Hung-Tien Chiang Jun-Shen Tseng Hung-Tien Chiang	20,000	100%
TBB Venture Capital Co., Ltd.	Chairman Director Director Director Director Supervisor Supervisor President	Jia-Ruey Luan Jui-Yuan Wu Wen-Fang Lin Chun-Ching Chen Kun-Shan Wu Mei-Chih Hou Ming-Chi Huang Jui-Yuan Wu	137,074,755	100%
TBB Consulting Co., Ltd.	Chairman Director Director Director Director Supervisor Supervisor President	Jia-Ruey Luan Jui-Yuan Wu Wen-Fang Lin Chun-Ching Chen Kun-Shan Wu Mei-Chih Hou Ming-Chi Huang Jui-Yuan Wu	5,000,000	100%

(4) Operations Overview of Affiliated Enterprises

Unit: NT\$1,000

Enterprise Name	Capital	Total Asset	Total Liability	Net Value	Operating Revenue	Operating Profits	Current Profit and Loss (After-tax)	EPS (After-tax)
TBB International Leasing Co., Ltd. (Consolidated)	1,620,000	2,598,979	869,893	1,729,086	156,763	76,507	69,921	0.43
TBB (Cambodia) Microfinance Institution Plc (Note1)	614,730	1,169,675	527,349	642,326	85,279	13,047	10,289	514.47
TBB Venture Capital Co., Ltd.	1,370,748	1,820,822	355,326	1,465,496	90,056	51,909	51,738	0.38
TBB Consulting Co., Ltd.	50,000	97,496	23,635	73,843	52,534	13,786	12,411	2.48

(5) Consolidated Financial Statement of Affiliated Enterprises

The financial statements of the reinvestment companies with more than 50% of equity owned by the Bank have been incorporated into the consolidated statements.

Note1. The price per share of TBB (Cambodia) Microfinance Institution Plc is US\$1,000. If it is converted to NT\$10 per share according to the local practice, the earnings per share (after-tax) would be NT\$0.17.



- 2. Progress of Private Placement of Securities and Financial Bonds in 2025 and to the end of February 2026: None.
- 3. The Bank’s Subsidiaries’ Shareholding or Disposal of the Bank’s Shares in 2025 and to the end of February 2026: None.
- 4. Additional Disclosure: None.
- 5. Pursuant to Item 2, Paragraph 3, Article 36 of Security and Exchange Act, the Incidence Exerting Material Influence on Shareholders’ Rights or Security Prices in 2024, 2025 and to the end of February 2026: None.



The number of participants in the 2025 Taiwan Business Bank Campus Fintech Creative Challenge hit a record high, demonstrating the AI innovation power of the youth.



ESG

VII Sustainable Development Report

119	1. Promotion of Sustainable Development
120	2. Climate-related Financial Disclosures
129	3. 2025 Key Achievements in Promoting Sustainable Development
131	4. 2025 Sustainability Performance



1. Promotion of Sustainable Development

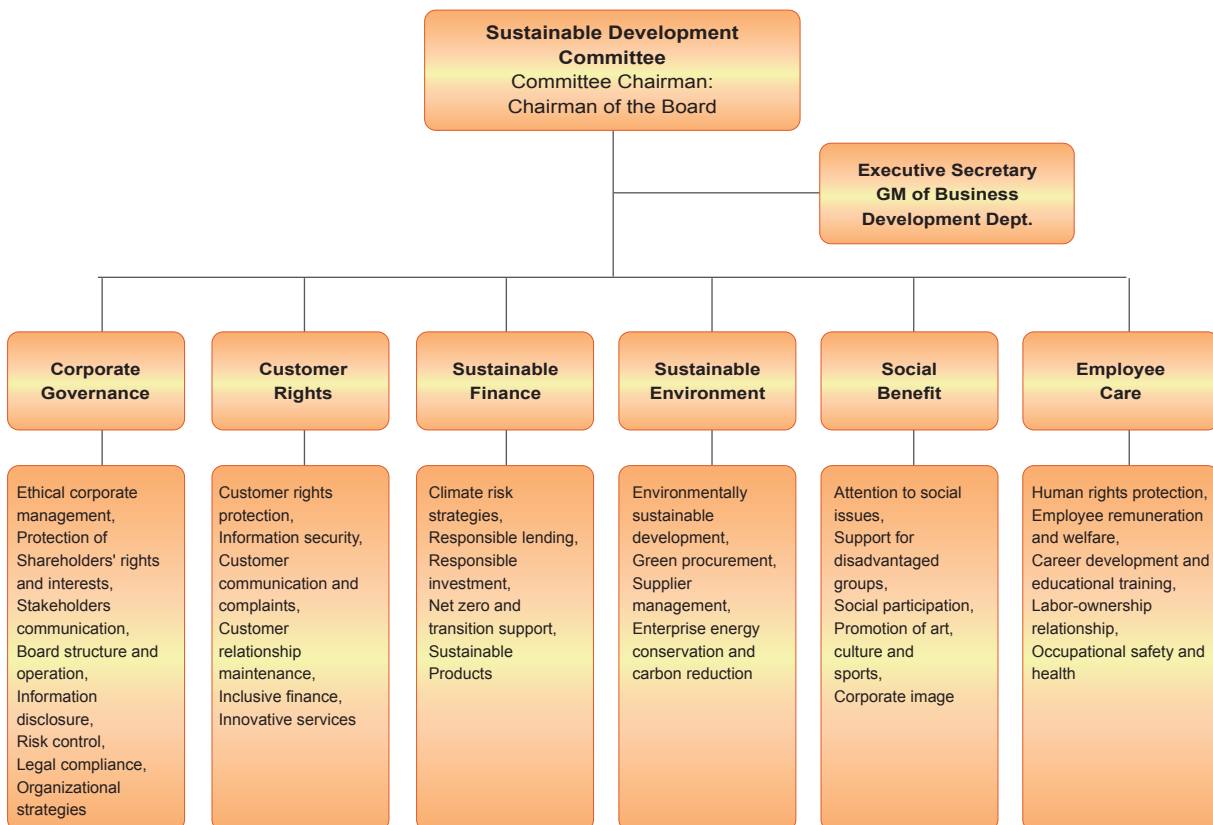
To reinforce the fulfillment of its corporate social responsibility (CSR) and exhibit the importance that the Bank attaches to CSR, the Bank established the CSR Initiative Committee in 2017, which was promoted to the CSR Committee in 2018, responsible for the proposal and execution of CSR policies or systems. There are currently 5 members in the CSR Committee, with the Chairman and the President undertaking posts of committee chairman and the mandatory member, respectively, and the remaining 3 members are Independent Directors of the Bank. The Committee meets once every 6 months as a principle, and held a total of 4 meetings in 2025. The Committee reports to the Board at least once annually regarding the results of the Bank’s sustainable development implementation

In 2021, in response to the Financial Supervisory Commission's (FSC's) Corporate Governance 3.0 - Blueprint for Sustainable Development policy, the Bank renamed the CSR Committee as the Sustainable Development Committee. In addition, the Bank formulated its Sustainable Development Policy, and revised the name and partial provisions of the original CSR-related regulations.

In 2022, to ensure the implementation of the Bank's sustainable development related policies, the "Sustainable Finance" unit was established and the responsibilities of each task force unit were adjusted. There are currently 6 task force units under the Committee, including Corporate Governance, Customer Rights, Sustainable Finance, Sustainable Environment, Social Benefit, and Employee Care. The Bank will take the core financing business as the starting point in carrying out sustainable development within its scope of business.

In early 2024, the Bank revised its "Sustainable Development Policy" in response to international sustainability trends and continuously pays attention to sustainability issues.

In 2025, to strengthen its ability to collect, utilize, and compile sustainability information and improve the quality of sustainability information disclosure, the Bank formulated the "Sustainability Information Management Regulations". Additionally, in line with the Taiwan Stock Exchange Corporation's revision of the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies", the Bank revised its "Sustainable Development Best Practice Principles".



2. Climate-related Financial Disclosures (Note1)

(1) TBB's Climate Governance Development Milestones and Key Achievements

Climate Governance Development Milestones				
2021	2022	2023	2024	2025
Signed the TCFD and became a TCFD supporter.	<ul style="list-style-type: none"> Released the Bank's first Climate-Related Financial Disclosures (TCFD) Report. Chinese and English versions of "Climate Change Governance" were created under the Sustainable Development section of the Bank's official website. Signed and became the "Equator Principles (EPs) Bank". 	<ul style="list-style-type: none"> The "Sustainable Finance Unit" was created under the Sustainable Development Committee to be responsible for climate change governance, net zero support, and promotion of sustainable finance. Established the "Guidelines for Equator Principles Compliant Loan Review". Set the "Investing and financing credit risk limits for high polluting/energy consuming industries". Signed a promise to follow the "Science Based Targets initiative (SBTi)". Implemented PCAF methodology for calculation of financed carbon emissions from investing/financing portfolios, and completed the first inventory of GHG emissions from investing/financing portfolios. Released the Bank's "2022 Climate-Related Financial Disclosures (TCFD) Report". Established the "Climate Change Risk Management Guidelines" and related procedures, the "Guidelines for Responsible Investment" and the "Guidelines for Responsible Lending". 	<ul style="list-style-type: none"> Passed the science based targets (SBT) review. Released the Bank's "2023 Climate-Related Financial Disclosures (TCFD) Report". Implemented the Taskforce on Nature-related Financial Disclosures (TNFD) Framework and published the TNFD Report. 	<ul style="list-style-type: none"> For the first time, the Bank combined climate with nature and released its "2024 Climate and Nature Related Financial Disclosures Report".
Climate Governance Key Achievements				
	<ul style="list-style-type: none"> Received the top BSI rating, "Level 5: Excellence", for the maturity model of the Climate-related Financial Disclosures for the first time. 	<ul style="list-style-type: none"> Received the top BSI rating, "Level 5+: Excellence", for the maturity model of the Climate-related Financial Disclosures. 	<ul style="list-style-type: none"> Received the top BSI rating, "Level 5+: Excellence", for the maturity model of the Climate-related Financial Disclosures again. Named the Excellent Bank in the "National Chengchi University's First TCFD Report Evaluation". 	<ul style="list-style-type: none"> Received the top BSI rating, "Level 5+: Excellence", for the maturity model of the Climate-related Financial Disclosures again. Named the Excellent Bank in the "National Chengchi University's 2nd TCFD Report Evaluation".

Note1. Corresponding to Table 2-2-2: 3(3). Whether the bank assesses potential climate-related risks and opportunities on the organization in the present and future and take relevant response measures and Table 2-2-3: 1 Climate information related execution -6. For any transition plan in place to facilitate management of climate risks, provide details of the plan and the benchmarks and targets used to manage physical risks and transition risks.



(2) TBB's Climate-related Financial Disclosures (TCFD) Framework

After signing the TCFD statement and becoming a TCFD Supporter, the Bank regularly conducts the identification of climate change-related risks and opportunities every year in accordance with the TCFD framework, the FSC's Guidelines on Climate-related Financial Disclosures by Domestic Banks, and the Practical Manual of Climate-related Risk Management by Domestic Banks released by the Bankers Association of the Republic of China. The assessment results are presented in four dimensions: Governance, Strategy, Risk Management, and Indicator and Target:

Information Disclosure	Assessment Results
Governance (Note2)	<p>The Bank implemented the "Taiwan Business Bank Climate Risk Management Guidelines" and the related operating procedures in 2023.</p> <p>Board level</p> <ul style="list-style-type: none"> ● Board of Directors: The Board of Directors is the ultimate authority of climate change topics at the Bank and responsible for decision making and oversight in climate change mitigation and adaption strategies. It is also responsible for approving the Bank's climate-related financial disclosure TCFD reports. ● Sustainable Development Committee: Supervise the implementation of climate risk strategies. <p>Senior management</p> <ul style="list-style-type: none"> ● Risk Management Committee: Guide and supervise the implementation of various managerial departments in executing specific response strategies regarding climate change risks, as well as their indicators and targets, approved by the Board of Directors, and responsible for reviewing the Bank's climate risk management system and the TCFD report on climate-related financial disclosures. ● Business Management Committee: Monitor the execution of sustainable development topics every month. ● Environmental Sustainability Promotion Committee: Regularly monitor energy management and sustainable environment related performance every year. <p>Sustainable Finance Unit</p> <ul style="list-style-type: none"> ● Convene quarterly meetings to discuss climate change and sustainable finance-related issues, track the progress of relevant projects, and conduct regular analyses of climate-related financial disclosures.
Strategy (Note3)	<ul style="list-style-type: none"> ● Fully leverage the influence as a banking institution in the mitigation of the impact of global climate change, to reduce the impact of climate change on the environment and strive to achieve sustainable development of the environment. ● Regularly identify climate change risks and opportunities under the TCFD framework and evaluate the potential impact on operations and finance, and then develop corresponding targets and measures for corporate operations, business development, and financial planning. ● Actively develop short-, mid- and long-term countermeasures in accordance with the identified climate change risks and opportunities, and enhance the ability to adapt to climate-related risks in different climate scenarios.
Risk Management (Note4)	<ul style="list-style-type: none"> ● Risk Management Department collects issues of climate-related risks and opportunities with reference to the domestic and international climate scenarios and the TCFD framework and investigates on our relevant departments. After identification and prioritization, a risk and opportunity matrix is drawn based on the occurrence probability and the degree of impact, to identify the severity of each climate risk and opportunity incident and formulate countermeasures accordingly. ● Collect information on potential climate change transition and physical risks to analyze potential financial impacts in various climate scenarios. ● Hand over relevant issues to each business management department for management, and work on the planning and execution of business development strategies based on the climate risks and opportunities identified, and the analysis results of climate transition and physical risks.
Indicator and Target (Note5)	<ul style="list-style-type: none"> ● Indicator <ul style="list-style-type: none"> ◆ Continue to introduce international certification, and continuously monitor the information on TBB's use of energy and water resources, waste disposal, and resource recycling, as well as regularly entrust third-party entities to conduct inspections. ◆ Implement energy-saving measures and promote the use of renewable energy. ◆ Continuously develop green financial services. ◆ Control the proportion of investment and financing risk exposure in high polluting/energy consuming industries. ● Target <ul style="list-style-type: none"> ◆ Achievement rate of carbon reduction targets in the Bank's own operations. ◆ Gradually increase the proportion of renewable energy use. ◆ Increase the proportion of green loans year by year. ◆ Effectiveness of sustainability-linked loan processing. ◆ Increase the proportion of ESG, green, and sustainable development-related investments year by year. ◆ Manage the proportion of investment and financing risk exposure in high polluting/energy consuming industries. ◆ Reduce greenhouse gas emissions year by year. ◆ Improve the effectiveness of reduction of electricity and water consumption year by year.

Note2. Corresponding to Table 2-2-3: 1 Implementation of climate-related information - 1. Describe oversight and governance of climate-related risks and opportunities performed by the Board and management levels.

Note3. Corresponding to Table 2-2-3: 1 Implementation of climate-related information -2. Describe how identified climate risks and opportunities affect the Bank's business, strategy, and finance (short-, medium-, and long-term).

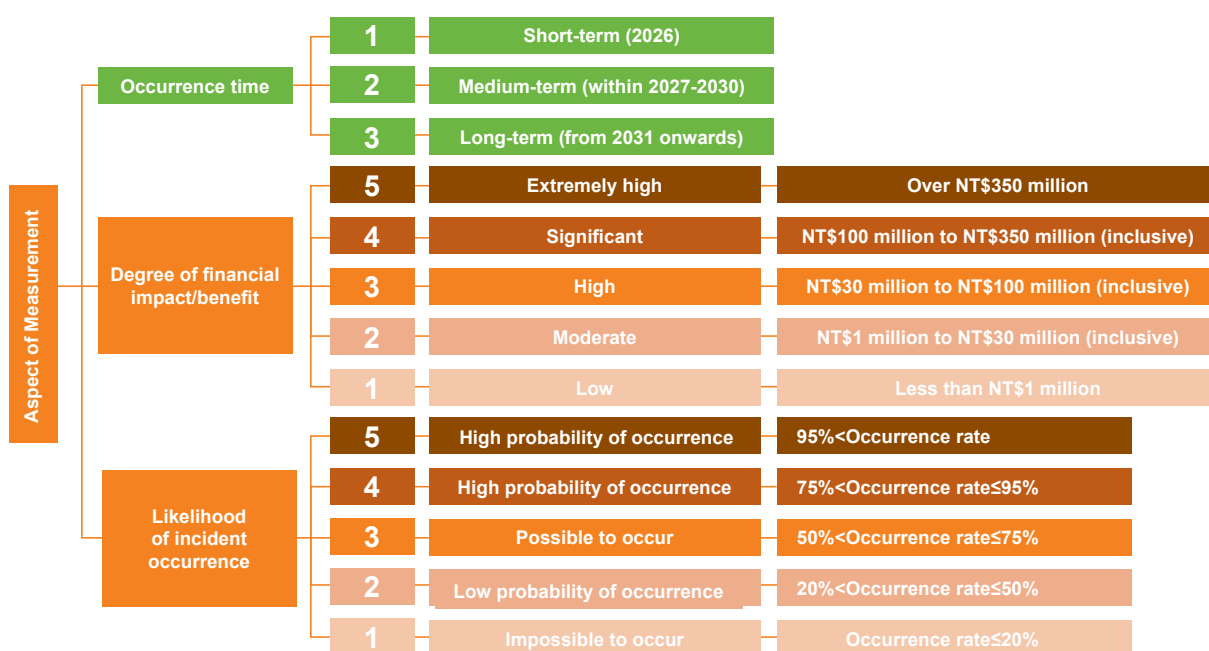
Note4. Corresponding to Table 2-2-3: 1 Implementation of climate-related information -4. Describe how the processes of identifying, assessing, and managing climate risks are integrated into the overall risk management system.

Note5. Corresponding to Table 2-2-3: 1 Implementation of climate-related information -6. For any transition plan in place to facilitate management of climate risks, provide details of the plan and the benchmarks and targets used to manage physical risks and transition risks.

(3) The procedure for identifying issues of climate change-related risks and opportunities (Note6)

To manage actual impacts of climate change on The Bank, the Risk Management Department utilized the "Risk and Opportunity Analysis Matrix" to assess climate risks and opportunities in regulations, cyber security, market competition, climate change, and financial operation.

The Risk and Opportunity Analysis Matrix consists of "Probability of occurrence" and "Degree of financial impact/benefit". Probability of occurrence is divided into 5 levels (1 to 5) with a higher number indicating a higher probability; and the financial impact/benefit is also divided into 5 levels (1 to 5) with a higher number indicating a higher degree of impact. The product of "Probability of occurrence" and "Degree of financial impact/benefit" provides a basis for ranking the materiality of an incident (Extremely high, Significant, High, Moderate, and Low). The measurement framework is shown in the figure below.



Level of materiality of climate-related risks and opportunities

Level of materiality	Assessed level of materiality
Significant	10 (inclusive) or above
Moderate	7.5 (inclusive) to 10 (exclusive)
Low	Below 7.5 (exclusive)

Note: Assessed level of materiality = Probability of occurrence x Degree of financial impact/benefit

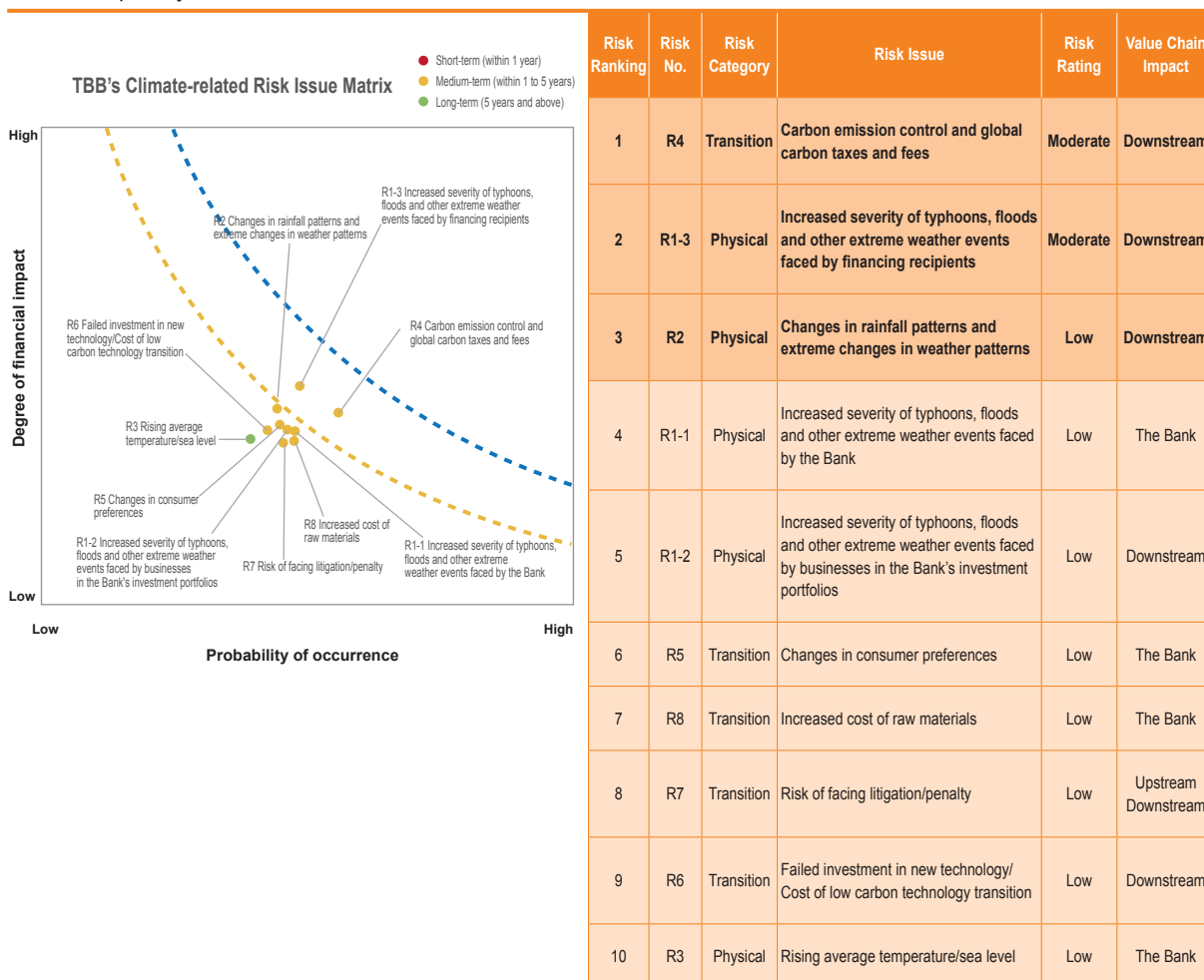
Steps for identifying and analyzing issues of climate change-related risks and opportunities:

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
Gather climate-related issues.	Connect and analyze climate-related issues with business activities.	Identify climate-related issues and rank by materiality.	Assess and devise response strategies for major climate issues.	Report identification results of climate-related issues.

Note6. Corresponding to Table 2-2-3: 1 Implementation of climate-related information -4. Describe how the processes of identifying, assessing, and managing climate risks are integrated into the overall risk management system.

(4) The identification results for issues of climate change-related risks and opportunities (Note7)

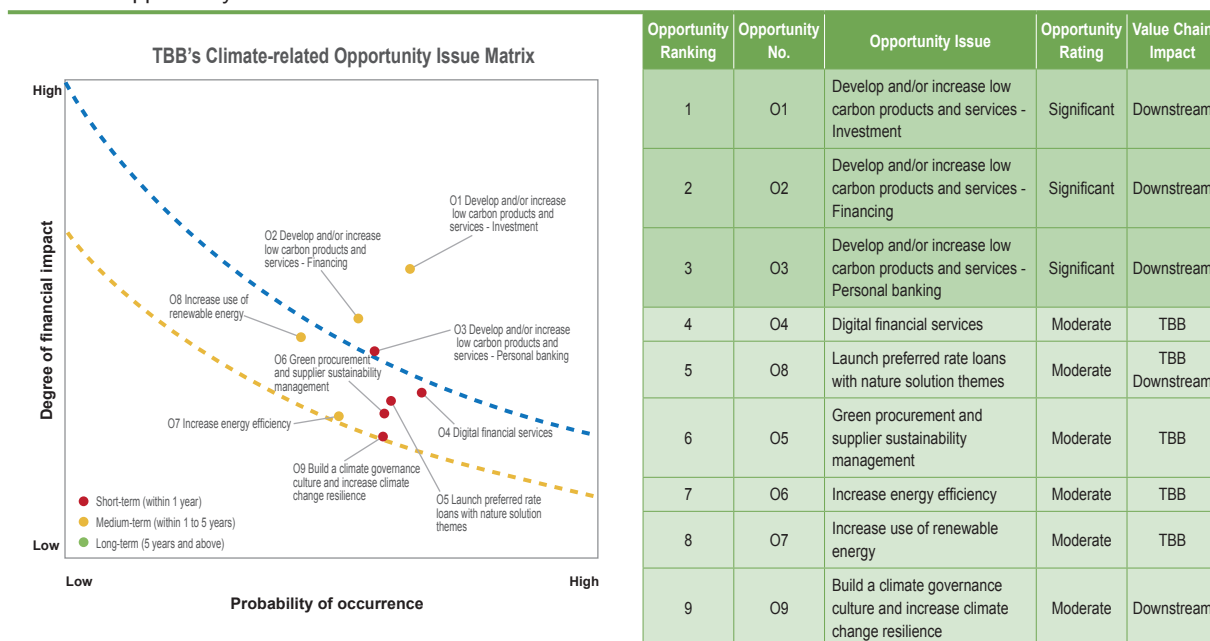
A. Analysis of climate change related risk issues: The result of identifying change-related risk issues shows that the expected occurrence timeframes for all risk incidents are in the medium or long term. The risk issue priority matrix and various risk issues are as follows:



Note7. Corresponding to Table 2-2-3: 1 Implementation of climate-related information -2. Describe how identified climate risks and opportunities affect the Bank's business, strategy, and finance (short-, medium-, and long-term).



B. Analysis of climate change-related opportunity issues: The result of identifying climate-related opportunity issues shows that the expected occurrence timeframes for all opportunity incidents are in the short or medium term, and are of Significant or Moderate risk. The opportunity issue priority matrix and various opportunity issues are as follows:



C. Analysis of financial impacts of significant climate risk and opportunity issues: The Bank devised detailed action plans for the top 3 significant climate risk and opportunity issues, and assessed their financial impacts as described below:

Climate-related risk		Impact on financial status, financial performance, and cash flows		
Category	Description	Financial impact on reporting period	Expected financial impact	Calculation
R4 Carbon emission control and global carbon taxes and fees	Financing recipients in energy intensive or carbon intensive industries may face internalized carbon costs, increased energy related regulatory and compliance requirements, and pressure to transfer carbon costs on the supply chain and products, leading to higher operating costs, lower profitability, and increased pressure on cash flows.	<p>There was no operational disruption or asset impairment that had a direct and material adverse impact on the financial status, financial performance, and cash flows of the Bank's investment/financing portfolios this period due to failure to properly respond to climate related regulatory requirements or typhoons, floods, droughts and other extreme weather events faced by financing/investment recipients. An assessment showed the impact of related regulatory requirements and the aforesaid extreme weather events on the expected credit losses/bad debt losses in credit assets and on changes in the value of real estate collaterals and the fair value of investment were both not significant.</p> <p>Response measure</p> <ul style="list-style-type: none"> The scope of high polluting/energy consuming industries for the Bank is based on the Ministry of Environment's list of major carbon emitting companies and the TCFD recommended disclosure framework as well as domestic and foreign climate change studies and definitions from other financial institutions. 	<p>Responding to the regulations, the Bank considered including carbon pricing as a factor in the impact assessment and re-measuring customers' default risk in order to analyze changes in expected losses from credit risk in the future. The financial impact of an increase in potential expected credit loss ($\Delta EL = \Delta PD \times LGD \times EAD$) due to implementation of carbon pricing under different scenarios and timing was assessed on the Bank's lending positions and bill/bond and equity investments on and off balance sheet in the banking book as at the end of 2025.</p> <ul style="list-style-type: none"> Extreme carbon fee policy scenario: The difference between the expected credit loss under extreme policy change due to the likely financial impact on assets from carbon pricing implementation within a one-year time frame and the expected credit loss in the baseline scenario. Corporate loans: NT\$124.82 million Investment on banking book: NT\$3.98 million 	<p>Financial impact</p> <p>The impact of carbon fees on investment/financing recipients was assessed. The potential increase in expected losses from credit risk as a result was also assessed. Please refer to 3.3.2 Climate and Nature Related Scenario Analysis for details of results, key assumptions and selected scenarios.</p> <p>Response measure management overhead</p> <ul style="list-style-type: none"> The management overhead on investment/financing related cases was calculated as the equivalent of multiplying the median salary at the Bank in 2025 by the average work hours for each case. Actual training costs invested in investment/financing approval processes in 2025 Actual costs of hiring external consultants and procuring databases in 2025



Climate-related risk		Impact on financial status, financial performance, and cash flows		
Category	Description	Financial impact on reporting period	Expected financial impact	Calculation
R1-3 Increased severity of typhoons, floods and other extreme weather events faced by financing recipients	The Bank's financing recipients may be affected by extreme weather events and incur business disruption, asset impairment, or personnel loss, leading to impacts on their operations. It creates challenges for the Bank in payment collection as well as impairment of collateral value, which raise the default risk.	<ul style="list-style-type: none"> Given GHG emissions are included in the factors for calculating approved industry limits, percentage limits have been created for high carbon emission industries in order to better manage credit risk in high polluting/energy consuming industries. According to the Bank's "Guidelines for Responsible Lending", before processing applications for additional corporate loans, the ESG risks (including climate change risks) of financing recipients are to be assessed on a case-by-case basis in order to understand the climate related risks of each financing recipient and keep monitoring changes in the risks after disbursement. For real estate collaterals provided by corporate borrowers, information on physical risks is to be disclosed for consideration in the appraisal of real estate collaterals. <p>Regarding the response measures above, a total of NT\$67.25 million was invested in related approval processes, education and training and other operating expenses in 2025.</p>	The Bank takes into account storms, floods, droughts, landslides, heat waves and other physical risks in the internal credit rating assessment and collateral pricing impact analysis for re-measuring customers' default risk and credit protection capacity, so as to analyze changes in expected losses from credit risk in the future. The financial impact of an increase in potential expected credit loss ($\Delta EL = \Delta PD \times LGD \times EAD$) was assessed on the Bank's lending positions and bill/bond and equity investments on and off balance sheet in the banking book as at the end of 2025 by simulating the impact of physical hazards on "proprietary operational impairment (revenue to loan ratio)" and "impairment of collateral value (full coverage ratio)" under different scenarios and timing. • Intensity adjustment scenario: Potential loss is assessed on the assumption that a more powerful Typhoon Morakot event occurred in the coming year in a 2°C temperature rise scenario. - Corporate loans: NT\$1,490.98 million - Personal loans: NT\$106.72 million - Investment on banking book: NT\$12.68 million	<p>Financial impact The Bank used an internal credit rating system to assess the impacts of physical risks on investment/financing recipients in business disruption, asset damage/destruction, rising water costs, manpower loss, and collateral value change. The Bank also went on to measure changes in related default risks and credit protection capacity, and quantified the increase in expected credit risk loss caused by disasters. Please refer to 3.3.2 Climate and Natural Related Scenario Analysis for details of results, key assumptions and selected scenarios.</p> <p>Response measure management overhead</p> <ul style="list-style-type: none"> The management overhead on investment/financing related cases was calculated as the equivalent of multiplying the median salary at the Bank in 2025 by the average work hours for each case. Actual training costs invested in investment/financing approval processes in 2025 Actual costs of hiring external consultants and procuring databases in 2025
R2 Changes in rainfall patterns and extreme changes in weather patterns	Increased frequency and length of drought, extended dry season and steady fall in water supply, and increased risk of water shortage. The Bank's investment/financing recipients may encounter forced suspension of production lines, lower productivity, and rising costs of water alternatives and water saving modifications, leading to decreased returns on the Bank's investment portfolios and a higher default risk in financing portfolios.			

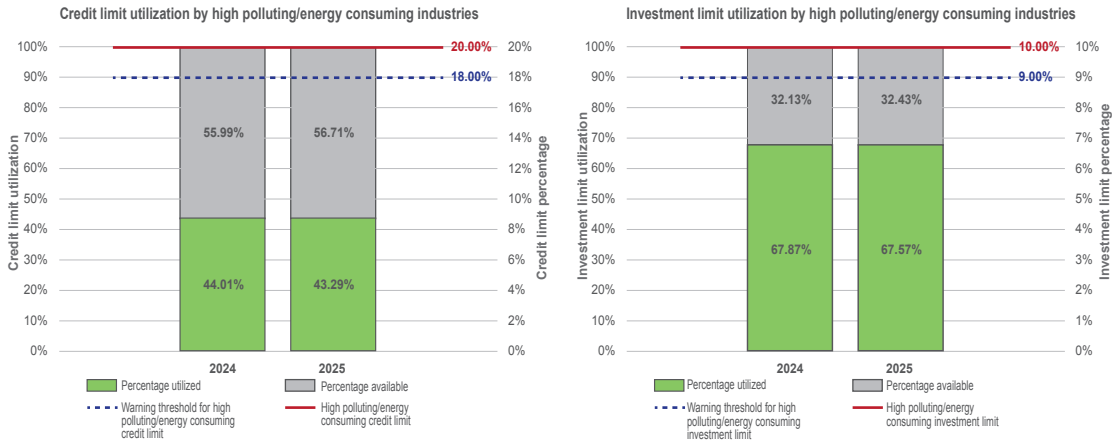
Climate-related opportunities		Impact on financial status, financial performance, and cash flows		
Category	Description	Financial impact on reporting period	Expected financial impact	Calculation
O1 Develop and/or increase low carbon products and services - Investment	Follow the government's policy and regulations and expand themed investment in climate and sustainability, including green bonds, sustainability bonds, wind power, solar power, hydrogen power, geothermal energy, biomass energy, marine energy, stored energy, carbon capture, utilization, and storage (CCUS), electric vehicles, circular economy sectors, energy transition, and other sustainability themed economic activities, in order to monitor sustainability trends and opportunities and to generate steady returns.	<p>The Bank actively promotes sustainable financial products and services. The amount of new loans/investment from related products and services in 2025:</p> <ul style="list-style-type: none"> Sustainability themed bonds: NT\$20.346 billion Balance of green themed loans: NT\$6.648 billion ESG green energy and sustainable secured mortgage: NT\$8.9 billion Sales charges on ESG funds: NT\$0.11 million <p>Response measure The Bank created the "Product Review Panel" to establish a differentiated prior review mechanism based on characteristics of different products or services, and reviewed the legality, ESG factors (Environmental, Social and Governance), friendliness towards elderly customers, marketability, profitability, and fees of a product and other related matters in order to protect customers' rights. A total of NT\$18.41 million went into administration expenses in response to new sustainable financial products and services launched in 2025.</p>	<p>Growth rate (3% annually) was set in a relatively conservative manner based on the competent authority's policy target (6.4% annually) for the size of green investing/financing. Consideration was also given to the investment business would be subject to the supply of suitable green investments in the market, progress of businesses' transition to sustainability, the Bank's portfolios and other factors. This was also the underlying assumption in growth of low carbon themed investment and was used to project bond asset allocation in various points in time in the future.</p> <p>The Bank expected the impact of climate related opportunities on the balance sheet to be reflected mainly on a structural change in investment portfolios. The percentage of sustainability themed bonds out of total bond investment was projected to grow steadily every year from 8.16% and reach 9.75% in 2031.</p>	<p>Financial impact (Note 1) Growth rate (3% annually) was set in a relatively conservative manner based on the competent authority's policy target (6.4% annually) for the size of green investing/financing and the Bank's practice. The Bank set this growth rate to be the one single variable in growth of the balance of low carbon themed investment. Given that the total investment size remained unchanged, the Bank projected a path to increase the balance of green bonds and its percentage out of total investment assets. The impact was reflected mainly on a structural change in investment portfolios (percentage of green bonds).</p> <p>Response measure management overhead</p> <ul style="list-style-type: none"> The management overhead on financing related cases was calculated as the equivalent of multiplying the median salary at the Bank in 2025 by the average work hours for each case. Actual training costs invested in investment/financing approval processes in 2025 Actual costs of hiring external consultants and procuring databases in 2025 <p>Note 1: The key assumptions in the financial impact assessment are as follows:</p> <ol style="list-style-type: none"> Growth rate of sustainability themed bonds: The Bank used the competent authority's "setting the overall target at 6.4% (exceeding NT\$6,000 billion in 2030) annual growth for green investing/financing" as the external reference for investment growth in sustainability themed bonds. Balance sheet assumptions: The size of the Bank's total investment remained unchanged. Growth of the balance of green bonds was treated as transfer in kind from other investment positions. No assumption was made for growth in total assets or a net asset inflow.

Climate-related opportunities		Impact on financial status, financial performance, and cash flows		
Category	Description	Financial impact on reporting period	Expected financial impact	Calculation
O2 Develop and/or increase low carbon products and services - Financing	To help businesses respond to government policies and regulatory requirements, plan and provide preferred rate financing programs regarding climate sensitive sectors or economic activities in support of technological upgrade and business transition. Subsequently create green revenues and implement national energy and industry transition policy targets.		Growth rate (3% annually) was set in a relatively conservative manner based on the competent authority's policy target (6.4% annually) for the size of green investing/financing. Consideration was also given to the Bank being specialized in SMEs, which meant growth of green lending was still impacted by SME customers' interest in transition, the supply of green projects, success of the government's incentives, and penetration of the Bank's products. Based on this growth as the variable, the Bank projected the expected impact of green lending growth on financial performance. The cumulative interest income from the average balance of green loans was projected to reach NT\$528 million in 2031.	<p>Financial impact (Note 1) Growth rate (3% annually) was set in a relatively conservative manner based on the competent authority's policy target (6.4% annually) for the size of green investing/financing and the Bank's practice. The Bank's interest income from green loans would grow along with the size of green credit assets.</p> <p>Response measure management overhead</p> <ul style="list-style-type: none"> The management overhead on financing related cases was calculated as the equivalent of multiplying the median salary at the Bank in 2025 by the average work hours for each case. Actual training costs invested in investment/financing approval processes in 2025 Actual costs of hiring external consultants and procuring databases in 2025 <p>Note 1: The key assumptions in the financial impact assessment are as follows:</p> <ol style="list-style-type: none"> Policy driven size growth: assuming the average balance of the Bank's green loans would follow the FSC's target and increase at a compound annual growth rate (CAGR) of 6.4%. Constant net interest spread: assuming the market pricing of green assets had normalized and no longer had significant discount or premium.
O3 Develop and/or increase low carbon products and services - Personal banking	Launch different preferred rate personal loans and low carbon themed products and services to encourage natural person customers to purchase green buildings and environmentally friendly building materials, purchase or switch to energy efficient household appliances and purchase electric cars/motorcycles. In addition, promote green credit cards and provide ESG funds in order to create more revenues from personal banking business.		<ul style="list-style-type: none"> ESG green energy and sustainable secured mortgage: Given the CAGR of the number of cases and floor area approved for the green building label and being between 5% and 8% as shown by data of the Architecture and Building Research Institute of the Ministry of the Interior (MOI), the Bank used 5% as the single variable for each year's growth in the future and projected the expected impact of ESG green energy and sustainable secured mortgage on financial performance. It was projected that the cumulative interest income from ESG green energy and sustainable secured mortgage would reach NT\$593 million in 2031. ESG funds: The CAGR over the last three years was between 15% and 20% based on the ESG fund data published by the competent authority. The Bank used an annual growth of 15% as the single variable for fee income growth and projected the expected impact of growth of ESG funds on financial performance. The cumulative fee income from ESG funds was projected to reach NT\$1.06 million in 2031. 	<p>Financial impact</p> <ul style="list-style-type: none"> ESG green energy and sustainable secured mortgage: Data from the MOI showed a growing number of cases approved for the green building label. The CAGR of the number of cases receiving the green building label over the last five years (2019-2024) was between 5% and 8%. (Note 1) ESG funds: ESG fund data published by the competent authority showed that the size of ESG funds in Taiwan reached hundreds of billion dollars as of the end of 2024. The CAGR over the last three years was between 15% and 20%. (Note 2) <p>Response measure management overhead</p> <ul style="list-style-type: none"> The management overhead on financing related cases was calculated as the equivalent of multiplying the median salary at the Bank in 2025 by the average work hours for each case. Actual training costs invested in investment/financing approval processes in 2025 Actual costs of hiring external consultants and procuring databases in 2025 <p>Note 1: The key assumptions in the financial impact assessment are as follows:</p> <ol style="list-style-type: none"> The number of cases approved for the green building label increased by between 5% and 8% every year. Growth of the Bank's balance of green mortgage was assumed to be 5%. Constant net interest spread: assuming the market pricing of green assets had normalized and no longer had significant discount or premium. <p>Note 2: The key assumptions in the financial impact assessment are as follows:</p> <ol style="list-style-type: none"> The expected growth of the Bank's fee income from ESG funds was projected at 15% based on the competent authority's data.

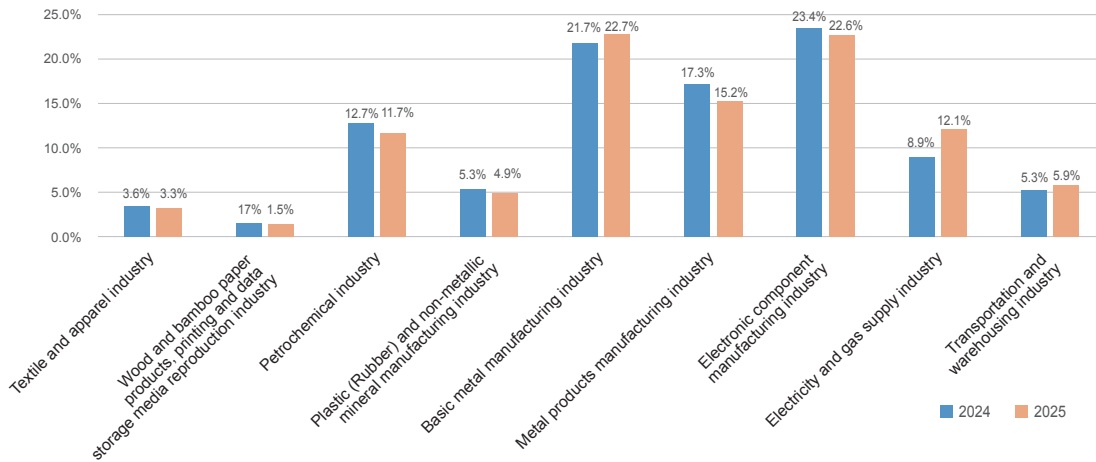


(5) Credit risk exposure analysis of high polluting/energy consuming industries (Note8)

As the world moves towards net zero, high carbon emission industries will be the first impacted by transition-related policies and regulations, as well as more severe challenges in fund utilization and market competition. By the end of 2025, the credit limit utilization rate for "high polluting/energy consuming industries" was 43.29%, a decrease of 0.72% from the previous year, and the investment limit utilization rate was 67.57%, a decrease of 0.3% from the previous year.



Investment and financing distribution of high polluting/energy consuming industries



(6) Quantitative analysis of financial impacts in climate change risk scenarios (Note9)

This year, the Bank analyzed the transition and physical risk scenarios respectively, and quantified the financial impacts of climate change on the Bank, so as to assess the Bank's potential climate change risks.

A. Analysis of transition risk scenarios

To monitor closely the impacts of physical risks on self-owned real estate, the Bank evaluated the probability of flooding and simulated flood depth based on the Taiwan Disaster Risk Map published by the NCDR

Note8. Corresponding to Table 2-2-3: 1 Banking climate related information - 3. Describe the impact of extreme weather events and transition activities on finance.

Note9. Corresponding to Table 2-2-3: 1 Banking climate related information - 5. If scenario analysis is used to assess resilience against climate change risks, the scenarios, parameters, assumptions, analysis factors, and major financial impacts should be described in detail.

climate change disaster risk mitigation platform in 2021. To refine the scale of risk identification, disaster types, and the amount of loss caused by disasters, the Bank introduced the United Nations Environment Program Finance Initiative (UNEP FI) approved climate risk analytics databases this year. The physical risk analysis this year includes financial impact assessment regarding real estate collaterals and self-owned real estate across Taiwan. The method and conclusion of the assessment are as follows.

Item	Description
Risk identification	▶ Self-owned real estate: Conduct a physical risk analysis on all self-owned real estate in Taiwan.
Risk analysis	▶ Extreme heat ▶ Coastal flooding ▶ Land subsidence ▶ River flooding ▶ Extreme winds ▶ Forest fire
Assumptions	▶ Input parameters: Address of real estate, economic service life of building, material of building, and year of construction.
Analysis method	▶ General Circulation Models: Choose IPCC AR5 CMIP 5 and IPCC AR6 CMIP 6 projection scenarios of global temperature increase. ▶ Regional Climate Models: Analyze regional climate models for specific physical risks and disasters.

◆ Quantitative analysis result of financial impacts of physical risk

The result of the physical climate risk analysis showed that given most self-owned real estate was located in urban areas better equipped with disaster prevention facilities, the expected losses showed no significant difference between the two climate scenarios. The frequency of risk incidents and expected losses are higher in the long term (2050) as time passes. For details and response measures, please refer to the TCFD Report that the Bank plans to release in 2026.

- Self-owned real estate: The Bank's self-owned real estate across Taiwan under the 2050 SSP 5-8.5 and SSP 1-2.6 scenarios may have a financial impact on the Bank's assets.

2050 Scenario	SSP 5-8.5	SSP 1-2.6
Financial impact (NT\$100 million)	0.32	0.28
	High	Moderate

B. Strategy and business model scenario analysis

By simulating climate changes scenarios in different time frames, the Bank was able to monitor the potential impacts of physical risks and transition risks on expected credit losses and capital adequacy ratios in the investment and financing positions. The process also validated the resilience and adaptability of business models, strategies and financial plans under different rising temperature paths. The assessment method and results are as follows:

Risk Category	Scope of Analysis	Assessment Period	Selected Scenario	Scenario Description
Physical Risks Storm, flood, drought, landslide, and heat wave	Lending positions and bill/bond and equity investments on and off balance sheet in the banking book (Note 1)	Short term	Intensity adjustment scenario	Assessed hazards triggered by typhoons and heavy rainfall. The scope covers storms, floods, and landslides. <ul style="list-style-type: none"> ● Intensity simulation: Adjusted the recorded rainfall in the Typhoon Morakot event to directly match the intensity under climate change based on the increased intensity of typhoon rainfall in the corresponding regions under climate change proposed by scientific papers.
		Medium- and long term	Orderly Net Zero scenario	Utilized scientific data on the environment and temperature change to provide input for the model: <ul style="list-style-type: none"> ● Input: Trend of changes in physical risk hazards in the future (during the 2030s and 2050s) ● Measurement of financial impact: Assessed change in the degree of impact of environmental factor changes on entities with different characteristics (e.g. investment/financing recipients, collaterals). ● Credit risk link: Linked environmental factors to individual financial indicators (e.g. a company's revenue to loan ratio, full mortgage coverage ratio, etc.) and quantified the impact of the Probability of Default (PD) and the Loss Given Default (LGD) on the Bank.
			Disorderly transition scenario	
Negative transition scenario				



Risk Category	Scope of Analysis	Assessment Period	Selected Scenario	Scenario Description
Transition risks Carbon fees		Short term	Extreme carbon fee policy scenario	The core factors in assessing the potential impact on assets within a one year time frame given extreme policy changes include the following: <ul style="list-style-type: none"> Policy implementation assumption: Assumed a single rate would be implemented on all domestic sectors and businesses within a year based on the level of carbon prices expected to be implemented in Taiwan.
			Orderly Net Zero scenario	Assessed the impact of climate transition policy on credit risk positions. The core assessment factors include the following: <ul style="list-style-type: none"> Carbon pricing: Simulated development paths for Taiwan and other countries after implementing carbon fees or taxes in the future. Industry emission trends: Summarized industry emission trends, and assessed the transition pressure under the net zero path in industries of different carbon intensities.
		Medium- and long term	Disorderly transition scenario	
			Negative transition scenario	

Note 1: Excluding financial derivatives, domestic government agencies and financial institutions, and credits and repo and reverse repo (RP/RS) for multilateral development banks.

◆ Result of quantitative financial impact analysis of strategies and business models

Ratio of expected credit risk loss to net value and baseline income before tax under various scenarios

Ratio of expected loss to baseline income before tax (Note 2)		Short term			Medium- and long-term					
		Physical Risks Intensity adjustment scenario	Transition risks Extreme carbon fee policy scenario	Combined loss scenario (Note3)	Orderly Net Zero scenario		Disorderly transition scenario		Negative transition scenario	
					2030	2050	2030	2050	2030	2050
Domestic loans	General enterprises	41.82%	32.86%	41.86%	35.20%	38.15%	48.66%	44.93%	46.43%	62.06%
	Personal	4.57%	3.87%	4.57%	5.32%	5.02%	6.61%	5.47%	6.22%	7.07%
Overseas loans		--	--	--	16.31%	21.03%	13.30%	26.68%	18.14%	46.12%
Investment positions on banking book		5.28%	5.22%	5.28%	5.39%	6.44%	7.21%	7.27%	6.30%	8.82%

Note 2: (1) Due to the uncertainty of the expected loss estimated under each scenario, which does not represent the actual impact in the future, attention should be paid to the limitations in the use and interpretation of the analysis results.

(2) Due to the different methodologies for long term and short term scenarios, it is not appropriate to directly compare the analysis results.

Note 3: Comprehensive Loss Scenario: The losses from the "Transition Risk Scenario" and the "Physical Risk Scenario - Intensity Adjusted Scenario" are aggregated (meaning that the turnover loss ratio is the sum of the values from both scenarios, while the remaining stressed values are the loss values from the Intensity Adjusted Scenario).

Ratio of expected loss to baseline net value (Note 2)		Short term			Medium- and long-term					
		Physical Risks Intensity adjustment scenario	Transition risks Extreme carbon fee policy scenario	Combined loss scenario (Note3)	Orderly Net Zero scenario		Disorderly transition scenario		Negative transition scenario	
					2030	2050	2030	2050	2030	2050
Domestic loans	General enterprises	4.34%	3.41%	4.34%	3.65%	3.96%	5.05%	4.66%	4.82%	6.44%
	Personal	0.47%	0.40%	0.47%	0.55%	0.52%	0.69%	0.57%	0.65%	0.73%
Overseas loans		--	--	--	1.69%	2.18%	1.38%	2.77%	1.88%	4.79%
Investment positions on banking book		0.55%	0.54%	0.55%	0.56%	0.67%	0.75%	0.75%	0.65%	0.92%

Note 2: (1) Due to the uncertainty of the expected loss estimated under each scenario, which does not represent the actual impact in the future, attention should be paid to the limitations in the use and interpretation of the analysis results.

(2) Due to the different methodologies for long term and short term scenarios, it is not appropriate to directly compare the analysis results.

Note 3: Comprehensive Loss Scenario: The losses from the "Transition Risk Scenario" and the "Physical Risk Scenario - Intensity Adjusted Scenario" are aggregated (meaning that the turnover loss ratio is the sum of the values from both scenarios, while the remaining stressed values are the loss values from the Intensity Adjusted Scenario).

3. 2025 Key Achievements in Promoting Sustainable Development (Note10):

- (1) Support for green and sustainable financial products and services: A total of NT\$24.322 billion in sustainability-linked loans were approved. Coverage of environmentally friendly cards reaches 21.84%.
- (2) Increase percentage of renewable energy use: Installed solar powered branches. Three solar power projects at Chu Pei Branch, Tou Fen Branch, and Lin Kou server rooms were implemented. In addition, 2,334,000 kWh of renewable energy electricity were purchased and transferred.

Note10. Please refer to the Bank's 2025 Sustainability Report and the official website for more details on these results.

- (3) An active approach to reducing carbon emissions in operations: The 2025 electricity conservation competition for branches ended with a saving of 150,000 kWh and NT\$600,000 as well as a reduction of carbon emissions by 73 tonnes CO₂e. The old air conditioning units at the Chien Cheng Branch, the Pa Te Branch, the Chung Min Branch, and the Chongnan Building were also replaced.
- (4) Implementation of energy conservation and carbon reduction and an enhanced customer experience: The "Integrated paperless platform for new accounts and e-signature system" was introduced into the new account application process for adults in Taiwan. The "Online Securities Account Opening" service has been added. In addition, through mobile insurance (1,460 cases) and online insurance (597 cases in total for travel insurance and annuity insurance), a total of approximately 49,203 sheets of A4 paper were saved, resulting in a reduction of approximately 344.4 kg of carbon emissions.
- (5) Antifraud campaigns and enhanced customer service and privacy protection: "Financial literacy promotion activities in schools and communities" took place with a total of 46 sessions - 18 sessions held on campus and 28 sessions held in the community, benefiting a total of 2,844 people (including 37 people with disabilities, 51 indigenous students, and 94 new immigrant students), so as to extend the reach of financial education into campus and community by raising awareness of financial fraud prevention to protect customers' assets.
- (6) Support for innovative financial services: Suitable banking products are provided for different groups, including small and micro startups, young and female entrepreneurs, pregnant women, seniors, small investors, new immigrants, and youth living abroad. To support young entrepreneurs and SMEs, the Bank promoted the "Preferential Loans for Youth Entrepreneurship", and approved 3,025 cases with a total loan amount of NT\$3.752 billion in 2025. In addition, the "Micro-Entrepreneurship Phoenix Loan" and "Unemployed Entrepreneurship Loan" are promoted for women, the unemployed and the middle-aged and elderly groups. In 2025, the Bank approved 131 cases for such loans with a total loan amount of NT\$87 million in 2025.
- (7) Promotion of transition finance actions: The Bank helped SMEs in innovation, transition and upgrade. A total of NT\$228.9 million was disbursed in loans in 2025.
- (8) Senior care: New Senior Learning Centers were created with the Yilan Stacis Tribal Sustainability Association. There are 27 locations at present. A total of 413,292 seniors benefited from the program in 2025. The Bank continued working with the University of Taipei in organizing "Special Exercise Courses for the Elderly". The Bank also hosted the "Puppet Show at the Senior Learning Centers: Financial Knowledge Promotions" to promote mental and physical health for seniors in the community and raise antifraud awareness.
- (9) Social Care: Continued to donate to provide breakfasts for students in four remote elementary schools, Saijia, Dona, Nanfeng, and Shuanglong. A total of 47,004 breakfasts were served to students in 2025. Donated to the Taiwan Foundation for Disaster Relief to help victims of the Typhoon Danas and southwest monsoons.
- (10) For 2 consecutive years, the Bank has collaborated with Taiwan Spinocerebellar Ataxia Association to carry out annual charity activities. Through Taiwan Pay consumption donations, participation in the Association's Penguin Day activities, online challenges on social media, and street interactions, we have expanded social care and support for families with rare diseases. In 2025, the Bank raised NT\$300,000 through the collaborated charity activities.
- (11) Arts and cultural education: The "Image of Dadaocheng" Art and Cultural Space regularly curates diverse exhibitions and is committed to creating a premium-quality art and cultural exchange platform. In 2025, the Bank continued to invite artists to participate and held a total of 4 events
- (12) Sports Competition: Supported sports in Taiwan by sponsoring the Taiwan Indigenous Baseball Development Association in organization of the "32nd TIBDA Care Cup Baseball Invitational Tournament" and other sports events. Also supported grassroots sports by sponsoring training and competition expenses for the archery team of New Taipei Municipal Ming Der High School and the weightlifting team of Pingtung County Laiyi Senior High School in 2025.
- (13) Supporting the government's "Blueprint for Developing Taiwan into a Bilingual Nation by 2030" by creating friendly bilingual financial services, with 125 branches of the entire bank converted to bilingual branches as of 2025.
- (14) Creating a friendly workplace: Passed ISO 45001 recertification in 2025.
- (15) Enhanced board competencies: Conducted the 2024 performance evaluation of individual directors, the board of directors, and the functional committees in 2025.
- (16) Enforcing the ethical corporate management policy and preventing unethical conduct: Completed an inventory of unethical conduct risk for 2025, and provided the results to the departments to ensure an effective three-lines

of defense system for internal control. In 2025, an audit was conducted to verify compliance with the Bank's program for preventing unethical conduct, and no unethical conduct by any employee was found.

4. 2025 Sustainability Performance (Note11)

- (1) 2025 Enterprise Asia - "Asia Responsible Enterprise Awards - Social Empowerment Award" (Note12)
- (2) Excellent Enterprise in National Chengchi University's "2nd TCFD Report Evaluation" in 2025
- (3) National Enterprise Competitiveness Development Association 22nd "National Brand Yushan Awards" - 2 National First Prizes, 1 Outstanding Enterprise Leader Award, 9 Best Popular Brand Awards, and 9 Best Product Awards, making a total of 21 major awards
- (4) Financial Supervisory Commission 2025 "Financial Education Contribution Awards - Best Inclusion Award - Silver Award"
- (5) Taiwan Institute for Sustainable Energy 5th "2025 TSAA Taiwan Sustainability Action Awards - 2 SDG13 Silver Awards, 1 SDG03 Silver Award, and 2 SDG03 Bronze Awards"
- (6) Taiwan Institute for Sustainable Energy 18th "2025 TCSA Taiwan Corporate Sustainability Awards (Single Sustainability Category) - Climate Leader Award"
- (7) Taiwan Institute for Sustainable Energy 4th "2025 APSAA Awards - SDG 13- Bronze Award"
- (8) Wealth Magazine "Wealth Management Excellence Awards - Innovative Trust Services Award"
- (9) TSMEG "SMEs Credit Guarantee Financing Business Outstanding Financial Institutions and Credit Managers - Credit Guarantee Gold Award, Batch Credit Guarantee Gold Award, Post-pandemic Stimulus Award, 0403 Reconstruction Support Award, Excellent Award for Collections for Guarantee Cases, and Collaboration with Corporates Award"
- (10) Excellence Magazine "2025 Securities Excellence Awards - Non-FHC Affiliated Banks Category - Best Corporate Banking Award"
- (11) Commercial Times 5th 《Trust Award》 "Best Trust Marketing Award - Excellence" and the "Best Sustainable Trust Innovation Award - Excellence"; "Taiwan Fintech Awards: Digital Innovation Award - Gold Award, Digital Information Security Award - Anti-Fraud Category - Gold Award, Digital Services Award - Excellence, and Digital Inclusion Award - Excellence"
- (12) 2025 Global Finance Digital Bank Awards - "1 Global Level Award, 4 Asia Pacific Level Awards, and 6 Taiwan Level Awards", making a total of 11 major awards
- (13) TCCDA 9th "CSEA Customer Service Excellence Awards - Best Customer Service Enterprise, Best Service Innovation Enterprise, and Best Integrated Marketing Enterprise"
- (14) Taiwan Clearing House 2025 "TCH Promotion Awards for Financial Institutions and E-payment Institutions - 4 awards: 1 Best Growth Award and 3 Innovation and Excellence Awards"
- (15) TAICCA 1st "ESG for Culture Impact Awards - Resources Assistance Awards"
- (16) Asian Banking & Finance Retail Banking Awards - "2025 Taiwan's Digital Transition of the Year Award, Taiwan's Inclusive Finance Initiative of the Year Award"
- (17) Winner of MOI Class 1+ low carbon building certificate for "Pu Li Branch Building Construction Project"; Taiwan Building Research and Development Center rated the head office building as "Diamond Grade Green Building and Building Energy Efficiency Grade 1+"
- (18) 2025 IDC Future Enterprise Awards: "Asia Pacific Best Security Trust Award" and "Taiwan Best Security Trust Award"
- (19) Passed BSI certification in 2025 and received "ISO10002:2018 Complaint Handling Management System certification"

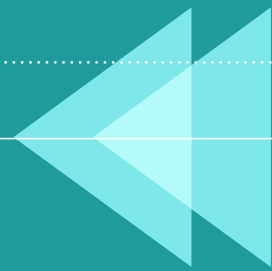
Note11. Please refer to the Bank's 2025 Sustainability Report and the official website for more details on these awards.

Note12. Winner for 6 consecutive years.





VIII Directory of Head Office
and Branch Units





VIII

TBB'S OFFICES	ADDRESS	TEL NO.	SWIFT CODE
Head Office	No. 30, Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
Banking Department	No. 30, Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	MBBTTWTP010
Trust Department	15F, No. 30, Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
Securities Department (Banking Broker)	4F, No. 30, Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
International Banking Department	3F, No. 30, Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	MBBTTWTP
Chung Ho Branch	No. 634-10, Jingping Rd., Zhonghe Dist, New Taipei City, Taiwan, R.O.C.	(02)22427171	MBBTTWTP002
Po Ai Branch	No. 419, Mingcheng 2nd Rd., Zuoying Dist., Kaohsiung City, Taiwan, R.O.C.	(07)5567171	MBBTTWTP003
North Taoyuan Branch	No. 985, Chunri Rd., Taoyuan Dist., Taoyuan City, Taiwan, R.O.C.	(03)3567171	MBBTTWTP004
Nan Ken Branch	No. 381, Zhongzheng Rd., Luzhu Dist., Taoyuan City, Taiwan, R.O.C.	(03)3227171	MBBTTWTP005
Si Tuen Branch	No. 839, Sec. 4, Taiwan Blvd., Xitun Dist., Taichung City, Taiwan, R.O.C.	(04)23587171	MBBTTWTP006
Chung Min Branch	No. 301, Zhongming S. Rd., West Dist., Taichung City, Taiwan, R.O.C.	(04)23057171	MBBTTWTP007
Kinmen Branch	No. 116, Minquan Rd., Jincheng Township, Kinmen County, Taiwan, R.O.C.	(082)316871	MBBTTWTP009
Ta Ya Branch	No. 161, Daya Rd., Daya Dist., Taichung City, Taiwan, R.O.C	(04)25687171	MBBTTWTP011
Jen Ta Branch	No. 183, Fengnan Rd., Nanzi Dist., Kaohsiung City, Taiwan, R.O.C.	(07)3537171	MBBTTWTP012
Jen Ai Branch	No. 357, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City, Taiwan, R.O.C.	(02)27217171	MBBTTWTP020
Sung Shan Branch	No. 147, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City, Taiwan, R.O.C.	(02)27167171	MBBTTWTP021
Chien Cheng Branch (Banking Broker)	No. 76, Nanjing W. Rd., Datong Dist., Taipei City, Taiwan, R.O.C.	(02)25507171	MBBTTWTP022
Shih Lin Branch	No. 601, Zhongzheng Rd., Shilin Dist., Taipei City, Taiwan, R.O.C	(02)28117171	MBBTTWTP023
Yung Ho Branch	No. 168, Zhulin Rd., Yonghe Dist., New Taipei City, Taiwan, R.O.C.	(02)29277171	MBBTTWTP024
Hsin Tien Branch	No. 192, Sec. 2, Zhongxing Rd., Xindian Dist., New Taipei City, Taiwan, R.O.C.	(02)29117171	MBBTTWTP025
Hsin Chuang Branch	No. 16, Sec. 1, Zhonghua Rd., Xinzhuang Dist., New Taipei City, Taiwan, R.O.C.	(02)29907171	MBBTTWTP026
Hwa Cheng Branch	No. 25, Touqian Rd., Xinzhuang Dist., New Taipei City, Taiwan, R.O.C.	(02)29977171	MBBTTWTP027
Sung Kiang Branch	No. 158, Songjiang Rd., Zhongshan Dist., Taipei City, Taiwan, R.O.C.	(02)25377171	MBBTTWTP040
Taipei Branch	No. 72, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City, Taiwan, R.O.C.	(02)23717171	MBBTTWTP050
Wan Hua Branch	No. 103, Kangding Rd., Wanhua Dist., Taipei City, Taiwan, R.O.C.	(02)23757171	MBBTTWTP060
South Taipei Branch	No. 93, Sec. 2, Roosevelt Rd., Da'an Dist., Taipei City, Taiwan, R.O.C.	(02)23697171	MBBTTWTP061
Fu Hsin Branch	No. 390, Sec. 1, Fuxing S. Rd., Da'an Dist., Taipei City, Taiwan, R.O.C.	(02)27057171	MBBTTWTP070
Chung Shan Branch	No. 17, Changchun Rd., Zhongshan Dist., Taipei City, Taiwan, R.O.C.	(02)25517171	MBBTTWTP080
Chien Kuo Branch	No. 4, Sec. 3, Minquan E. Rd., Zhongshan Dist., Taipei City, Taiwan, R.O.C.	(02)25097171	MBBTTWTP081
Nai Hu Branch	No. 15, Alley 360, Sec. 1, Naihu Rd., Naihu Dist., Taipei City, Taiwan, R.O.C.	(02)27997171	MBBTTWTP082
Nan King East Road Branch	No. 311, Sec. 3, Nanjing E. Rd., Songshan Dist., Taipei City, Taiwan, R.O.C.	(02)27127171	MBBTTWTP090
Chung Hsiao Branch	No. 267, Sec. 3, Chung Hsiao E. Rd., Taipei City, Taiwan, R.O.C.	(02)27727171	MBBTTWTP100
World Trade Center Branch	No. 547, Guangfu S. Rd., Xinyi Dist., Taipei City, Taiwan, R.O.C.	(02)23457171	MBBTTWTP102
Yung Trin Branch	No. 552, Sec. 5, Chung Hsiao E. Rd., Taipei City, Taiwan, R.O.C.	(02)23467171	MBBTTWTP103
Nan Kang Branch	No. 19-2, Sanchong Rd., Nangang Dist., Taipei City, Taiwan, R.O.C.	(02)26553771	MBBTTWTP105
Sung Nan Branch	No. 161, Sec. 1, Keelung Rd., Xinyi Dist., Taipei City, Taiwan, R.O.C.	(02)27647171	MBBTTWTP110

TBB'S OFFICES	ADDRESS	TEL NO.	SWIFT CODE
Dong Hu Branch	No. 152, Sec. 6, Minquan E. Rd., Naihui Dist., Taipei City, Taiwan, R.O.C.	(02)87929771	MBBTTWTP111
Ta An Branch	No. 92, Sec. 2, Dunhua S. Rd. Da'an Dist., Taipei City, Taiwan, R.O.C.	(02)27007171	MBBTTWTP120
Shuang Ho Branch	No. 356, Zhonghe Rd., Zhonghe Dist., New Taipei City, Taiwan, R.O.C.	(02)22327171	MBBTTWTP121
Jim Ho Branch	No. 11, Qiaohe Rd., Zhonghe Dist., New Taipei City, Taiwan, R.O.C.	(02)22287171	MBBTTWTP122
Wu Ku Branch	No. 95, Wugong Rd., Wu Ku Industrial Zone, Xinzhuang Dist., New Taipei City, Taiwan, R.O.C.	(02)22987171	MBBTTWTP130
Lin Kou Branch	No. 188, Zhongshan Rd., Linkou Dist., New Taipei City, R.O.C.	(02)26037171	MBBTTWTP131
East Lin Kou Branch	No. 38-11, Wenhua 2nd Rd., Guishan Dist., Taoyuan City, Taiwan, R.O.C.	(03)3287171	MBBTTWTP132
Pan Chiao Branch	No. 2-1, Mingde St., Banqiao Dist., New Taipei City, Taiwan, R.O.C.	(02)29687171	MBBTTWTP140
Shu Lin Branch	No. 217, Sec. 1, Zhongshan Rd., Shulin Dist., New Taipei City, Taiwan, R.O.C.	(02)26757171	MBBTTWTP141
Tu Cheng Branch	No. 126, Sec. 2, Zhongyang Rd., Tucheng Dist., New Taipei City, Taiwan, R.O.C.	(02)22737171	MBBTTWTP142
Hwei Long Branch	No. 933, Zhongzheng Rd., Xinzhuang Dist., New Taipei City, Taiwan, R.O.C. (No. 1, Sec. 1, Wanshou Rd., Guishan Dist., Taoyuan City, Taiwan, R.O.C.)	(02)82097171	MBBTTWTP143
Xi Zhi Branch	No. 75, Sec. 1, Xintai 5th Rd., Xizhi Dist., New Taipei City, Taiwan, R.O.C.	(02)26987171	MBBTTWTP144
San Xia Branch	No. 31, Daxue Rd., Sanxia Dist., New Taipei City, R.O.C.	(02)26739871	MBBTTWTP148
Kee Lung Branch	No. 9, Ai 3rd Rd., Ren'ai Dist., Keelung City, Taiwan, R.O.C.	(02)24237171	MBBTTWTP150
Pu Chya Branch (Banking Broker)	No. 51, Sec. 1, Wenhua Rd., Banqiao Dist., New Taipei City, Taiwan, R.O.C.	(02)29547171	MBBTTWTP151
North San Chung Branch	No. 137, Sec. 4, Sanhe Rd., Sanchong Dist., New Taipei City, Taiwan, R.O.C.	(02)22867171	MBBTTWTP152
South San Chung Branch	No. 232, Sec. 1, Ziqiang Rd., Sanchong Dist., New Taipei City, Taiwan, R.O.C.	(02)29827171	MBBTTWTP153
Lu Chow Branch	No. 42, Yongle St., Luzhou Dist., New Taipei City, Taiwan, R.O.C.	(02)28477171	MBBTTWTP154
I Lan Branch	No. 305, Sec. 2, Zhongshan Rd., Yilan City, Yilan County, Taiwan, R.O.C.	(03)9367171	MBBTTWTP160
Lo Tung Branch	No. 15, Zhongzheng N. Rd., Luodong Township, Yilan County, Taiwan, R.O.C.	(03)9567171	MBBTTWTP170
Su Aw Branch	No. 96-1, Sec. 1, Zhongshan Rd., Su'ao Township, Yilan County, Taiwan, R.O.C.	(03)9965051	MBBTTWTP171
Yang Mei Branch	No. 10, Guangfu N. Rd., Yangmei Dist., Taoyuan City, Taiwan, R.O.C.	(03)4786111	MBBTTWTP290
Hu Kou Branch	No. 76, Sec. 1, Zhongcheng Rd., Hukou Township, Hsinchu County, Taiwan, R.O.C.	(03)5997171	MBBTTWTP291
Taoyuan Branch (Banking Broker)	No. 99, Zhonghua Rd., Taoyuan Dist., Taoyuan City, Taiwan, R.O.C.	(03)3317171	MBBTTWTP300
Ta Yuan Branch	No. 80, Zhongshan S. Rd., Dayuan Dist., Taoyuan City, Taiwan, R.O.C.	(03)3857171	MBBTTWTP301
Ta Shi Branch	No. 80, Fuxing Rd., Daxi Dist., Taoyuan City, Taiwan, R.O.C.	(03)3887171	MBBTTWTP302
Chung Li Branch	No. 157, Zhongshan Rd., Zhongli Dist., Taoyuan City, Taiwan, R.O.C.	(03)4277171	MBBTTWTP310
Nei Li Branch	No. 153, Zhongxiao Rd., Zhongli Dist., Taoyuan City, Taiwan, R.O.C.	(03)4557171	MBBTTWTP311
Hsin Ming Branch	No. 282, Minzu Rd., Zhongli Dist., Taoyuan City, Taiwan, R.O.C.	(03)4027171	MBBTTWTP312
East Taoyuan Branch	No. 1223, Sec. 2, Wanshou Rd., Guishan Dist., Taoyuan City, Taiwan, R.O.C.	(03)3297171	MBBTTWTP313
Hsin Wu Branch	No. 257, Zhongshan Rd., Xinwu Dist., Taoyuan City, Taiwan, R.O.C.	(03)4777171	MBBTTWTP315
Hsin Chu Branch	No. 100, Dongmen St., East Dist., Hsinchu City, Taiwan, R.O.C.	(03)5277171	MBBTTWTP320
Chu Pei Branch (Banking Broker)	No. 128, Xianzheng 9th Rd., Zhubei City, Hsinchu County, Taiwan, R.O.C.	(03)5517171	MBBTTWTP321
Hsinchu Science Based Industrial Park Branch	No. 198, Guanxin Rd., East Dist., Hsinchu City, Taiwan, R.O.C.	(03)5637171	MBBTTWTP322

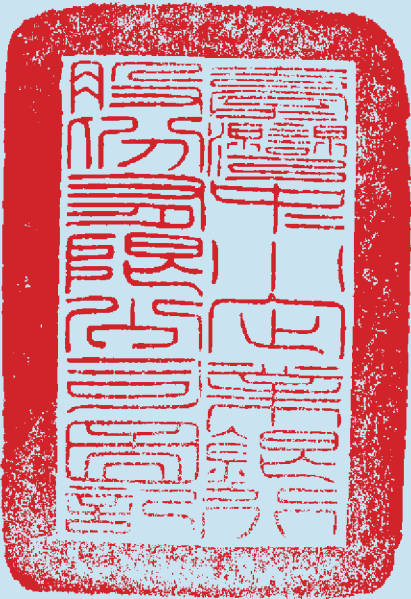


VIII

TBB'S OFFICES	ADDRESS	TEL NO.	SWIFT CODE
Pa Te Branch	No. 789, Sec. 1, Jieshou Rd., Bade Dist., Taoyuan City, Taiwan, R.O.C.	(03)3767171	MBBTTWTP330
Luong Tan Branch	No. 64, Longyuan Rd., Longtan Dist., Taoyuan City, Taiwan, R.O.C.	(03)4807171	MBBTTWTP332
Chu Tung Branch	No. 88, Sec. 2, Beixing Rd., Zhudong Township, Hsinchu County, Taiwan, R.O.C.	(03)5947171	MBBTTWTP340
Chu Nan Branch	No. 29, Bo'ai St., Zhunan Township, Miaoli County Taiwan, R.O.C.	(037)467171	MBBTTWTP350
Tou Fen Branch	No. 90, Xinyi Rd., Toufen City, Miaoli County, Taiwan, R.O.C.	(037)687171	MBBTTWTP351
Maio Li Branch	No. 606, Zhongzheng Rd., Miaoli City, Taiwan, R.O.C.	(037)327171	MBBTTWTP360
Feng Yuan Branch (Banking Broker)	No. 1, Yuanfeng Rd., Fengyuan Dist., Taichung City, Taiwan, R.O.C.	(04)25267171	MBBTTWTP460
Tai Ping Branch (Banking Broker)	No. 27, Zhongxing E. Rd., Taiping Dist., Taichung City, Taiwan, R.O.C.	(04)22707171	MBBTTWTP470
Ta Chia Branch	No. 14, Zhenzheng Rd., Dajia Dist., Taichung City, Taiwan, R.O.C.	(04)26867171	MBBTTWTP480
Sha Lu Branch	No. 1023, Sec. 7, Taiwan Blvd., Shalu Dist., Taichung City, Taiwan, R.O.C.	(04)26657171	MBBTTWTP482
Wu Jih Branch	No. 616, Zhonghua Rd., Wuri Dist., Taichung City, Taiwan, R.O.C.	(04)23387171	MBBTTWTP483
Taichung Branch (Banking Broker)	No. 400, Sec. 1, Taiwan Blvd., Central Dist., Taichung City, Taiwan, R.O.C.	(04)22297171	MBBTTWTP490
Min Chen Branch	No. 84, Minquan Rd., Central Dist., Taichung City, Taiwan, R.O.C.	(04)22267171	MBBTTWTP491
Hsing Chung Branch	No. 136, Taizhong Rd., South Dist., Taichung City, Taiwan, R.O.C.	(04)22877171	MBBTTWTP500
Pei Tuen Branch	No. 53, Jinhua N. Rd., Beitun Dist., Taichung City, Taiwan, R.O.C.	(04)22307171	MBBTTWTP501
Nan Tou Branch	No. 139, Fuxing Rd., Nantou City, Nantou County, Taiwan, R.O.C.	(049)2237171	MBBTTWTP510
Tsao Tuen Branch	No. 604, Zhongzheng Rd., Caotun Township, Nantou County, Taiwan, R.O.C.	(049)2357171	MBBTTWTP511
Pu Li Branch	No. 434, Zhongzheng Rd., Puli Township, Nantou County, Taiwan, R.O.C.	(049)2997171	MBBTTWTP520
Tan Tze Branch	No. 135, Sec. 2, Zhongshan Rd., Tanzi Dist., Taichung City, Taiwan, R.O.C.	(04)25317171	MBBTTWTP521
Chu Shan Branch	No. 919, Sec. 3, Jishan Rd., Zhushan Township, Nantou County, Taiwan, R.O.C.	(049)2637171	MBBTTWTP530
Chang Hwa Branch	No. 61, Guangfu Rd., Changhua City, Changhua County, Taiwan, R.O.C.	(04)7257171	MBBTTWTP540
Ho Mei Branch	No. 8, He'an St., Hemei Township, Changhua County, Taiwan, R.O.C.	(04)7558131	MBBTTWTP541
Yuan Lin Branch	No. 16, Minquan St., Yuanlin City, Changhua County, Taiwan, R.O.C.	(04)8377171	MBBTTWTP550
Pei Tou Branch	No. 62, Gongqian St., Beidou Township, Changhua County, Taiwan, R.O.C.	(04)8877171	MBBTTWTP560
Erh Lin Branch	No. 2, Zhongzheng Rd., Erlin Township, Changhua County, Taiwan, R.O.C.	(04)8957171	MBBTTWTP561
Tou Liu Branch	No. 109, Datong Rd., Douliu City, Yunlin County, Taiwan, R.O.C.	(05)5347171	MBBTTWTP660
Pei Kang Branch	No. 65, Wenhua Rd., Beigang Township, Yunlin County, Taiwan, R.O.C.	(05)7827171	MBBTTWTP670
Hu Wei Branch	No. 45, Heping Rd., Huwei Township, Yunlin County, Taiwan, R.O.C.	(05)6337171	MBBTTWTP671
Chia Yi Branch (Banking Broker)	No. 132, Guanghua Rd., Chiayi City, Taiwan, R.O.C.	(05)2287171	MBBTTWTP680
Ming Hsiung Branch (Banking Broker)	No. 83, Sec. 3, Jianguo Rd., Minxiong Township, Chiayi County, Taiwan, R.O.C.	(05)2207171	MBBTTWTP681
Chia Hsin Branch	No. 766, Hsinming Rd., West Dist., Chiayi City, Taiwan, R.O.C.	(05)2867171	MBBTTWTP686
Hsin Ying Branch	No. 216, Zhongshan Rd., Xinying Dist., Tainan City, Taiwan, R.O.C.	(06)6357171	MBBTTWTP690
Kai Yuan Branch	No. 12, Zhonghua Rd., Yongkang Dist., Tainan City, Taiwan, R.O.C.	(06)3117171	MBBTTWTP691
Yun Kang Branch	No. 79, Zhongzheng S. Rd., Yongkang Dist., Tainan City, Taiwan, R.O.C.	(06)2517171	MBBTTWTP700
Shiue Chia Branch	No. 87, Zhongshan Rd., Xuejia Dist., Tainan City, Taiwan, R.O.C.	(06)7837171	MBBTTWTP701
Shan Hwa Branch	No. 352, Zhongshan Rd., Shanhua Dist., Tainan City, Taiwan, R.O.C.	(06)5816111	MBBTTWTP702
Yung Ta Branch	No. 1532, Sec. 2, Yongda Rd., Yongkang Dist., Tainan City, Taiwan, R.O.C.	(06)2337171	MBBTTWTP703

TBB'S OFFICES	ADDRESS	TEL NO.	SWIFT CODE
Tainan Branch (Banking Broker)	No. 185, Zhongzheng Rd., West Central Dist., Tainan City, Taiwan, R.O.C.	(06)2247171	MBBTTWTP710
Jen Te Branch	No. 339, Zhongshan Rd., Rende Dist., Tainan City, Taiwan, R.O.C.	(06)2797171	MBBTTWTP711
Cheng Kung Branch	No. 25, Gongyuan Rd., West Central Dist., Tainan City, Taiwan, R.O.C.	(06)2217171	MBBTTWTP720
East Tainan Branch	No. 75, Sec. 2, Zhonghua E. Rd., East Dist., Tainan City, R.O.C.	(06)2687171	MBBTTWTP721
An Ping Branch	No. 67, Sec. 1, Zhonghua W. Rd., South Dist., Tainan City, R.O.C.	(06)2657171	MBBTTWTP730
Hua Lien Branch	No. 247, Zhongshan Rd., Hualien City, Hualien County, Taiwan, R.O.C.	(03)8357171	MBBTTWTP760
Tai Tung Branch	No. 335, Sec. 1, Zhonghua Rd., Taitung City, Taitung County, Taiwan, R.O.C.	(089)327171	MBBTTWTP770
East Kaohsiung Branch	No. 249, Zhongzheng 1st Rd., Lingya Dist., Kaohsiung City, Taiwan, R.O.C.	(07)7167171	MBBTTWTP820
Kang Shan Branch (Banking Broker)	No. 412, Gangshan Rd., Gangshan Dist., Kaohsiung City, Taiwan, R.O.C.	(07)6227171	MBBTTWTP830
North Feng Shan Branch	No. 28, Sec. 3, Jianguo Rd., Fengshan Dist., Kaohsiung City, Taiwan, R.O.C.	(07)7767171	MBBTTWTP840
Ling Ya Branch	No. 31, Qingnian 1st Rd., Lingya Dist., Kaohsiung City, Taiwan, R.O.C.	(07)5377171	MBBTTWTP841
Kaohsiung Branch	No. 79, Wufu 3rd Rd., Qianjin Dist., Kaohsiung City, Taiwan, R.O.C.	(07)2717171	MBBTTWTP850
North Kaohsiung Branch (Banking Broker)	No. 90, Fuxing 1st Rd., Xinxing Dist., Kaohsiung City, Taiwan, R.O.C.	(07)2387171	MBBTTWTP851
Ta Chang Branch	No. 116, Dachang 2nd Rd., Sanmin Dist., Kaohsiung City, Taiwan, R.O.C.	(07)3827171	MBBTTWTP852
Chien Chen Branch	No. 378-3, Minquan 2nd Rd., Qianzhen Dist., Kaohsiung City, Taiwan, R.O.C.	(07)5355171	MBBTTWTP853
Jeou Ru Branch (Banking Broker)	No. 255, Jiuru 2nd Rd., Sanmin Dist., Kaohsiung City, Taiwan, R.O.C.	(07)3137171	MBBTTWTP860
San Ming Branch (Banking Broker)	No. 153, Zhongshan 1st Rd., Xinxing Dist., Kaohsiung City, Taiwan, R.O.C.	(07)2867171	MBBTTWTP870
Feng Shan Branch	No. 157, Zhongshan Rd., Fengshan Dist., Kaohsiung City, Taiwan, R.O.C.	(07)7107171	MBBTTWTP880
Ta Fa Branch	No. 5-3, Guanghua Rd., Daliao Dist., Kaohsiung City, Taiwan, R.O.C.	(07)7887171	MBBTTWTP881
Ping Tung Branch (Banking Broker)	No. 7, Hankou St., Pingtung City, Pingtung County, Taiwan, R.O.C.	(08)7327171	MBBTTWTP890
Xiao Gang Branch	No. 718, Hongping Rd., Xiaogang Dist., Kaohsiung City, Taiwan, R.O.C.	(07)8016171	MBBTTWTP891
Chiao Chou Branch	No. 100, Xinsheng Rd., Chaozhou Township, Pingtung County, Taiwan, R.O.C.	(08)7807171	MBBTTWTP892
Offshore Banking Unit	3F, No. 30, Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	MBBTTWTP893
Los Angeles Branch	633, West 5th St. Suite 2280, Los Angeles, CA 90071, U.S.A.	1-213-8921260	MBBTUS6L
Hong Kong Branch	Suite 2705-9, 27F, Tower 6, The Gateway, No. 9 Canton Road, Tsimshasui, Kowloon, Hong Kong	852-29710111	MBBTHKHH
Sydney Branch	Suite 601, Level 6, 60 Carrington Street, Sydney NSW 2000, Australia	61-2-92623356	MBBTAU2S
Shanghai Branch	Room 3806, 38F, Longemont Yes Tower, 399 Kaixuan Road, Changning District, Shanghai 200051, China	86-21-62627171	MBBTCNSH
Brisbane Branch	Suite 903, Level 9, 239 George Street, Brisbane, QLD 4000, Australia	61-7-33173000	MBBTAU2SBRI
Wuhan Branch	17F, Building 2, 106 Zhongbei Road, Wuchang District, Wuhan, Hubei Province 430077, China	86-27-59817171	MBBTCNSHWUH
New York Branch	32 Old Slip, 5F, New York, NY 10005, U.S.A.	1-646-213-3258	MBBTUS33
Tokyo Branch	707, 7F, Tekko Building, 1-8-2 Marunouchi, Chiyoda-Ku, Tokyo 100-0005, Japan	81-3-5220-3918	MBBTJPJT
Yangon Representative Office	422 Strand Road (Corner of Botahtaung Pagoda Road), #04-08, Botahtaung Township, Yangon, Republic of the Union of Myanmar	95-1-8202101	

Taiwan Business Bank, Ltd.



Chairman





www.tbb.com.tw



臺灣企銀
Taiwan Business Bank