Taishin Bank

2025 Annual Report

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Company website: https://www.taishinbank.com.tw

Market Observation Post System website: https://mops.twse.com.tw

Taishin Bank

Taishin Bank

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Stock Transfer Agency

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Address: B1, No. 96, Sec. 1, Jianguo N. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)
Tel: 886-2-2504-8125
Website: https://www.tssco.com.tw/stocktransfer

Credit Rating Agencies

Fitch Ratings

Address: Suite A2, 23F., No. 68, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.)
Tel: 886-2-8175-7600
Website: https://www.fitchratings.com

S&P Global Ratings

Address: 2F., No. 167, Dunhua N. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)
Tel: 886-2-2175-6800
Website: https://www.spglobal.com/ratings/en/

Taiwan Ratings

Address: 2F., No. 167, Dunhua N. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)
Tel: 886-2-2175-6800
Website: https://www.taiwanratings.com

Certified Public Accountants

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Name of accounting firm: Ernst & Young, Taiwan
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Names of Exchanges Where Overseas Securities Are Listed and Methods of Inquiry: None.

Company website: http://www.taishinbank.com.tw

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I Letter to Shareholders

A. Macroeconomic and Financial Analysis

In 2025, the global economy delivered lackluster performance, weighed down by worldwide trade policy uncertainties and subdued consumer demand across major economies. Nevertheless, the explosive expansion of the AI industry ignited a new wave of global investment and production, enabling major economies, including the United States, Japan, and China, to outperform market expectations. Regarding policies by central banks, only the Bank of Japan signaled a shift toward gradual rate hikes in response to expected rising inflation in the long term, while other major central banks adopted relatively neutral or relaxed policy stances.

Looking ahead to 2026, the global growth pattern is expected to remain broadly similar to that of 2025. AI-related industries, along with upgrades in production equipment driven by embodied AI applications such as robotics, will continue to serve as key engines of growth around the globe. However, downside risks warrant close monitoring, including geopolitical tensions in the Middle East that may disrupt energy supplies, rising trade protectionism, and uncertainties surrounding the return on substantial AI capital expenditures.

Taiwan's economy expanded robustly in 2025, supported by sustained strength in AI demand and outstanding performance in the Information and Communication Technology (ICT) and electronics sectors, driving total exports to a historic high. According to the Directorate General of Budget, Accounting and Statistics (DGBAS), Taiwan's GDP grew by 8.68% in 2025, marking a 15-year high. Nonetheless, the economic structure exhibited a pronounced "K-shaped" divergence. Most traditional manufacturing sectors experienced declining exports in 2025 amid weak global consumer demand and tariff-related uncertainties.

In the banking sector, total pre-tax profits of domestic banks reached NT$627.9 billion in 2025, representing an 11.0% year-on-year (YOY) increase. This growth was primarily attributable to robust loan demand, solid investment gains, and strong fee income from wealth management services, supported by the AI-driven expansion of economic activity and vibrant financial markets.

Looking ahead to 2026, although ICT and electronics exports will face challenges from base effect in the year prior, growth momentum is expected to remain solid as global cloud service providers (CSPs) continue to expand capital expenditures on data centers and high-performance computing (HPC) infrastructure. The DGBAS projects Taiwan's GDP growth at 7.71% for 2026. Nevertheless, vigilance is warranted regarding potential disruptions to global energy supplies that could reignite inflationary pressures. A resurgence in inflation, if it dampens consumer purchasing power, may adversely affect downstream consumer-oriented industries, including consumer electronics, apparel, and footwear.

Boosted by sustained AI-driven demand and the positive effects of the Taiwan–U.S. trade agreement in facilitating Taiwanese firms' investment in the United States, Taiwan's banking sector is expected to enter a new phase of growth in 2026. Despite uncertainties stemming from geopolitical tensions in the Middle East and evolving tariff policies, the overall outlook for the domestic banking industry remains optimistic.

B. Overall Business Performance of the Bank

Taishin Bank's total pre-tax net profit in 2025 was NT$26 billion, an 18% YOY growth. Net profit after tax in 2025 reached NT$21.4 billion, a 16% YOY growth. This represented an EPS of NT$1.74, an ROE per ordinary share of 10.22%, and a net worth per ordinary share of NT$17.43. Total deposit totaled NT$2,491.8 billion and total lending balance was NT$1,817.1 billion, with 5.93% and 8.50% YOY growth, respectively, representing a loan-to-deposit ratio of 72.92%. In 2025, credit asset quality remains at a satisfactory level; the non-performing loan (NPL) ratio was 0.14% and NPL coverage ratio was 892.70%. In 2025, the capital adequacy ratio totaled 15.38%, Tier 1 capital ratio reached 13.64%, and Core Tier 1 capital ratio was 12.05%, demonstrating a sound capital structure.

In September 2025, Fitch Ratings assigned international long/short-term credit ratings of BBB+ and F2, and domestic long/short-term credit ratings of AA-(twn) and F1+(twn), with a stable outlook. In December 2025, S&P Global Ratings assigned international long/short-term credit ratings of BBB+ and A-2. In December 2025, Taiwan Ratings assigned domestic long/short-term credit ratings of twAA- and twA-1+. Both S&P Global Ratings and Taiwan Ratings assigned a "Developing" outlook to Taishin Bank.

Regarding its overseas business expansion, Taishin Bank continues to forge an active presence in the Asia–Pacific markets, with strategically positioned branches in Hong Kong and Singapore. Our Tokyo branch, including the Fukuoka branch office, serves as a vital link to Japan's semiconductor industry clusters, while our branches in Brisbane, Australia and Labuan, Malaysia (including the Kuala Lumpur Marketing Office) focus on international syndication and localized corporate banking. To complete our Asia-Pacific service network, Taishin Bank has established representative offices in Vietnam (Ho Chi Minh City), Myanmar (Yangon), China (Shanghai), and Thailand (Bangkok). Looking forward, Taishin Bank will remain committed to expanding its footprint from Asia to the world. By aligning with global supply chain restructuring trends and strategically cultivating promising markets, the Bank continues to bolster overseas financial services and driving growth in overseas profits.

As for FinTech, to actively develop sectors such as AI and big data, Taishin Bank has established a dedicated unit that recruits project planning and technical talent in AI and big data. We cultivate a wide array of AI application scenarios, leveraging AI, big data, and other technologies to build an innovative and smart financial ecosystem. In particular, our digital banking brand Richart continues to enhance its financial innovation capability. In 2025, it developed multiple novel technologies and functions, including innovative applications such as the integration of cross-industry loan accounts (JKOLoan), foreign exchange coupon mechanisms, and a one-stop application process for securities settlement and sub-brokerage accounts. To address the evolution of financial fraud, digital platforms such as Taishin Bank Internet Banking and mobile banking have actively strengthened cybersecurity defense mechanisms by developing an official website anti-phishing alert function and establishing features for customer-defined transaction dormancy periods and real-time display of recipient account names, to provide multi-layered protection for customer assets. By number, Taishin's patents rank 2nd of all local private banks, and the Bank will retain its leading position by continuously increasing internal operation efficiency and providing an ever more convenient customer experience.

In terms of FinTech anti-fraud, Taishin Bank built upon the research and detection capabilities of the AI "Mars Model" from 2024 to further optimize its monitoring mechanisms in 2025. By leveraging big data analytics models and comparing abnormal behavior patterns, the Bank significantly improved the identification efficiency and precision of suspicious transactions. Externally, the Bank actively collaborated with public institutions, including the Taiwan High Prosecutors Office, the Fraud Prevention Center and the High-Tech Crime Center of the Criminal Investigation Bureau, Ministry of the Interior to establish a joint fraud defense system. Internally, the Bank continued to deepen fraud identification and prevention education for its employees. Through the dual approach of internal systems and frontline professional services, customer assets are effectively safeguarded.

In 2025, Taishin Bank strengthened its automated response mechanisms, remote work security, and social engineering defense. This included the implementation of the Security Orchestration, Automation, and Response (SOAR) system to automate monitoring, investigation, and incident response while consolidating smart threat management. We have also planned the deployment of network micro-segmentation under a Zero Trust architecture, enabling granular traffic control to reduce the risk of lateral movement. Additionally, the adoption of Secure Access Service Edge (SASE) framework reduced the external attack exposure and internal component vulnerabilities, strengthening the security of remote access.

To enhance cybersecurity awareness among all employees, the Bank introduced the Proofpoint social engineering simulation platform. This initiative shifted toward a year-round, continuous simulation program, increasing both the frequency and coverage of drills. When an employee clicks on a drill email, a warning window immediately appears with prevention tips, achieving a real-time educational effect and deepening the efficiency of security awareness. Furthermore, a "Report Suspicious Email" button has been installed in Outlook to encourage employees to report suspicious messages. This not only heightens employee alertness to phishing attempts but also uses reported results to enhance the effectiveness of phishing email blocking, comprehensively reinforcing the Bank's information security.

Taishin Bank operates through three main business departments: retail banking, wholesale banking, and financial market. Below is a summary of the business overview for these three departments over the past year:

a. Retail Banking Services

Taishin Bank has been deeply rooted in Taiwan for more than 30 years. In the personal banking field, the Bank has delivered extraordinary performance from retail banking, payment solutions, wealth management to digital banking.

As of the end of 2025, the balance of Taishin Bank's secured loans stood at NT$849.6 billion, representing approximately 4% YOY growth; the balance of unsecured loans totaled NT$135.8 billion, representing approximately 14% YOY growth. Overall, the total consumer loan balance represents a 5% YOY growth compared to 2024.

The number of credit cards in circulation exceeded 6.63 million, representing an 11% market share ranking fifth in the market. The active card rate was 73.2%, ranking second among the top six card-issuing banks. The number of credit card merchants exceeded 187,000, representing a 7.5% YOY growth, with a market share exceeding 20% that again ranks first in the market.

In terms of wealth management, since becoming the first to open a wealth management flagship branch in 2003, we have followed a sophisticated customer segmentation process over the years. Taishin Bank is able to provide a wide range of exclusive financial services to meet the demand for "professional financial planning advice", "exclusive benefits and experiences", "one-stop shopping", and other services. Furthermore, Taishin Bank follows a sustainability- and customer-oriented philosophy, and strives to meet the need for integrated services for personal accounts and household accounts. The family-based wealth management service launched extends the scope of personal wealth management to a household so that all members of a household may enjoy financial advice at different life stages and the same benefits. It is an excellent choice to meet customers' asset needs. Furthermore, by integrating big data analytics with digital processes, we demonstrate our dedication to providing appropriate asset allocation advice, assisted by regular performance reviews, risk control, and market trend analysis to help clients achieve steady wealth appreciation. Upholding the spirit of "Dedication, Professionalism and Understanding", Taishin Bank constantly safeguards clients' wealth growth and has received numerous prestigious domestic and international awards in recognition of its achievements.

In terms of digital finance, Taishin Bank's Richart is the leading digital banking brand in Taiwan. The Bank remains committed to integrating banking into daily life and offering customers a user-friendly digital platform comprising a diverse range of products and services. For example, it launched a 24/7 foreign exchange service covering 13 major currencies to achieve zero-latency transactions; optimized personal loan processes to provide weekend disbursement and automated identity verification, completing disbursements in as little as 18 minutes; Introduced mobile phone number transfers to simplify the cross-bank transfer process; and collaborated with Taishin Securities to launch daily deduction for Taiwan stock recurring investments and automated IPO subscription service to satisfy diverse wealth management needs in one stop. In 2025, the Bank consolidated its credit cards into the Taishin Richart Card, featuring the Taishin Point reward mechanism, where customers can flexibly switch between seven major benefit schemes and redeem points via the Richart Life App. Furthermore, Taishin officially launched its electronic payment account services as Taishin Pay+ on the Richart Life App, extending payment scenarios to overseas markets and continuing to build a comprehensive everyday financial ecosystem.

The Bank is committed to pursuing stable business growth and financial innovation while meeting customer needs and implementing robust risk control. In the future, leveraging high-quality services, digital innovation, and risk control, we will continue striving to become an ever-smarter partner to customers and a leading brand of comprehensive retail banking solutions in Taiwan.

b. Wholesale Banking Services

As of the end of 2025, the balance of Taishin Bank's wholesale banking loans stood at NT$831.7 billion, representing 13% YOY growth. Taishin Bank has developed Automated Clearing House (ACH) in collaboration with the Taiwan Clearing House to provide corporate customers with more convenient funding allocation services. In 2025, we continued to lead the market in terms of the number of payment collection transactions. With a focus on customer relationships, competitive pricing and risk management, we maintained a leading position in the factoring market.

In terms of the system platform, we continue to optimize the Global Digital Corporate Banking Network (GB2B), Taishin Wholesale Banking Mobile app and Corporate API Platform (iHub). Through system integration, we offer a wide range of products and services, including cash flow collection and payment, transaction financing, and corporate financial management. These efforts significantly enhance the efficiency of financial services, enabling Corporate enterprises to access all-inclusive financial solutions easily and rapidly.

Taishin Bank continues to cultivate financial services for small- and medium-sized enterprises (SMEs), proactively addressing the industrial upgrading needs of corporate clients. By improving the lending process, strengthening risk management, and aligning with government financing policies, we offer financial solutions to help SMEs successfully acquire funds. As of the end of 2025, the Bank's SME loan balance stood at NT$336 billion, representing 10% YOY growth. Furthermore, the Bank actively responds to government policies, ranking among the top three private-owned banks by transaction volume for the "Financial Support Measures - Interest Rate Reduction Program for Trade and Funding". We were also honored with the Financial Supervisory Commission's (FSC) Special Award under the Program to Incentivize Lending by Domestic Banks to Enterprises in Target Countries of the New Southbound Policy and secured First Place (Excellent Category) as an Outstanding Lending Bank for Six Core Strategic Industries. In terms of sustainable development, the Bank promotes green loans and sustainability-linked loans (SLLs), and has incorporated the "Corporate ESG Information and Sustainable Economic Activity Self-Assessment Questionnaire" into the corporate financing review and approval process. By driving sustainability through finance and assisting corporate clients in accelerating their sustainable upgrades, the Bank received its first Sustainable Financing Award from the Joint Credit Information Center (JCIC). These milestones demonstrate the Bank's efficacy in supporting SME development, reflecting our role as a strategic partner for enterprises expanding into Southeast Asia and global markets, while effectively enhancing our market coverage.

c. Financial Market Business

In financial product transactions, to meet different hedging or investment planning needs and offer up-to-date market information and professional advice, Taishin Bank continues to provide a wide range of financial products, including exchange rate, interest rate, equity, credit, gold accounts, and derivatives and structured products linked to commodity types. Through the transaction platform and with a complete line of financial products, the Bank helps customers monitor market changes and assess risks, meeting the financial needs of onshore/offshore institutional and retail clients.

In 2025, Taishin Bank was one of the five leading banks in the country in terms of the volume of derivatives trading at NT$13.6530 trillion. The bond underwriting volume totaled NT$27.18 billion. In addition to being an active participant in bond issuance planning for the financing of onshore and offshore companies, we bring in a wider range of bonds by overseas issuers to give Taiwanese investors more diverse investment choices. In the future, we will continue to explore underwriting opportunities in Taiwan and around the world.

Furthermore, for the purpose of providing better financial services for our overseas customers, we are dedicated to the integration and coordination of domestic and foreign trading platform resources, which facilitates the cultivation of overseas financial business opportunities. Meanwhile, in response to developments in digital banking platforms, the Bank has endeavored to put financial products on online platforms in recent years, thereby providing customers with easy-to-use transaction services and allowing them to trade domestic structured notes, in order to meet the demand for convenient and real-time financial investing and other transactions.

In summary, the Bank leads with forward-thinking innovation, extensively enhancing digital capabilities and customer experiences across retail banking, wealth management, and corporate business. In 2025, the Bank received a total of 63 awards from domestic and international professional organizations, fully highlighting its competitive edge across various professional fields.

In retail banking, Taishin continues to break ground in financial inclusion, digital transformation, and service experience, earning "Best Retail Bank – Taiwan", "Best in Payments", and "Best Remittances Service" from Retail Banker International. Following its approval for Wealth Management 2.0, the Bank's wealth management business won the "Best Wealth Management (Domestic Bank)" award from Wealth Magazine for the eighth consecutive year, showcasing all-around competitiveness from institutional breakthrough to service innovation. Leveraging product diversity, service variety, and a global perspective, Taishin Bank's private banking services earned recognition as "Taiwan's Best for HNW" by Euromoney and received "Excellence in UHNW Client Growth" from Private Banker International (PBI), a testament to its exceptional strength in the high-end wealth management market. In corporate banking, Taishin Bank actively supports government policies, receiving the " SME Gold Award of Credit Guarantee" from the Ministry of Economic Affairs for 13 consecutive years. It also combined digital innovation to win the "Innovative Platform Award" at the Want Want China Times Financial Awards and "Best Use of Gen AI for CX" from The Digital Banker, underscoring its effectiveness in supporting SMEs and fostering industrial development through digital capabilities. Regarding AI applications, the Bank remains dedicated to FinTech breakthroughs, winning "Best Use of Data and Analytics for CX", "Outstanding Digital CX – Loans", and other major awards from The Digital Banker, as well as " Best Private Bank for Use of Technology – Asia" and " Best Private Bank in Asia for Big Data Analytics and AI" from The Banker and Professional Wealth Management (PWM), securing its leading position in smart finance.

C. Future Prospects

In view of the changing financial environment, the Bank will continue to uphold the corporate spirit of "Integrity, Innovation, and Sustainability" in its prudent operations. We will stay aligned with government policies to promote financial security, strengthen financial fraud prevention, drive FinTech innovation and financial development, and support the government's initiative to establish Taiwan as an Asian Asset Management Center. Through these efforts, Taishin Bank aims to foster economic growth and create social well-being.

Looking forward, we will commit to achieving the goals of our existing business activities while pursuing environmental sustainability (E), social inclusion (S), and thorough corporate governance (G), all in accordance with the principle of "rigorous risk management, integrous law abidance, and aggressive expansion", while supporting government policies and complying with applicable regulations.

In 2026, the Bank's business direction will be strategically positioned as "Your Smart Partner". Guided by a customer-centric approach and driven by smart operations, the Bank aims to steadily enhance long-term customer contribution through forging alliances. Regarding the business development strategy, the Bank will deeply instill the "One Taishin View" (OTV) spirit, integrating Group-wide resources and expanding cross-industry collaborations to maximize Group synergies. Simultaneously, the Bank will dynamically optimize asset-liability allocation and the structure of NTD/foreign currency deposits to improve average rate on loans and net interest and spread income, while actively strengthening fee income and investment gains to bolster light-capital revenue momentum. To improve operational efficiency, the Bank will deepen AI applications and build a forward-looking information architecture, leveraging technology empowerment to enhance business momentum and achieve operational cost optimization. Furthermore, the Bank will continue to strengthen cybersecurity detection and defense mechanisms to strictly protect customer data and privacy, thereby enhancing overall cyber resilience and providing more trustworthy digital financial services.

For many years, the Taishin Bank business team has delivered the best services with the core values of "integrity, commitment, innovation, and cooperation". Devoted to crafting the most excellent financial services, we pursue steady profitability and growth, while also acting as a leader in terms of innovation and environmental and social responsibility. Looking forward, the Bank will hold its existing business management philosophy and endeavor to deliver more accomplishments on top of the current baseline, thereby delivering on its promises to shareholders.

Chairman

II Corporate Governance Report

A. Profiles of directors, president, vice presidents, assistant vice presidents, heads of department and branches, and advisors.

a. Board directors

1. Information on board directors

Title	Nationality	Name	Gender / Age	Date of getting elected	Term	Date of first getting elected	Shareholding upon election		Current shareholding		
							Number of shares	Share of stake	Number of shares	Share of stake	
Chairman	R.O.C	TS Financial Holding Co., Ltd. Representative: Wu, Tong-Liang	Male Over 71	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	
Vice Chairman	R.O.C	TS Financial Holding Co., Ltd. Representative: Wu, Shin-Hau	Male 31~40	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	
Director	R.O.C	TS Financial Holding Co., Ltd. Representative: Kuo, Jui-Sung	Male Over 71	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	

Base date: Feb. 28, 2026 unit: %; share

Stake of single, spouse and offspring before age of majority		Shareholding in the name of others		Principal experience and Education	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
0	0	0	0	• Chairman of TS Holdings and Taishin Bank • Chairman of CNAIC, Chairman of Taishin Charity Foundation • Chairman and Director of Taishin Venture Capital Investment • Chairman and President of Shinkong Synthetic Fibers • Vice Chairman of Teco Electric and Machinery • Director, Managing Director and Supervisor of First Commercial Bank, Taipei Business Bank and Hua Nan Bank • Managing Director of Shinkong Insurance and the pre-merger Shin Kong Life Insurance MBA, University of California, Los Angeles(UCLA), CA, USA	Note 1	Director Vice Chairman	Kuo, Jui-Sung Wu, Shin-Hau	Brother in Law Son	None
0	0	0	0	• Vice Chairman and Director of Taishin Bank • Director of Shin Kong Life Insurance, Vice Chairman of Taishin Life Insurance • Director of Taishin Securities, Taishin Sports Entertainment and Taishin Capital • Director of Shin Kong Financial Holding, the pre-merger Shin Kong Life Insurance and ShinKong Insurance • Co-founder and CEO of Dynasty Holding International Limited MBA, Waseda University, Tokyo, Japan	Note 2	Chairman	Wu, Tong-Liang	Father	None
0	0	0	0	• Director of TS Holdings and Taishin Bank • Professor of Department of Information Science, Business School, Soochow University • Professor of Department of Electrical Engineering, National Taiwan University • Chairman of TECO Technology Foundation • Director of TECO Image Systems • Supervisor of Sercomm • Director of International Bank of Taipei Ph.D., Physics, New Hampshire University, NH, USA.	Note 3	Chairman	Wu, Tong-Liang	Brother in Law	None

Title	Nationality	Name	Gender / Age	Date of getting elected	Term	Date of first getting elected	Shareholding upon election		Current shareholding		
							Number of shares	Share of stake	Number of shares	Share of stake	
Director	R.O.C	TS Financial Holding Co., Ltd. Representative: Wu, Tong-Shung	Male Over 71	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	
Director	R.O.C	TS Financial Holding Co., Ltd. Representative: Kao, Chih-Shang	Male Over 71	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	
Director	R.O.C	TS Financial Holding Co., Ltd. Representative: Chang, Yun-Peng	Male Over 71	2024/09/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	

Stake of single, spouse and offspring before age of majority		Shareholding in the name of others		Principal experience and Education	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
0	0	0	0	• Director of Taishin Holdings, Taishin Bank and ShinKong Wu Ho-Su Memorial Hospital • Certified Public Accountant • Chairman of Taishin Asset Management, Taishin Real-Estate Management, Taishin Venture Capital Investment and MiTAC Construction and Development • Supervisor of Taishin Securities and Taishin Insurance Brokers • Director and Standing Supervisor of Tung-Yu Technology BA, Accounting and Statistics Dept, National Chengchi University, Taipei, TW	Note 4	None	None	None	None
0	0	0	0	• Supervisor of Taishin Holdings, Director and Supervisor of Taishin Bank • Director and Supervisor of Formosa International Hotels • Chairman of I-Mei Foods, Dah An Bank and An-Shin Real Estate Management • Standing Supervisor of Chang Hwa Bank MA, Public Administration, University of San Francisco, CA, USA	Note 5	None	None	None	None
0	0	0	0	• Director of Taishin Bank • Chairman and President of Hua Nan Financial Holdings and Hua Nan Commercial Bank • Chairman of Bank of Kaohsiung • Executive Director of the National Federation of Commercial Bankers Association of the Republic of China • Executive Director of the Taipei City Commercial Bankers Association • Director of the United Credit Card Processing Center BA, Business Administration Dept., National Taiwan University, Taipei, TW	Note6	None	None	None	None

Title	Nationality	Name	Gender / Age	Date of getting elected	Term	Date of first getting elected	Shareholding upon election		Current shareholding		
							Number of shares	Share of stake	Number of shares	Share of stake	
Director	R.O.C	TS Financial Holding Co., Ltd. Representative: Wu, Shang-Pin	Male 61~70	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	
Independent Director	R.O.C	TS Financial Holding Co., Ltd. Representative: Wang, Mei-Hua	Female 61~70	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	
Independent Director	R.O.C	TS Financial Holding Co., Ltd. Representative: Chang, Min-Yu	Female 61~70	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100	

	Stake of single, spouse and offspring before age of majority		Shareholding in the name of others		Principal experience and Education	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
	0	0	0	0	• Director and Supervisor of Taishin Bank • Chairman of NSEnergy • President of Tuntex Petrochemicals • Director of TASCO Chemical and Grand Cathay Venture Capital III • Supervisor of Petrochemical Industry Association of Taiwan Ph.D., Applied Chemistry, Keio University, Tokyo, Japan	Note 7	None	None	None	None
	0	0	0	0	• Independent Director of TS Holdings and Taishin Bank • Minister of Ministry of Economic Affairs • Deputy Minister of Ministry of Economic Affairs • Vice Minister of Ministry of Economic Affairs • Director-General of Intellectual Property Office, Ministry of Economic Affairs Bachelor of Laws, National Taiwan University, Taipei, TW	Note 8	None	None	None	None
	0	0	0	0	• Independent Director of TS Holdings and Taishin Bank • Executive CPA of Zhongxin United CPA Firm • Supervisor of Leo Systems • Director of Chang Hwa Bank • Reorganizer of First International Telecom Inc. • Director of Chi-Tun Consulting MBA, National Taiwan University, Taipei, TW	Note 9	None	None	None	None

Title	Nationality	Name	Gender / Age	Date of getting elected	Term	Date of first getting elected	Shareholding upon election		Current shareholding	
							Number of shares	Share of stake	Number of shares	Share of stake
Independent Director	R.O.C	TS Financial Holding Co., Ltd. Representative: Lee, Shyan-Yuan	Male 61~70	2024/07/01	Three years	2002/01/28	9,870,918,614	100	12,299,164,593	100

Note 1 Representative Wu, Tong-Liang is concurrently acting as Chairman of TS Holdings, Chairman of CNAIC, Director of Taishin Real Estate Management, Director of Taishin Asset Management, Director of Shin Kong Mitsukoshi Department Store, Director of Shin Kong Lohas, Director of Shin Kong Construction and Development, Director of Shin-Yun Enterprise, Director of Rui-Xiang Investment, Director of Kuei-Yuan Investment, Director of Shin Kong Recreation, Director of Everbright Biofund, Supervisor of Shin Kong Agriculture & Animal husbandry, Supervisor of Shin Kong Ocean Enterprise, Supervisor of Chin-Shan Investment.

Note 2 Representative Wu, Shin-Hau is concurrently acting as Vice Chairman of Jhao Fong Solar Power, Vice Chairman of Taishin Sports Entertaiment, Director of Shin Kong Life Insurance, Director of Taishin Capital, Direcotr of An-Sin Real Estate Management, Direcotr of An-Shin Real Estate Management, Director of T-Ham & Dachan Food, Senior Vice President of TS Holdings.

Note 3 Representative Kuo, Jui-Sung is concurrently acting as Chairman of Jui-Fang, Chairman of Feng Yuan Foundation, Director of TS Holdings, Director of An-Long Enterprise, Dirctor of Jhao Fong Solar Power, Supervisor of Hsing An Chin Yeh.

Note 4 Representative Wu, Tong-Shung is concurrently acting as Chairman of Taishin Asset Management, Chairman of MiTAC Construction and Development, Director of Taishin Real Estate Management, Independent Director of Hua Eng Wire & Cable, Supervisor of Taishin Securities, Supervisor of Taishin Venture Capital.

Note 5 Representative Kao, Chih-Shang is concurrently acting as Chairman of I-Mei Foods, Chairman of I-Mei Store, Chairman of Fu Mei, Chairman of Shine Mei Foods, Chairman of Ming Huang International Logistics, Chairman of Golden Saddle Machinery, Chairman of An-Shin Real Estate Management, Chairman of Ray Ten Asset Management, Chairman of IKW Enterprise, Chairman of National Performing Arts Center, Chairman of I-Mei online shopping, Chairman of I-Mei Art & Education Foundation, Director of I-Mei Macrobiotics, Director of I-Mei Biomedicine, Director of An-Sin Real Estate Management, Director of Friendly Flash Produce, Director of Formosa International Hotels, Director of Digiforen Technology, Supervisor of Van Den Investment, Supervisor of I-Mei Dairy.

	Stake of single, spouse and offspring before age of majority		Shareholding in the name of others		Principal experience and Education	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
	0	0	0	0	• Independent Director of Taishin Bank, Taishin Life Insurance and First Financial Holding • Director of International Bills Finance Corporation • Professor of Department of Finance, National Taiwan University • Advisor of Securities Investment Trust and Consulting Association of the R.O.C • Advisor and Member of Public Service Pension Fund Supervisory Board • Commissioner of Financial Supervisory Commission Ph.D., Division of Money and Financial Markets, Columbia Business School, Columbia University, New York City, USA	Note 10	None	None	None	None

Note 6 Representative of Chang, Yun-Peng is concurrently acting as Independent Director of Panion & BF Biotech, Independent Director of TCI.

Note 7 Representative Wu, Shang-Pin is concurrently acting as Chairman of NSEnergy, Chairman of He-Cheng Investment, Dirctor of TASCO Chemical, Dirctor of EXCEL Chemical, Dirctor of Ming-Xing Chemical, Dirctor of Taiwan Fieldrich, Dirctor of Da-Jhan Investment & Development, Dirctor of TASCO Technology, Dirctor of Tai-He Investment, Dirctor of Ho-Shin, Dirctor of Tuntex Petrochemical, Dirctor of SAFEWAY Gas, Dirctor of Chang-Feng Logistics, Dirctor of Orient Recreation and Development, Dirctor of Mega Green Energy.

Note 8 Representative Wang, Mei-Hua is concurrently acting as Independent Director of TS Holdings.

Note 9 Representative Chang, Min-Yu is concurrently acting as Independent Director of TS Holdings, Independent Director of Microloops.

Note 10 Representative Lee, Shyan-Yuan is concurrently acting Independent Director of ASUSTeK Computer.

2. Major shareholders of institutional shareholders

April 14, 2026

Names of Institutional shareholders	Major shareholders of institutional shareholders
TS Financial Holding Co., Ltd.	CAPITAL TIP Taiwan Select High Dividend ETF 5.82% TASCO Chemical Co., Ltd. 2.03% Taishin Leasing & Financing Co., Ltd. 2.03% Yuanta/P-shares Taiwan Dividend Plus ETF 1.92% China Trust Commercial Bank in custody for Yuanta/P-shares Taiwan Top 50 ETF 1.80% Shin Kong Mitsukoshi Department Store Co., Ltd. 1.78% Shin Sheng Co., Ltd. 1.75% Shin Kong Wu Ho-Su Memorial Hospital 1.54% Standard Chartered Bank in custody for Vanguard Total International Stock Index Fund, a series of Vanguard Star Funds 1.35% JPMorgan Chase Bank N.A., Taipei Branch in custody for Vanguard Emerging Markets Stock Index Fund, a series of Vanguard International Equity Index Funds 1.08%

Note: The calculation of the shareholding ratio is based on ordinary shares only.

3. Major shareholders of major institutional shareholders

April 14, 2026

Names of Institutional shareholders	Major Shareholders of Institutional Shareholders
CAPITAL TIP Taiwan Select High Dividend ETF	N/A
TASCO Chemical Co., Ltd.	Tai-He Investment Co., Ltd. 58.20%, He-Cheng Investment Co., Ltd. 19.55%, Taiwan Fieldrich Corp. 9.94%, Da-Jhan Investment & Development Co., Ltd. 1.72%, He-Fong Investment Co., Ltd. 1.16%, Wu, Shang-Pin 1.34%, Fong-He Investment Co., Ltd. 1.01%, Wu, Cheng-Ching 0.99%, Wu, Pei-Rong 0.97%, Wu, Pei-Jyuan 0.95%
Taishin Leasing & Financing Co., Ltd.	Yunteh Co., Ltd. 40.60%, Tong Shan Investment Co., Ltd. 26.00%, Pan Asian Plastics Corp. 22.20%, Rui Xin Enterprise Co., Ltd. 7.06%, Rui-Xiang Investment Co., Ltd. 4.07%, Zhao Heng Enterprise Co., Ltd. 0.07%
Yuanta/P-shares Taiwan Dividend Plus ETF	N/A
China Trust Commercial Bank in custody for Yuanta/P-shares Taiwan Top 50 ETF	N/A
Shin Kong Mitsukoshi Department Store Co., Ltd.	Isetan Mitsukoshi Ltd. 22.00%, Shin Shin Capital Co., Ltd. 15.89%, Shin Kong Recreation Co., Ltd. 12.74%, Tung Shin Investment Co., Ltd. 6.22%, Shin Yueh Capital Co., Ltd. 5.54%, Taiwan Shin Kong Security Co., Ltd. 3.48%, Shinkong Textile Co., Ltd. 3.31%, Liang Mu Enterprise Co., Ltd. 2.71%, Shinkong Synthetic Fibers Corp. 1.96%, Hong Tai Investment Co., Ltd. 1.72%
Shin Sheng Co., Ltd.	Xin Cheng Investment Co. Ltd. 10.80%, Yiguang Industrial Co. Ltd. 10.38%, Liansui Enterprise Co. Ltd. 8.44%, Jizhen Co. Ltd. 7.92%, Shin Kong International Investment Co. Ltd. 7.03%, Hongqi Co. Ltd. 6.67%, Te-Shan Education Foundation 6.56%, Wenshi Management Consulting Co. Ltd. 3.84%, Chia Hao Co. Ltd. 3.61%, Yi Huan Co. Ltd. 3.61%
Shin Kong Wu Ho-Su Memorial Hospital	Shin Kong Life Insurance Co. Ltd. 33.30%, Shin Kong Wu Foundation 10.00%, Corporations and non-profit organizations and Eugene Wu et al. 56.70%
Standard Chartered Bank in custody for Vanguard Total International Stock Index Fund, a series of Vanguard Star Funds	N/A
JPMorgan Chase Bank N.A., Taipei Branch in custody for Vanguard Emerging Markets Stock Index Fund, a series of Vanguard International Equity Index Funds	N/A

4. Disclosure of information on directors' professional qualifications and independence of independent directors:

Qualifications / Name	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Wu, Tong-Liang (Chairman)	Industry experience/ Professional training: Financial holding, banking, insurance, asset management and risk management Principal Experience: • Chairman of TS Holdings and Taishin Bank • Chairman of CNAIC, Chairman of Taishin Charity Foundation • Chairman and Director of Taishin Venture Capital Investment • Chairman and President of Shinkong Synthetic Fibers • Vice Chairman of Teco Electric and Machinery • Director, Managing Director and Supervisor of First Commercial Bank, Taipei Business Bank and Hua Nan Bank • Managing Director of Shinkong Insurance and the pre-merge Shin Kong Life Insurance Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not an employee of the Company or any of its affiliates. (2) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (3) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (4) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	0
Wu, Shin-Hau (Vice chairman)	Industry experience/ Professional training: Financial holding, banking, insurance, securities and risk management Principal Experience: • Vice Chairman and Director of Taishin Bank • Director of Shin Kong Life Insurance, Vice Chairman of Taishin Life Insurance • Director of Taishin Securities, Taishin Sports Entertainment and Taishin Capital • Director of Shin Kong Financial Holding, the pre-merger Shin Kong Life Insurance and ShinKong Insurance • Co-founder and CEO of Dynasty Holding International Limited Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (2) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (3) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	0

Qualifications / Name	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Kuo, Jui-Sung (Director)	Industry experience/ Professional training: Financial holding, banking, information technology and risk management Principal Experience: • Director of TS Holdings and Taishin Bank • Professor of Department of Information Science, Business School, Soochow University • Professor of Department of Electrical Engineering, National Taiwan University • Chairman of TECO Technology Foundation • Director of TECO Image Systems • Supervisor of Sercomm • Director of International Bank of Taipei Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not an employee of the Company or any of its affiliates. (2) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (3) If a majority of the Company's director seats or voting shares and those of any other company are controlled by the same person: not a director, supervisor, or employee of that other company. (4) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (5) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	0

Qualifications / Name	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Wu, Tong-Shung (Director)	Industry experience/ Professional training: Banking, accounting, asset management and risk management Principal Experience: • Director of Taishin Holdings, Taishin Bank and ShinKong Wu Ho-Su Memorial Hospital • Certified Public Accountant • Chairman of Taishin Asset Management, Taishin Real-Estate Management, Taishin Venture Capital Investment and MiTAC Construction and Development • Supervisor of Taishin Securities and Taishin Insurance Brokers • Director and Standing Supervisor of Tung-Yu Technology Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (2) Not a spouse, relative within the second degree of kinship, or lineal relative within the third degree of kinship of the persons listed below: a) a managerial officer of the Company or any of its affiliates. b) a director or supervisor of the Company or any of its affiliates. c) a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (3) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (4) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	1

Qualifications / Name	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Kao, Chih-Shang (Director)	Industry experience/ Professional training: Banking, industry and risk management Principal Experience: • Supervisor of Taishin Holdings, Director and Supervisor of Taishin Bank • Director and Supervisor of Formosa International Hotels • Chairman of I-Mei Foods, Dah An Bank and An-Shin Real Estate Management • Standing Supervisor of Chang Hwa Bank Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not an employee of the Company or any of its affiliates. (2) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (3) Not a spouse, relative within the second degree of kinship, or lineal relative within the third degree of kinship of the persons listed below: a) a managerial officer of the Company or any of its affiliates. b) a director or supervisor of the Company or any of its affiliates. c) a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (4) Not a director, supervisor, or employee of a corporate shareholder that directly holds five percent or more of the total number of issued shares of the Company, or that ranks among the top five in shareholdings, or that designates its representative to serve as a director or supervisor of the company under Article 27, paragraph 1 or 2 of the Company Act. (5) If a majority of the Company's director seats or voting shares and those of any other company are controlled by the same person: not a director, supervisor, or employee of that other company. (6) If the chairperson, general manager, or person holding an equivalent position of the Company and a person in any of those positions at another company or institution are the same person or are spouses: not a director (or governor), supervisor, or employee of that other company or institution. (7) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (8) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	0

Qualifications / Name	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Chang, Yun-Peng (Director)	Industry experience/ Professional training: Financial holding, banking, asset management and risk management Principal Experience: • Director of Taishin Bank • Chairman and President of Hua Nan Financial Holdings and Hua Nan Commercial Bank • Chairman of Bank of Kaohsiung • Executive Director of the National Federation of Commercial Bankers Association of the Republic of China • Executive Director of the Taipei City Commercial Bankers Association • Director of the United Credit Card Processing Center Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not an employee of the Company or any of its affiliates. (2) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (3) Not a spouse, relative within the second degree of kinship, or lineal relative within the third degree of kinship of the persons listed below: a) a managerial officer of the Company or any of its affiliates. b) a director or supervisor of the Company or any of its affiliates. c) a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (4) Not a director, supervisor, or employee of a corporate shareholder that directly holds five percent or more of the total number of issued shares of the Company, or that ranks among the top five in shareholdings, or that designates its representative to serve as a director or supervisor of the company under Article 27, paragraph 1 or 2 of the Company Act. (5) If a majority of the Company's director seats or voting shares and those of any other company are controlled by the same person: not a director, supervisor, or employee of that other company. (6) If the chairperson, general manager, or person holding an equivalent position of the Company and a person in any of those positions at another company or institution are the same person or are spouses: not a director (or governor), supervisor, or employee of that other company or institution. (7) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (8) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	2

Qualifications / Name	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Wu, Shang-Pin (Director)	Industry experience/ Professional training: Banking, industry and risk management Principal Experience: • Director and Supervisor of Taishin Bank • Chairman of NSEnergy • President of Tuntex Petrochemicals • Director of TASCO Chemical and Grand Cathay Venture Capital III • Supervisor of Petrochemical Industry Association of Taiwan Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not an employee of the Company or any of its affiliates. (2) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (3) Not a director, supervisor, or employee of a corporate shareholder that directly holds five percent or more of the total number of issued shares of the Company, or that ranks among the top five in shareholdings, or that designates its representative to serve as a director or supervisor of the company under Article 27, paragraph 1 or 2 of the Company Act. (4) If a majority of the Company's director seats or voting shares and those of any other company are controlled by the same person: not a director, supervisor, or employee of that other company. (5) If the chairperson, general manager, or person holding an equivalent position of the Company and a person in any of those positions at another company or institution are the same person or are spouses: not a director (or governor), supervisor, or employee of that other company or institution. (6) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (7) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	0

Qualifications / Name	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Wang, Mei-Hua (Independent Director)	Industry experience/ Professional training: Financial holding, banking, law, public administration and Risk Management Principal Experience: • Independent Director of TS Holdings and Taishin Bank • Minister of Ministry of Economic Affairs • Deputy Minister of Ministry of Economic Affairs • Vice Minister of Ministry of Economic Affairs • Director-General of Intellectual Property Office, Ministry of Economic Affairs Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not an employee of the Company or any of its affiliates. (2) Not a director or supervisor of the Company or any of its affiliates. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (3) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (4) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of Taishin Bank or ranking in the top 10 in holdings. (5) Not a spouse, relative within the second degree of kinship, or lineal relative within the third degree of kinship of the persons listed below: a) a managerial officer of the Company or any of its affiliates. b) a director or supervisor of the Company or any of its affiliates. c) a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (6) Not a director, supervisor, or employee of a corporate shareholder that directly holds five percent or more of the total number of issued shares of the Company, or that ranks among the top five in shareholdings, or that designates its representative to serve as a director or supervisor of the company under Article 27, paragraph 1 or 2 of the Company Act. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (7) If a majority of the Company's director seats or voting shares and those of any other company are controlled by the same person: not a director, supervisor, or employee of that other company. (8) If the chairperson, general manager, or person holding an equivalent position of the Company and a person in any of those positions at another company or institution are the same person or are spouses: not a director (or governor), supervisor, or employee of that other company or institution. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (9) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (If the specified company or institution holds 20 percent or more and no more than 50 percent of the total number of issued shares of the Company, it does not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (10) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	0

Qualifications / Name	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Chang, Min-Yu (Independent Director)	Industry experience/ Professional training: Financial holding, banking, accounting, information technology and risk management Principal Experience: • Independent Director of TS Holdings and Taishin Bank • Executive CPA of zhongxin United CPA Firm • Supervisor of Leo Systems • Director of Chang Hwa Bank • Reorganizer of First International Telecom Inc. • Director of Chi-Tun Consulting Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not an employee of the Company or any of its affiliates. (2) Not a director or supervisor of the Company or any of its affiliates. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (3) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (4) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of Taishin Bank or ranking in the top 10 in holdings. (5) Not a spouse, relative within the second degree of kinship, or lineal relative within the third degree of kinship of the persons listed below: a) a managerial officer of the Company or any of its affiliates. b) a director or supervisor of the Company or any of its affiliates. c) a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (6) Not a director, supervisor, or employee of a corporate shareholder that directly holds five percent or more of the total number of issued shares of the Company, or that ranks among the top five in shareholdings, or that designates its representative to serve as a director or supervisor of the company under Article 27, paragraph 1 or 2 of the Company Act. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (7) If a majority of the Company's director seats or voting shares and those of any other company are controlled by the same person: not a director, supervisor, or employee of that other company. (8) If the chairperson, general manager, or person holding an equivalent position of the Company and a person in any of those positions at another company or institution are the same person or are spouses: not a director (or governor), supervisor, or employee of that other company or institution. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (9) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (If the specified company or institution holds 20 percent or more and no more than 50 percent of the total number of issued shares of the Company, it does not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (10) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	1

Name \ Qualifications	Professional Qualification and Experiences	Independence Criteria	Number of positions as an Independent Director in other public companies
Lee, Shyan-Yuan (Independent Director)	Industry experience/ Professional training: Banking, insurance, Securities, finance and risk management Principal Experience: • Independent Director of Taishin Bank, Taishin Life Insurance and First Financial Holding • Director of International Bills Finance Corporation • Professor of Department of Finance, National Taiwan University • Advisor of Securities Investment Trust and Consulting Association of the R.O.C. • Advisor and Member of Public Service Pension Fund Supervisory Board • Commissioner of Financial Supervisory Commission Does any of the conditions stated in Article 30 of The Company Act apply: None	During the two years before being elected or during the term of office, the director have been or be any of the following: (1) Not an employee of the Company or any of its affiliates. (2) Not a director or supervisor of the Company or any of its affiliates. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (3) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (4) Not a natural-person shareholder who holds shares, together with those held by the person's spouse, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of Taishin Bank or ranking in the top 10 in holdings. (5) Not a spouse, relative within the second degree of kinship, or lineal relative within the third degree of kinship of the persons listed below: a) a managerial officer of the Company or any of its affiliates. b) a director or supervisor of the Company or any of its affiliates. c) a natural-person shareholder who holds shares, together with those held by the person's spouse, minor children, or held by the person under others' names, in an aggregate of one percent or more of the total number of issued shares of the Company or ranking in the top 10 in holdings. (6) Not a director, supervisor, or employee of a corporate shareholder that directly holds five percent or more of the total number of issued shares of the Company, or that ranks among the top five in shareholdings, or that designates its representative to serve as a director or supervisor of the company under Article 27, paragraph 1 or 2 of the Company Act. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (7) If a majority of the Company's director seats or voting shares and those of any other company are controlled by the same person: not a director, supervisor, or employee of that other company. (8) If the chairperson, general manager, or person holding an equivalent position of the Company and a person in any of those positions at another company or institution are the same person or are spouses: not a director (or governor), supervisor, or employee of that other company or institution. (Not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (9) Not a director, supervisor, officer, or shareholder holding five percent or more of the shares, of a specified company or institution that has a financial or business relationship with the Company. (If the specified company or institution holds 20 percent or more and no more than 50 percent of the total number of issued shares of the Company, it does not apply to independent directors appointed in accordance with the Act or the laws and regulations of the local country by, and concurrently serving as such at, the Company and its parent or subsidiary or a subsidiary of the same parent.) (10) Not a professional individual who, or an owner, partner, director, supervisor, or officer of a sole proprietorship, partnership, company, or institution that, provides auditing services to the Company or any affiliate of the Company, or that provides commercial, legal, financial, accounting or related services to the Company or any affiliate of the company for which the provider in the past 2 years has received cumulative compensation exceeding NT$500,000, or a spouse thereof; provided, this restriction does not apply to a member of the remuneration committee, public tender offer review committee, or special committee for merger/consolidation and acquisition, who exercises powers pursuant to the Act or to the Business Mergers and Acquisitions Act or related laws or regulations.	1

5. A Diverse Board of Directors:

Taishin Bank recognizes and values the uniqueness of each individual and their contributions derived from different skill sets and perspectives. In view of business model and future development, Taishin Bank makes the diversification policy without discrimination based on race, ethnicity, gender, sexual orientation, nationality, language, religion, cultural background, or other factors unrelated to work requirements. We believe that an appropriate structure of diversity is necessary for providing significant benefits to Taishin Bank and ensuring long-term value for shareholders.

In accordance with Article 24 of the Corporate Governance Principles of the Company, the members of the Company's board of directors shall be selected with an emphasis on diversity, profession knowledge and skills, and taken gender, age, nationality, professional background (e.g., law, accounting, industry, finance, marketing, technology), professional skills, and industry experience into consideration; the board of directors of Taishin Bank shall determine the appropriate number of directors based on the scale of business development, the practical operational needs, the law, and the Articles of incorporation.

The 13th board of directors consists of 10 members, including 3 independent directors (2 being female and one of whom is a certified accountant). The members were selected with an emphasis on diversity. The membership consists of elite talents from banking, industries and academia, including 3 Ph.D. degree holders and 4 Master's degree holders representing professional fields from business administration, finance, accounting, law, physics, chemical to public administration. They possess the general knowledge, skills and competencies required to perform duties. Furthermore, Taishin Bank also emphasizes gender equality in Board composition. In the 13th Board of Directors, Ms. Min-Yu Chang continuing to serve as independent director of the Bank and of the parent company TS Holdings. In addition, Ms. Mei-Hua Wang newly serves as independent director of the Bank and of the parent company TS Holdings. As a result, the number of female directors of the Bank has increased from one to two.

To achieve an ideal level of corporate governance, the board of directors is equipped with the following abilities:

1 Ability to make sound business judgments.

2 Ability to conduct accounting and financial analysis.

3 Ability to manage a business.

4 Ability to respond to a crisis

5 Industry knowledge

6 An understanding of international markets

7 Leadership ability

8 Decisioning abilities

9 Risk management knowledge and skills

6. Board of Directors Independence:

The term of the 13th board of directors of Taishin Bank started on July 1st, 2024 with a total of 10 members, including 3 independent directors (2 of them are female and one of whom is a certified accountant). which accounts for 30% of all directors.

Among all the directors (10 seats) of Taishin Bank, there are 3 seats with spouses and relatives within the second degree of relationship, which conforms to Paragraph 3 of Article 26-3 of the Securities and Exchange Act that more than half of the directors should not have spouses or second relatives. In addition, Taishin Bank does not have a supervisor, so matters specified in Paragraph 4 of Article 26-3 of the Securities and Exchange Act do not apply. (refer to the director information 1 for details)

b. Information on president, vice presidents, assistant vice presidents, and chiefs of units and branches

Feb 28, 2025 unit: %; share

Title	Nationality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
President	R.O.C	Sharon Lin	Female	2024.7.17	0	0	0	0	0	0	Chief Executive Officer, Corporate Banking Group, Taishin International Bank; Senior Vice President of KGI Bank; Director and CEO of Citi Bank; Florida International University Master of Banking and Finance	Director of Taishin Securities Co., Ltd	None			-
Chief Auditor	R.O.C	Steven Chiu	Male	2022.5.12	0	0	0	0	0	0	Senior Vice President Audit Division; Indiana University of Pennsylvania, Master of Business Administration	-	None			-
Chief Executive Officer, Retail Banking Group	R.O.C	Maggie Pao	Female	2024.7.1	0	0	0	0	0	0	Vice Executive Officer Retail Banking Group, Taishin International Bank; San Francisco State University, Master of Business Administration	Director of Taishin Securities Co., Ltd	None			-
Chief Executive Officer, Finance and Financial Market Group	R.O.C	Henry Chen	Male	2024.9.10	0	0	0	0	0	0	Vice President of Cathay United Bank; City, University of London Master of Science in Investment Management	Chief Investment Officer of TS Financial Holding	None			-
Chief Executive Officer, Corporate Banking Group	R.O.C	Sylvia Chen	Female	2025.06.16	0	0	0	0	0	0	Head of Division, Commercial Bank Group, Citi Bank; Taiwan Michigan State UniversityMaster of Economics	Director of Taishin Securities Investment Trust Co.	None			-
Chief Executive Officer, Private Banking and Wealth Management Group	R.O.C	Sam Lin	Male	2026.1.1	0	0	0	0	0	0	CEO of UBS Global Asset Management; Claremont McKenna College, Master of Accounting	Vice Chairman of Taishin Securities Investment Trust Co., Ltd. Director of Taishin Sports Entertainment Co., Ltd. Director of Young Sun Chemtrade Co., Ltd. Executive Vice President of TS Financial Holding Co., Ltd.	None			-

Title	Na-tion-ality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Num-ber of shares	Share of stake	Num-ber of shares	Share of stake	Num-ber of shares	Share of stake			Title	Name	Relationship	
Executive Vice President	USA	Shen Zhang	Male	2024.11.11	0	0	0	0	0	0	Chief Risk Officer of Retail Banking, and Chief Data Officer of Ping An Bank; Ohio State University, Ph.D. in Statistics	Chief Digital & Technolo-gy of TS FInancail Holding Co., Ltd.	None			-
Executive Vice President	R.O.C	Steve Sun	Male	2014.1.17	0	0	0	0	0	0	Senior Vice President of IBM china; Advanced National ChengChi University, Advanced Management Global Trade Group	Chief Information Officer of TS Financial Holding, Co., Ltd.	None			-
Executive Vice President	R.O.C	Frank Lin	Male	2015.5.14	0	0	0	0	0	0	Executive Vice President of Taishin Bank; University of Southern California, USA, Master of Public Administration	Executive Vice President of TS Financial Holding Co., Ltd.	None			-
Executive Vice President	R.O.C	Perry Huang	Male	2018.7.2	0	0	0	0	0	0	Vice President of CTBC; National Taiwan University, Master of Business Administration	-	None			-
Executive Vice President	R.O.C	Bruce Lee	Male	2025.10.1	0	0	0	0	0	0	President & Chief Digital Officer of Shin Kong Bank; Tamkang University, Bachelor of Business Administration	-	None			-
Executive Vice President	R.O.C	Louisa Su	Female	2022.4.1	0	0	0	0	0	0	Head of Division, Credit Card and Personal Loans Group, Citi Bank Taiwan; University of Illinois Urbana- Champaign Master of Business Administration	-	None			-
Executive Vice President	R.O.C	Cres Huang	Male	2018.1.12	0	0	0	0	0	0	Executive Vice President, Taishin International Bank; National Chiao Tung University, MBA, Institute of Business	Director of Taiwan Mobile Payment Co., Ltd.; Director of LianAn Services Co., Ltd.	None			-
Senior Vice President	R.O.C	Janice Liang	Female	2014.3.28	0	0	0	0	0	0	Senior Vice President Taishin Bank; University of Southern California, USA, Master of Science in Education	Senior Vice President of TS Financial Holding	None			-

Title	Nationality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Senior Vice President	R.O.C	May Chen	Female	2019.9.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Chinese Culture University, Department of Urban Planning and Development	-	None			-
Senior Vice President	R.O.C	Shouna Liu	Female	2013.5.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National ChengChi University, Master of Management Program-Management and Global Trade Group	-	None			-
Senior Vice President	R.O.C	Jesse Han	Male	2014.6.24	0	0	0	0	0	0	Senior Vice President of Taishin Bank; State University of New York at Stony Brook, USA, Master of Electronic Engineering and Master of Business Administration	-	None			-
Senior Vice President	R.O.C	Albert Kuo	Male	2018.6.11	0	0	0	0	0	0	Vice President of Taipei Fubon Bank; National Tsing Hua University, Master of Economics	-	None			-
Senior Vice President	R.O.C	Joanna Su	Female	2018.6.1	0	0	0	0	0	0	Vice President of KGI Bank; National Taiwan University, College of Management, Executive Master of Business Administration	-	None			-
Senior Vice President	R.O.C	Vivian Chou	Female	2012.9.28	0	0	0	0	0	0	Vice President of Citibank; Stanford University, Master of Science in Statistics	-	None			-
Senior Vice President	R.O.C	L.C. Kuo	Male	2015.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Sun Yat Sen University, Executive Master of Business Administration	Supervisor of Taishin Securities Investment Trust Co., Ltd. Independent Director of Phoenix Tours International, Inc. Director of Taiwan Asset Management Corporation	None			-

Title	Na-tion-ality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Num-ber of shares	Share of stake	Num-ber of shares	Share of stake	Num-ber of shares	Share of stake			Title	Name	Relationship	
Senior Vice President	R.O.C	Benson Hsieh	Male	2019.5.30	0	0	0	0	0	0	Senior Vice President, Taipei Fubon Bank; Metropolitan State University Bachelor of Science in Business Administration	Director of Taishin Securities Investment Advisory Co., Ltd.	None			-
Senior Vice President	R.O.C	Gordon Wu	Male	2015.5.14	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Chung Cheng University, MBA	-	None			-
Senior Vice President	R.O.C	Jeff Chen	Male	2022.3.1	0	0	0	0	0	0	Chief of Criminal Information Division, Investigation Bureau, National Police Agency, Ministry of the Interior; National Taiwan University of Science and Technology, Master of Computer Science and Information Engineering	Chief Information Security Officer of TS Financial Holdings	None			-
Senior Vice President	R.O.C	Gary Liu	Male	2021.8.9	0	0	0	0	0	0	Chief Executive Officer, Retail Banking Group of O-Bank Co., Ltd.; University of Houston Master of Business Administration in Finance	Director of TS Securities Investment Trust Co., Ltd.	None			-
Senior Vice President	R.O.C	Jerry Lin	Male	2022.12.1	0	0	0	0	0	0	Executive Vice President of Legal and Compliance Department, Jih Sun Financial Holding Co., Ltd.; Ocean University, Taiwan, Master Program at the Institute of Marine Law	-	None			-
Senior Vice President	R.O.C	Sonia Chang	Female	2019.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Sun Yat-Sen Univeristy, EMBA	-	None			-
Senior Vice President	R.O.C	Allen Day	Male	2017.8.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Stevens Institute of Technology, USA, Master of Science in Management	-	None			-

Title	Nationality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Senior Vice President	R.O.C	Paul Chen	Male	2025.6.16	0	0	0	0	0	0	General Manager, Overseas Business Department, Mega International Commercial Bank; National Chengchi University, Department of Money and Banking	-	None			-
Senior Vice President	R.O.C	Jeffrey Kuo	Male	2026.2.23	0	0	0	0	0	0	Senior Partner of McKinsey & CompanyNational Taiwan University, Master of Science in Civil Engineering	-	None			-
Senior Vice President	R.O.C	Christy Shyy	Female	2022.4.11	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Western Michigan University Master of Accounting	-	None			-
Senior Vice President	R.O.C	Nick Chou	Male	2018.10.1	0	0	0	0	0	0	Senior Vice President of Citibank; National Central University, Master of Financial Management	-	None			-
Vice President	R.O.C	Yu-Min Yang	Female	2020.7.3	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Soochow University, School of Business, EMBA Department of Economics	Supervisor of Taishin Securities Investment Advisory Co., Ltd.	None			-
Vice President	R.O.C	Tiffany Ko	Female	2023.5.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Chengchi University, Master of Business Administration	-	None			-
Vice President	R.O.C	Daisy Tsao	Female	2024.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Chengchi University, Department of Money and Banking	-	None			-
Vice President	R.O.C	Taiyo Chen	Male	2020.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; University at Albany State University of New York Master of Business Administration	-	None			-

Title	Nationality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Vice President	R.O.C	Carson Huang	Male	2020.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Cheng Kung University, MBA, Department of Business	Director of Dah Chung Bills Finance Corp.	None			-
Vice President	R.O.C	Lance Lee	Male	2022.8.1	0	0	0	0	0	0	Senior Vice President, Credit Card and Personal Loans Group, Citi Bank Taiwan; St. John's University MBA in Marketing	-	None			-
Vice President	R.O.C	Diana Shin	Female	2025.4.1	0	0	0	0	0	0	Senior Vice President of Taishin International Bank; National Taiwan University, Master of Arts in Economics	-	None			-
Vice President	R.O.C	Selina Chen	Female	2018.3.9	0	0	0	0	0	0	Senior Vice President Taishin Bank; Fu Jen Catholic University, Business Management Department	-	None			-
Vice President	R.O.C	Harry Hsu	Male	2024.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Taiwan University, Master of Economics	-	None			-
Vice President	R.O.C	Jerry Yang	Male	2008.12.11	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Tamkang University, Department of International Trade	Supervisor of Sunlight Asset Management Co., Ltd	None			-
Vice President	R.O.C	Jasmine Liu	Female	2015.5.14	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Tunghai University, Department of International Business	-	None			-
Vice President	R.O.C	Jack Yen	Male	2015.5.14	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Feng Chia University, EMBA Senior Management	-	None			-
Vice President	R.O.C	Shawn Wang	Male	2018.8.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Peking University, EMBA	-	None			-

Title	Na-tion-ality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Num-ber of shares	Share of stake	Num-ber of shares	Share of stake	Num-ber of shares	Share of stake			Title	Name	Relationship	
Vice President	R.O.C	Vicky Chen	Female	2018.8.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Taiwan University of Science and Technology, College of Management, Executive Master of Business Administration	-	None			-
Vice President	R.O.C	Andy Liu	Male	2018.8.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National United University, Industrial Engineering and Management Department	-	None			-
Vice President	R.O.C	Stanley Fan	Male	2018.8.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Central University, College of Management, Master of Finance	-	None			-
Vice President	R.O.C	Sindy Chou	Female	2019.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Kaohsiung University of Science and Technology, Master of Finance	-	None			-
Vice President	R.O.C	Stella Hsieh	Female	2019.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Kaohsiung First University of Science and Technology, Master of Financial Operations	-	None			-
Vice President	R.O.C	Shine Pan	Female	2019.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Royal Roads University Master of Business Administration	-	None			-
Vice President	R.O.C	Jenyao Lee	Male	2020.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Dong Hwa University, EMBA, Department of International Business	-	None			-

Title	Nationality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Vice President	R.O.C	Leo Chang	Male	2020.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Cheng Kung University, EMBA, the College of Management	-	None			-
Vice President	R.O.C	Chin-Mei Chang	Female	2020.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Kaohsiung Institute of Technology University, Department of Industrial Engineering & Management	-	None			-
Vice President	R.O.C	Amber Wei	Female	2020.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; California State University, Fullerton, USA Master of Business Administration	-	None			-
Vice President	R.O.C	Eric Tsai	Male	2020.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Chengchi University, EMBA, Advanced Management	-	None			-
Vice President	R.O.C	Hank Chang	Male	2020.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Tamkang University, Master in Management Science, the Graduate Institute of Management Sciences	-	None			-
Vice President	R.O.C	Terry Yang	Male	2021.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Chiao Tung University, Department of Management	-	None			-
Vice President	R.O.C	Girder Chen	Male	2021.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Chengchi University, Master of Management Program, Management and Financial Group	-	None			-
Vice President	R.O.C	Shao-Hung Wu	Male	2021.8.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Fu Jen Catholic University, Department of International Business	-	None			-

Title	Nationality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Vice President	R.O.C	Sunny Chen	Female	2022.2.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Ming Chuan University, EMBA, School of Management	-	None			-
Vice President	R.O.C	Chi-Wen Chang	Male	2022.6.23	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Central Police Academy	-	None			-
Vice President	R.O.C	Tim Hsiao	Male	2022.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Shih Shien University, Institute of Business Innovation and Entrepreneurship Management	-	None			-
Vice President	R.O.C	Jacky Kang	Male	2022.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Chiao Tung University, Master Program of School of Management	-	None			-
Vice President	R.O.C	Jaclyn Tsai	Female	2023.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Concordia University Canada Bachelor of Commerce	-	None			-
Vice President	R.O.C	Pier Tseng	Male	2023.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank Soochow University, Department of Business Administration	-	None			-
Vice President	R.O.C	Grace Hung	Female	2023.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Yunlin University of Science and Technology, Master of Business Administration	-	None			-
Vice President	R.O.C	Rina Huang	Female	2024.3.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Taipei University, Master of Accountancy	-	None			-
Vice President	R.O.C	Frank Lin	Male	2015.5.14	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Taipei University, Master's Program in Business Administration	-	None			-

Title	Na-tion-ality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Num-ber of shares	Share of stake	Num-ber of shares	Share of stake	Num-ber of shares	Share of stake			Title	Name	Relationship	
Vice President	R.O.C	Gina Shen	Female	2025.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Eastern Michigan University Master of Business Administration	-	None			-
Vice President	R.O.C	Shu-Hwa Li Wang	Female	2025.7.1	0	0	0	0	0	0	Senior Vice President of Taishin BankNational Chung Hsing University, Bachelor of Laws	Director of CARE360TEK CO., LTD. Supervisor of He Feng Xuan Co., Ltd.	None			-
Vice President	R.O.C	Amy Wang	Female	2025.7.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Cass Business School, City University Msc in Transport, Trade and Finance	-	None			-
Vice President	R.O.C	Wei-Feng Hsu	Male	2025.7.1	0	0	0	0	0	0	Senior Vice President of Taishin BankMing Chuan University, Bachelor of Business Administration in Finance	-	None			-
Vice President	R.O.C	Wesley Lin	Male	2019.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; National Chengchi University, Master of International Trade	-	None			-
Vice President	R.O.C	Yen-Chi Chen	Male	2019.8.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; China Europe International Business School, EMBA	-	None			-
Vice President	R.O.C	Vincent Yang	Male	2018.10.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; University of Dallas, Master of Business Administration	-	None			-
Vice President	R.O.C	Cynthia Hsu	Female	2021.1.1	0	0	0	0	0	0	Senior Vice President of Taishin Bank; Liverpool John Moores University MBA in E-Commerce	-	None			-
Vice President	R.O.C	Jesse Chou	Male	2025.3.7	0	0	0	0	0	0	Vice President of Taishin BankNational Taiwan University, Master of Business Administration in Finance	-	None			-

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					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Vice President	R.O.C	Shin-Wei Huang	male	2021.4.1	0	0	0	0	0	0	Vice President of Taishin Bank; The University of Pittsburgh Master of Business Administration	-	None			-
Vice President	R.O.C	Shih-Hsuan Chang	Male	2020.3.1	0	0	0	0	0	0	Vice President of Taishin Bank; Soochow University, Department of Financial Engineering and Actuarial Mathematics	-	None			-
Vice President	R.O.C	Claire Chiang	Female	2019.9.1	0	0	0	0	0	0	Vice President of Taishin Bank; National Taipei University, Master of Accountancy	-	None			-
Vice President	R.O.C	Jason Fang	Male	2019.1.14	0	0	0	0	0	0	Vice President of Taishin Bank; Soochow University, Economics Department	-	None			-
Assistant Vice President	R.O.C	Vincent Wang	Male	2018.3.9	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Soochow University, EMBA, Department of International Business	-	None			-
Assistant Vice President	R.O.C	James Liu	Male	2019.8.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Chung Hsing University, Department of Finance and Cooperative Management	-	None			-
Assistant Vice President	R.O.C	Evien Chen	Female	2021.6.28	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; The University of Reading MSc International Business and Finance	-	None			-
Branch Manager	R.O.C	Pc Wang	Male	2026.1.1	0	0	0	0	0	0	Assistant Vice President of Taishin International Bank; Boston University Master of Business Administration	-	None			-
Branch Manager	R.O.C	Hank Hsieh	Male	2021.11.26	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chung Yuan Christian University, Master of Business Administration	-	None			-

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					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Branch Manager	R.O.C	Jessica Tsai	Female	2022.5.23	0	0	0	0	0	0	Vice President of Taishin Bank; National Chiao Tung University, Master program of School of Management	-	None			-
Branch Manager	R.O.C	Eve Wang	Female	2019.1.1	0	0	0	0	0	0	Vice President of Taishin Bank; National Chengchi University, Risk Management and Insurance Department	-	None			-
Branch Manager	R.O.C	Ken Chen	Male	2015.9.1	0	0	0	0	0	0	Vice President of Taishin Bank; Chung Hua University, Master of Business Management	-	None			-
Branch Manager	R.O.C	Gimmy Chiang	Male	2019.1.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Chi Nan University, Executive Master of Business Administration (EMBA)	-	None			-
Branch Manager	R.O.C	Pei-Yi Cheng	Female	2019.1.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Yu Da University of Science and Technology, Finance Department	-	None			-
Branch Manager	R.O.C	Allen Lee	Male	2018.11.23	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Tamkang University, Department of International Trade	-	None			-
Branch Manager	R.O.C	Henry Chen	Male	2018.11.23	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Taichung University of Science and Technology, International Trade Department	-	None			-
Branch Manager	R.O.C	Cathy Lu	Female	2015.6.19	0	0	0	0	0	0	Vice President of Taishin Bank; Drexel University Master of Business Administration	-	None			-
Branch Manager	R.O.C	Tarry Chen	Male	2017.1.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; Ming Chuan University, Business Management Department	-	None			-

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					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Branch Manager	R.O.C	Antonio Wu	Male	2018.8.24	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; I-Shou University Bachelor of Finance	-	None			-
Branch Manager	R.O.C	Vivian Chiu	Female	2014.12.26	0	0	0	0	0	0	Vice President of Taishin Bank; China University of Technology, International Trade Department	-	None			-
Branch Manager	R.O.C	Kuang-Yen Lin	Male	2025.4.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; Fu Jen Catholic University, Bachelor of Arts in Philosophy	-	None			-
Branch Manager	R.O.C	Hifa Lin	Male	2018.8.24	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Taipei University of Technology, Master of Business Automation and Management	-	None			-
Branch Manager	R.O.C	Yu-Lin Cho	Female	2011.6.10	0	0	0	0	0	0	Vice President of Taishin Bank; National Taichung University of Science and Technology, Business Management Department	-	None			-
Branch Manager	R.O.C	Martin Chang	Male	2013.6.21	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Taiwan University of Science and Technology, Executive Master of Business Administration	-	None			-
Branch Manager	R.O.C	Roman Huang	Male	2015.5.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chaoyang University of Technology, Master of Finance	-	None			-
Branch Manager	R.O.C	Nelson Kuo	Male	2018.6.1	0	0	0	0	0	0	Vice President of Taishin Bank; Providence University, International Trade Department	-	None			-
Branch Manager	R.O.C	Tracy Lin	Female	2022.8.12	0	0	0	0	0	0	Vice President of Taishin Bank; Yuan Ze University, Master of Management	-	None			-

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					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Branch Manager	R.O.C	Man-Ling Hsieh	Female	2018.2.2	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Southern Taiwan University of Science and Technology, Department of	-	None			-
Branch Manager	R.O.C	Michael Yu	Male	2018.1.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Chengchi University Department of Public Finance	-	None			-
Branch Manager	R.O.C	Emily Liang	Female	2018.1.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Ling Tung University, Master of Finance	-	None			-
Branch Manager	R.O.C	Eric Lin	Male	2018.1.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; University of Durham Master of Arts in Financial Management	-	None			-
Branch Manager	R.O.C	Eric Su	Male	2008.2.22	0	0	0	0	0	0	Vice President of Taishin Bank; Tunghai University, Economics Department	-	None			-
Branch Manager	R.O.C	Tiffany Hsu	Female	2011.6.28	0	0	0	0	0	0	Vice President of Taishin Bank; National Chung Hsing University, Executive Master of Business Administration	-	None			-
Branch Manager	R.O.C	Josh Chen	Male	2017.7.28	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Chengchi University, EMBA	-	None			-
Branch Manager	R.O.C	Meii Tsai	Female	2017.5.19	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Far East University, Business Management Department	-	None			-
Branch Manager	R.O.C	John Mu	Male	2013.12.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; University of Illinois at Urbana champaign, Master of Finance	-	None			-

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					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Branch Manager	R.O.C	Sean Chou	Male	2025.6.1	0	0	0	0	0	0	Manager of Taishin International BankLunghwa University of Science and Technology, Master of Business Administration	-	None			-
Branch Manager	R.O.C	Shu-Ching Tien	Female	2014.11.14	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Kaohsiung University of Applied Sciences, Graduate School of Finance and Information, Master's Program	-	None			-
Branch Manager	R.O.C	Jason Huang	Male	2017.1.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Feng Chia University, MBA, Management	-	None			-
Branch Manager	R.O.C	Nick Wu	Male	2007.8.24	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Taipei University, Business Management Department, Executive Master of Business Administration	-	None			-
Branch Manager	R.O.C	Eva Chang	Female	2014.8.22	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chinese Culture University, Tourism Department	-	None			-
Branch Manager	R.O.C	Che-Hsiang Chang	Male	2013.5.24	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chinese Culture University, Business Management Department	-	None			-
Branch Manager	R.O.C	Monica Yeh	Female	2011.7.1	0	0	0	0	0	0	Vice President of Taishin International Bank; National Chengchi University, EMBA	-	None			-
Branch Manager	R.O.C	Eva Kao	Female	2015.12.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Tunghai University Bachelor of Business Administration	-	None			-

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Branch Manager	R.O.C	Wei-Jye Chang	Male	2009.9.1	0	0	0	0	0	0	Vice President of Taishin Bank; Ta Hwa University of Science and Technology, International Trade Department	-	None			-
Branch Manager	R.O.C	Elaine Cheng	Female	2015.6.19	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Kaohsiung University of Applied Sciences, Graduate School of Finance and Information, Master's Degree	-	None			-
Branch Manager	R.O.C	Pei-I Chao	Female	2019.5.31	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Dahan Institute of Technology, Department of Financial Taxation	-	None			-
Branch Manager	R.O.C	Cynthia Kuo	Female	2019.5.31	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Tunghai University, Executive Master of Business Administration (EMBA)	-	None			-
Branch Manager	R.O.C	Joy Lee	Female	2013.3.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Ming Chuan University, International Trade Department	-	None			-
Branch Manager	R.O.C	Evelyn Chang	Female	2019.3.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chaoyang University of Technology, Department of Accounting	-	None			-
Branch Manager	R.O.C	Tzu-Yu Tseng	Male	2025.3.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; Tunghai University, Bachelor of Business Administration in International Trade	-	None			-
Branch Manager	R.O.C	Shawn Chen	Male	2020.8.14	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Chung Hsing University, Department of Business Administration	-	None			-

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Branch Manager	R.O.C	Bruce Chao	Male	2020.8.14	0	0	0	0	0	0	Senior Manager of Taishin Bank; Tamkang University, Department of Banking and Finance	-	None			-
Branch Manager	R.O.C	Ken Liu	Male	2020.8.14	0	0	0	0	0	0	Vice President of Taishin Bank; National Chung Hsing University, EMBA, Business Administration	-	None			-
Branch Manager	R.O.C	Jack Chan	Male	2020.7.17	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Chengchi University, EMBA	-	None			-
Branch Manager	R.O.C	York Tsai	Male	2021.8.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; Glasgow University Master of Science Management	-	None			-
Branch Manager	R.O.C	Che-Chen Chang	Male	2020.6.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Taiwan University of Science & Technology, Department of Business Administration	-	None			-
Branch Manager	R.O.C	Chunping Lo	Female	2020.6.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Assistant Vice President of Taishin Bank; National Chengchi University, Master of Management Program, Management Group	-	None			-
Branch Manager	R.O.C	Josh Tsai	Male	2021.9.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; National Taiwan Ocean University, Department of Computer Science and Engineering	-	None			-
Branch Manager	R.O.C	Shu-Juan Hsieh	Female	2021.8.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Tainan Junior College of Home Economics, Department of Accounting and Statistics	-	None			-

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Branch Manager	R.O.C	Christine Teng	Female	2025.12.1	0	0	0	0	0	0	Assistant Vice President of Taishin International BankFu-Hsin Institute of Technology and Commerce, Diploma in International Trade	-	None			-
Branch Manager	R.O.C	Matt Mei	Male	2025.4.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; Chinese Culture University, Bachelor of Business Administration in International Trade	-	None			-
Branch Manager	R.O.C	Stanley Kuo	Male	2022.11.18	0	0	0	0	0	0	Senior Manager of Taishin Bank; Tamkang University, Department of Business Administration	-	None			-
Branch Manager	R.O.C	Jessica Chiou	Female	2022.6.17	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Overseas Chinese University, Department of International Trade	-	None			-
Branch Manager	R.O.C	Candy Chang	Female	2021.4.1	0	0	0	0	0	0	Assistant vice president of Taishin Bank; Providence University, EMBA	-	None			-
Branch Manager	R.O.C	Meng-Chiao Chung	Male	2021.4.1	0	0	0	0	0	0	Assistant vice president of Taishin Bank; Chinese Culture University, Department of Insurance	-	None			-
Branch Manager	R.O.C	Stanley Tsai	Male	2022.4.8	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chinese Culture University, Department of Accounting	-	None			-
Branch Manager	R.O.C	Yu-Yu Ho	Female	2022.5.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; University of Iowa Tippie Master of Business Administration	-	None			-
Branch Manager	R.O.C	Jimmy Chang	Male	2022.6.17	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Ming Chuan University, Department of Finance	-	None			-

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Branch Manager	R.O.C	Iris Lin	Female	2022.5.1	0	0	0	0	0	0	Senior Manager of Taishin Bank: National Taipei University of Business, Department of Applied Foreign Languages	-	None			-
Branch Manager	R.O.C	Chia-Fang Chen	Female	2023.2.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Cheng Kung University, Department of Chinese	-	None			-
Branch Manager	R.O.C	Sean Hsiao	Male	2022.11.18	0	0	0	0	0	0	Senior Manager of Taishin Bank; Fu Jen Catholic University, Department of Business Administration	-	None			-
Branch Manager	R.O.C	Eva Lu	Female	2022.5.20	0	0	0	0	0	0	Senior Manager of Taishin Bank; Yuan Ze University, Master of International Business	-	None			-
Branch Manager	R.O.C	Wei Shen	Male	2022.5.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chinese Culture University, Department of Law	-	None			-
Branch Manager	R.O.C	Jason Li	Male	2022.5.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; CTBC Business School, Master of Business Administration	-	None			-
Branch Manager	R.O.C	Eunice Weng	Female	2025.6.1	0	0	0	0	0	0	Manager of Taishin International Bank; Yuan Ze University, Master of Business Administration	-	None			-
Branch Manager	R.O.C	Chia-Hui Hsu	Female	2025.8.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; National United University, Bachelor of Business Administration	-	None			-
Branch Manager	R.O.C	Eddie Lee	Male	2025.4.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; National Pingtung University, Master of Business Administration	-	None			-

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Branch Manager	R.O.C	Jack Wu	Male	2022.5.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Tunghai University, Department of Business Administration	-	None			-
Branch Manager	R.O.C	Iris Sung	Female	2022.3.11	0	0	0	0	0	0	Senior Manager of Taishin Bank; Chung Yuan Christian University, Department of International Business	-	None			-
Branch Manager	R.O.C	Raymond Chao	Male	2022.11.18	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Soochow University, Department of Business Administration	-	None			-
Branch Manager	R.O.C	Jennifer Wu	Female	2025.6.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; Chinese Culture University, Bachelor of Business Administration	-	None			-
Branch Manager	R.O.C	Beryl Tsai	Female	2022.4.8	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chinese Culture University, Department of Economic	-	None			-
Branch Manager	R.O.C	Adam Wang	Male	2022.8.12	0	0	0	0	0	0	Senior Manager of Taishin Bank; National Dong Hwa University, Master of Public Administration	-	None			-
Branch Manager	R.O.C	Ace Kao	Male	2023.4.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chinese Culture University, Department of Business Administration	-	None			-
Branch Manager	R.O.C	Nelly Lin	Female	2023.4.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; Aletheia University, Department of Finance	-	None			-
Branch Manager	R.O.C	Ya-Yun Chang	Female	2023.3.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; Chinese Culture University, Department of Business Administration	-	None			-

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Branch Manager	R.O.C	Jerry Liu	Male	2024.1.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; National Chiayi University, Department of Plant Medicine	-	None			-
Branch Manager	R.O.C	Peggy Hsu	Female	2023.10.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; Trans World University, Department of Secretarial Science	-	None			-
Branch Manager	R.O.C	Eva Chen	Female	2023.3.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; National Chiayi University, Master of Management	-	None			-
Branch Manager	R.O.C	Henry Ku	Male	2023.7.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; National Dong Hwa University, Master of Economics	-	None			-
Branch Manager	R.O.C	Flora Chang	Female	2023.11.3	0	0	0	0	0	0	Senior Manager of Taishin Bank; National Taipei University, Master of International Finance	-	None			-
Branch Manager	R.O.C	Patrick Lin	Male	2024.1.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; National Chung Cheng University, Master of Finance	-	None			-
Branch Manager	R.O.C	Chung-Pao Hung	Male	2024.5.17	0	0	0	0	0	0	Senior Manager of Taishin Bank; Cheng Shiu University, Department of Business Administration	-	None			-
Branch Manager	R.O.C	Jia-Jhen Hou	Female	2025.8.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; National Taichung University of Science and Technology, Bachelor of Business Administration in Applied Business	-	None			-
Branch Manager	R.O.C	AndyS hen	Male	2024.4.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; Aletheia University, Department of Business Administration	-	None			-
Branch Manager	R.O.C	Bella Chou	Female	2024.4.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; Shin Hsin University, Department of Economics	-	None			-

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Branch Manager	R.O.C	Christina Tseng	Female	2024.5.17	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Taiwan Ocean University, Department of Shipping& Transportation Management	-	None			-
Branch Manager	R.O.C	Tiffany Hsiao	Female	2025.3.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; National Kaohsiung Institute of Technology, Diploma in Banking and Insurance	-	None			-
Branch Manager	R.O.C	Mike Yu	Male	2025.3.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; Chung Hua University, Department of Finance	-	None			-
Branch Manager	R.O.C	Ivan Lan	Male	2025.12.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; Soochow University, Department of Economics	-	None			-
Branch Manager	R.O.C	Bard Kuo	Male	2024.5.17	0	0	0	0	0	0	Senior Manager of Taishin Bank; Fu Jen Catholic University, Master Program in Finance	-	None			-
Branch Manager	R.O.C	Judy Huang	Female	2024.5.17	0	0	0	0	0	0	Senior Manager of Taishin Bank; Chaoyang University of Technology, Department of Finance	-	None			-
Branch Manager	R.O.C	Vivian Cheng	Female	2024.12.1	0	0	0	0	0	0	Vice President of Taishin Bank; Ming Chuan University, EMBA	-	None			-
Branch Manager	R.O.C	Alice Chen	Female	2024.12.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; Fortune Institute of Technology, Department of Finance	-	None			-

Title	Nationality	Name	Gender	Date of getting elected	Current shareholding		Stake of single, spouse and offspring before age ofmajority		Shareholding in the name of others		Education and working experience	Current jobs with the other companies	Spouse or relatives within second-degree kinship who serve managerial posts or seats of board directors/ supervisors of the bank			Note
					Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake			Title	Name	Relationship	
Branch Manager	R.O.C	Chun-Wei Wu	Male	2024.12.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; National Kaohsiung University of Science and Technology, Department of Finance and Information	-	None			-
Branch Manager	R.O.C	Steven Shen	Male	2024.4.1	0	0	0	0	0	0	Assistant Vice President of Taishin Bank; National Chiayi University, EMBA	-	None			-
Branch Manager	R.O.C	Lan, Chia-Hao	Male	2025.4.1	0	0	0	0	0	0	Senior Manager of Taishin International Bank; Shih Chien University, Bachelor of Business Administration	-	None			-
Branch Manager	R.O.C	Chia-Chia Lu	Female	2024.12.1	0	0	0	0	0	0	Senior Manager of Taishin Bank; China University of Technology, Department of International Business	-	None			-
Branch Manager	R.O.C	William Lin	Male	2024.8.2	0	0	0	0	0	0	Senior Manager of Taishin Bank; Tamkang University, Master of Risk Management and Insurance	-	None			-

c. Consultants who are retired chairmen and presidents of the Company or affiliates

Consultants who are retired chairmen and presidents

Title	Nationality	Name	Gender	Previous position		Date of appointment	Purpose	Roles and responsibilities	Remuneration	Ratio of Remuneration to Net Income
				Company and title	Date of retirement					
None										

B. Compensation for directors, president, vice president and consultants for last year

a. Compensations for directors (including independent directors)

		Director remuneration								Combination of A, B, C and Dshare in after-tax net profit	
		Compensations (A)		Job-leaving and retirement payment (B)		Compensations from distribution of earnings (C)		Expense for business execution (D)			
		The Bank	All companies in the financial statements	The Bank	All companies in the financial statements	The Bank	All companies in the financial statements	The Bank	All companies in the financial statements	The Bank	All companies in the financial statements
Chairman	Wu, Tong-Liang	49,224	49,384	-	-	-	-	7,748	7,838	56,972 (0.27%)	57,222 (0.27%)
Vice Chairman	Shang, Ruey-Chiang (2025.08.28 resign)										
Director	Kuo, Jui-Sung										
Director	Wu, Tong-Shung										
Director	Kao, Chih-Shang										
Director	Chang, Yun-Peng										
Director	Wu, Shang-Pin										
Director	Wu, Shin-Hau										
Independent Director	Wang, Mei-Hua	5,880	5,880	-	-	-	-	1,630	1,630	7,510 (0.04%)	7,510 (0.04%)
Independent Director	Chang, Min-Yu										
Independent Director	Lee, Shyan-Yuan										

Note1: The individuals on this form include those who served as director, newly appointed or resigned notwithstanding, during 2025; numeration for them is disclosed according to their term in office.

Note2: Compensation for chauffeurs is NT$5,544,000.

Note3: Please specify the policy, system, standard and structure of independent director remuneration, and describe the factors, including responsibilities, risks and time invested, and their links to amounts of remuneration. Taishin Bank has a director remuneration policy in place, which peobides the "standards for director remuneration". Payments of indibidual items will be based on a director's participation in and contribution to the company's business, industry average, and management remuneration. The scope of evaluation of director performance includes the company's overall performance, personal performance and contribution. Director remuneration is paid with board approval. In addition, in the interest of creating links with future business risks, Taishin Bank will make separate plans for reservation and deferral mechanisms for director/supervisor remuneration.

Dec.31, 2025 Unit: NT$1,000

	Remuneration as an employee								Combination of A, B, C, D, E, F and G and share in after-tax net profit		Compensations from invested companies other than subsidiaries or Parent Company
	Salary, bonus, and special allowance (E)		Job-leaving and retirement payment (F)		Employee dividend-sharing (G)						
	The Bank	All companies in the financial statements	The Bank	All companies in the financial statements	The Bank		All companies in the financial statements		The Bank	All companies in the financial statements	
					Cash	Stock	Cash	Stock			
	-	-	-	-	-	-	-	-	56,972 (0.27%)	57,222 (0.27%)	157,036
	-	-	-	-	-	-	-	-	7,510 (0.04%)	7,510 (0.04%)	44,597

Note4: Other than as disclosed above, remunerations received by directors last year for probiding services to all companies listed in the financial statement. (e.g., acting as anindependent consultant fo.)

Note5: Information on remuneration in the form of stock appreciation rights (SARs) in 2025 is the amount expected to be settled after the vesting period.

Compensation brackets for directors

	Name of Director		
	The combined compensation of (A+B+C+D)		
	The Bank	All companies in the financial statements	
Lower than NT$1M.			
NT$1M. (inclusive)-NT$2M. (exclusive)	Kuo, Jui-Sung / Wu, Tong-Shung / Wu, Shang-Pin / Wu, Shin-Hau / Wang, Mei-Hua / Chang, Min-Yu	Kuo, Jui-Sung / Wu, Tong-Shung / Wu, Shang-Pin / Wu, Shin-Hau / Wang, Mei-Hua / Chang, Min-Yu	
NT$2M. (inclusive)-NT$3.5M. (exclusive)	Shang, Ruey-Chiang	Shang, Ruey-Chiang	
NT$3.5M. (inclusive)-NT$5M. (exclusive)	Kao, Chih-Shang / Lee, Shyan-Yuan	Kao, Chih-Shang / Lee, Shyan-Yuan	
NT$5M. (inclusive)-NT$10M. (exclusive)	Chang, Yun-Peng	Chang, Yun-Peng	
NT$10M.(inclusive)-NT$15M (exclusive)			
NT$15M. (inclusive)-NT$30M. (exclusive)			
NT$30M. (inclusive)-NT$50M. (exclusive)	Wu, Tong-Liang	Wu, Tong-Liang	
NT$50M. (inclusive)-NT$100M. (exclusive)			
Over NT$100M.			
Total	11	11	

Note: Compensation- in the table are different from incomes for income tax law. Therefore, figures in the table are mainly for information disclosure and can not be used as the basis for taxation.

Dec. 31, 2025

	Name of Directors	
	The combined compensation of (A+B+C+D+E+F+G)	
	The Bank	The parent company and all invested companies
	Kuo, Jui-Sung / Wu, Tong-Shung / Wu, Shang-Pin / Wu, Shin-Hau / Wang, Mei-Hua / Chang, Min-Yu	Wu, Tong-Shung / Wu, Shang-Pin
	Shang, Ruey-Chiang	
	Kao, Chih-Shang/Lee, Shyan-Yuan	Kao, Chih-Shang / Lee, Shyan-Yuan
	Chang, Yun-Peng	Kuo, Jui-Sung / Chang, Yun-Peng
		Shang, Ruey-Chiang / Wu, Shin-Hau / Wang, Mei-Hua / Chang, Min-Yu
	Wu, Tong-Liang	
		Wu, Tong-Liang
	11	11

b. Compensations for president and vice president

Title	Name	Salary (A)		Job-leaving and retirement payment (B)	
		The Bank	All companies in the financial statements	The Bank	All companies in the financial statements
President	Sharon Lin	168,460	168,460	17,872	17,872
Chief Auditor	Steven Chiu				
CEO of Retail Banking Group	Maggie Pao				
CEO of Wholesale Banking Group	Steven Chang (2025.06.16 resign)				
CEO of Wholesale Banking Group	Sylvia Chen				
Ceo of Finance and Financial Market group	Henry Chan				
Executive vice president	Frank Lin				
Executive vice president	Steve Sun (2025.07.11 on board)				
Executive vice president	Perry Huang				
Executive vice president	Louisa Su				
Executive vice president	Shen Zhang (2025.10.01 resign)				
Executive vice president	Bruce Lee (2025.10.01 on board)				
Senior Vice president	May Chen				
Senior Vice president	Janice Liang				
Senior Vice president	Gordon Wu				
Senior Vice president	Sonia Chang				
Senior Vice president	Allen Day				
Senior Vice president	Cres Huang				
Senior Vice president	L.C Kuo				
Senior Vice president	Vincent Tsai				
Senior Vice president	Jesse Han				
Senior Vice president	Shouna Liu (2025.04.01 resign)				
Senior Vice president	Vivian Chou				
Senior Vice president	Joanna Su				
Senior Vice president	Albert Kuo				
Senior Vice president	Tate Sun (2025.07.11 resign)				
Senior Vice president	Benson Hsieh				
Senior Vice president	Gary Liu				
Senior Vice president	Jeff Chen				
Senior Vice president	Christy Shyy (2025.05.01 resign)				
Senior Vice president	Paul Chen (2025.06.16 on board)				
Vice president	John Wang				
Vice president	Tiffany Ko				
Vice president	Taiyo Chen (2025.05.01 on board)				
Vice president	Carson Huang				
Vice president	Daisy Tsao				
Vice president	Diana Shin				
Vice president	Jerry Lin				
Vice president	Lance Lee (2025.02.01 on board)				
Vice president	Jocelyn Chiang (2025.04.01 resign)				
Vice president	Shih, Geng-Hao (2025.05.01 on board)				

Note1: The individuals on this form include those who served as President or Vice President, newly appointed or resigned notwithstanding, during 2025; numeration for them is disclosed according to their term in office.

Note2: Compensation for chauffeurs is NT$ 4,325,000.

Note3: Information on remuneration in the form of stock appreciation rights (SARs) in 2025 is the amount expected to be settled after the vesting period.

Dec.31,2025 Unit: NT$1,000

	Bonus and special allowance (C)		Employee dividend-sharing(D)				Combination of A, B, C and D and share in after-tax net profit		Compensations from invested companies other than subsidiaries or Parent Company
	The Bank	All companies in the financial statements	The Bank		All companies in the financial statements		The Bank	All companies in the financial statements	
			Cash	Stock	Cash	Stock			
	313,446	313,446	-	-	-	-	499,778 (2.34%)	499,778 (2.34%)	50,943

Compensation brackets for president and vice presidents

Dec. 31, 2025

Compensation brackets for president and vice presidents of the Bank	Names of president and vice president	
	The Bank	The parent company and all invested companies
Lower than NT$1M.	Frank Lin/Steve Sun/Shen Zhang	
NT$1M. (inclusive)-NT$2M. (exclusive)	Jocelyn Chiang	Jocelyn Chiang
NT$2M. (inclusive)-NT$3.5M. (exclusive)	Shouna Liu/Christy Shyy	Shouna Liu/Christy Shyy
NT$3.5M. (inclusive)-NT$5M. (exclusive)		
NT$5M. (inclusive)-NT$10M. (exclusive)	Steven Chang/Bruce Lee/Allen Day/ Tate Sun/Paul Chen/Tiffany Ko/Taiyo Chen/ Daisy Tsao/Diana Shin/Lance Lee/ Shih, Geng-Hao	Steven Chang/Steve Sun/Bruce Lee/ Allen Day/Tate Sun/Paul Chen/Tiffany Ko/ Taiyo Chen/Daisy Tsao/Diana Shin/Lance Lee/ Shih, Geng-Hao
NT$10M. (inclusive)-NT$15 M. (exclusive)	Steven Chiu/Perry Huang/May Chen/ Janice Liang/Gordon Wu/Sonia Chang/ L.C Kuo/Vincent Tsai/Jesse Han/Vivian Chou/ Joanna Su/Gary Liu/Jeff Chen/Carson Huang/ Jerry Lin	Steven Chiu/Perry Huang/May Chen/ Janice Liang/Gordon Wu/Sonia Chang/ L.C Kuo/Vincent Tsai/Jesse Han/Vivian Chou/ Joanna Su/Gary Liu/Jeff Chen/Carson Huang/ Jerry Lin
NT$15M. (inclusive)-NT$30 M. (exclusive)	Sylvia Chen/Louisa Su/Cres Huang/ Albert Kuo/Benson Hsieh/John Wang	Sylvia Chen/Frank Lin/Louisa Su/Shen Zhang/ Cres Huang/Albert Kuo/Benson Hsieh/ John Wang
NT$30M. (inclusive)-NT$50 M. (exclusive)	Maggie Pao/Henry Chan	Maggie Pao/Henry Chan
NT$50M. (inclusive)-NT$100 M. (exclusive)	Sharon Lin	Sharon Lin
Over NT$100M.		
Total	41	41

Note: Compensations disclosed in the table different from income for income tax law and therefore cannot be used as the basis for taxation.

3. Compensation for consultants who are retired chairmen and presidents: None.

4. Manager's name and the distribution of employee bonus: None.

c. Analytical comparison of the shares of compensation for directors, president, vice presidents, and consultants in the after-tax net profits in last two years, as listed in the Company's financial statement and the consolidated financial statement, and explanation for the remuneration policy, standards, and makeup, the procedure for setting compensation, and its association with business performance and future risks.

1. In 2025, total compensation for directors, president, and vice presidents accounted for 2.64% of the after-tax net profit and the share listed in the consolidated financial statement was 2.64%. In 2024, total compensation for directors, president, and vice presidents accounted for 2.59% of the after-tax net profit and the share listed in the consolidated financial statement was 2.59%.

2. The company's compensation policy

Position / Item	Directors	The Management
Remuneration policy	The level of director remuneration shall be based on the Company's business performance, competition, experience of representative of institutional director, and involvement in management of the Company and contribution to business results as well as the Company's risk appetite and potential risks to be expected in the future in order to have directors and the Company share future business risks.	The Company has established the Performance Evaluation and Bonus Guidelines to ensure a fair performance evaluation process. Managers' performance are evaluated from two aspects: (1) Achievement of targets, including financial indicators, e.g., profit/customer/department growth rate/market share/asset quality, and cost control, and non-financial indicators, For example: process improvement, internal control and promote ESG (such as carbon emission reduction, green procurement and sustainability-related projects); and (2) managerial competency (e.g., decision-making ability, communication and coordination, talent development, and regulatory compliance). for the purpose of creating an all-win situation for the Company, its employees and shareholders. The remuneration of managers is based mainly on responsibilities, business performance of the Company, and personal performance, and takes into account industry averages and links to future risks at the same time in order to offer competitive remuneration to attract and retain talent.
Structure	Remuneration for directors is described as following: 1. Remuneration: to be received for performing the duties of a director of the Bank. 2. Business expenses: to be received to compensate for expenses incurred during business activities, including travel expenses for personally attending or be present at board meetings.	Remuneration for managers is described as following: • Salary: to be determined by responsibilities and market rates. • Bonus: to be divided into a Chinese New Year bonus and a yearend bonus. The size of a bonus depends mainly on the Company's results, the corresponding division's results, and the individual's performance evaluation. • Employee benefits: include the pension plan, the employee shareholding trust program, physical examinations, and allowances. • Long term incentive plan: To avoid an excessive focus on short-term performance and to encourage long-term commitment and shared participation in sustainable operating profits, the Bank has established long-term incentive programs, including the "TS Stock Appreciation Rights Plan" and the "TS Financial Holding Senior Executive Shareholding Trust Program," as mechanisms to retain outstanding talent.

C. Status of corporate governance

a. Information on the operation of the board of directors

1. In the recent fiscal year (2025), the board of directors convedned 48 times and status of attendance by directors follows:

Term	Title	Name	Actual attendance	Number of attendance by proxy	Actual rate of attendance (%)	Note
13th board	Chariman	Wu, Tong-Liang	46	2	95.83	
	Vice Chairman	Wu, Shin-Hau	39	9	81.25	
	Vice Chairman (Resigned)	Shang, Ruey-Chiang	29	1	96.67	Resigned effective August 28, 2025
	Director	Kuo, Jui-Sung	47	1	97.92	
	Director	Wu, Tong-shung	43	5	89.58	
	Director	Kao, Chih-Shang	44	4	91.67	
	Director	Chang, Yun-Peng	46	2	95.83	
	Director	Wu, Shang-Pin	47	1	97.92	
	Independent Director	Wang, Mei-Hua	48	0	100	
	Independent Director	Chang, Min-Yu	45	3	93.75	
	Independent Director	Lee, Shyan-Yuan	45	3	93.75	

Note 1: All directors of the Bank are representatives from TS Financial Holding Co., Ltd.
Note 2: The attendance rate (%) is calculated by actual number of attendance and the number of board meetings during a term.

Other items which should be recorded

(1) In the event of any of the circumstances occurring while the Board of Directors conducts its activities, details including the date, session, and agenda of the board meeting, all opinions of the independent directors, and the Company's responses to the independent directors' opinions should be provided.

(a) For items listed in Article 14-3: Not applicable as Taishin Bank has estblished an audit committee.

(b) In addition to matters above, other objections or qualified opinions from the independent directors to resolutions made by the Board of Directors on-record or in writing: None.

(2) For avoidance by directors for cases involving the interests of them, specify the name of the board director, contents of the case, reason for avoidance, and the status of their participation in voting:

Details of directors absenting themselves due to conflict of interest in 2025				
Board of Directors Date	Agenda	Director name	Reason for conflict of interest	Voting result
2025/01/16	The 2024 performance evaluation for individual board directors	Wu, Tong-Liang / Shang, Ruey- Chiang / Kuo, Jui-Sung/ Wu, Tong-Shung / Kao, Chih-Shang/Chang, Yun-Peng / Wu, Shang-Pin/Wu, Shin-Hau / Wang, Mei-Hua/Lee, Shyan-Yuan (Note: Chang, Min-Yu did not delegate)	Where a conflict of interest exists between a director and an agenda item, the director shall recuse himself or herself from the discussion and voting in accordance with Article 206 of the Company Act, which mutatis mutandis applies the provisions of Article 178 of the same act; or voluntary recusal.	Recusal during Discussions and voting
	Number of months of monthly remuneration in 2024	Wu, Tong-Liang/ Shang, Ruey- Chiang / Kuo, Jui-Sung/ Wu, Tong-Shung / Kao, Chih-Shang/Chang, Yun-Peng/ Wu, Shang-Pin/Wu, Shin-Hau / Wang, Mei-Hua/Lee, Shyan-Yuan (Note: Chang, Min-Yu did not delegate)		Recusal during Discussions and voting
2025/02/13	Application for Loan Increase and Modification of Terms by Jiu Ru Investment Co., Ltd.	Wu, Tong-Liang/ Wu, Shin-Hau		Recusal during Discussions and voting
2025/03/20	Procurement of POS Terminals from CyberPower Field Services Corporation	Wu, Tong-Liang/ Wu, Shin-Hau		Recusal during Discussions and voting
	Donation to Taipei Taishin Mars through the special account of Sports Administration, Ministry of Education	Wu, Tong-Liang/ Shang, Ruey- Chiang / Wu, Shin-Hau		Recusal during Discussions and voting
	Application for change of conditions and renewal contract by Shinkong Textile Synthetic Fibers	Wu, Tong-Liang/ Kuo, Jui-Sung / Wu, Shin-Hau		Recusal during Discussions and voting
	Change of conditions and renewal contract by Shin kong Textile	Wu, Tong-Liang / Wu, Shin-Hau		Recusal during Discussions and voting
	Application for change of conditions and renewal contract by Taiwan Shinkong Security	Wu, Tong-Liang/ Wu, Shin-Hau		Recusal during Discussions and voting
	Application for change of conditions and renewal contract by Taiwan Security	Wu, Tong-Liang/ Wu, Shin-Hau		Recusal during Discussions and voting
	Application for change of conditions and renewal of contract by Shin-Po Leasing Co., Ltd.	Wu, Tong-Liang/ Wu, Shin-Hau		Recusal during Discussions and voting
2025/03/27	Adjustment of monthly remuneration for the chairman	Wu, Tong-Liang/ Wu, Shin-Hau		Recusal during Discussions and voting
2025/04/17	Proposal to re-sign an insurance agency agreement with the partner life insurance company	Wu, Tong-Liang/ Wu, Shin-Hau/ Lee, Shyan-Yuan		Recusal during Discussions and voting
2025/05/23	Application for renewal of contract by An-Long enterprise	Wu, Tong-Liang/ Kuo, Jui-Sung / Wu, Shin-Hau		Recusal during Discussions and voting
	Application for renewal of contract by Hsing An Chin Ye	Wu, Tong-Liang/ Kuo, Jui-Sung / Wu, Shin-Hau		Recusal during Discussions and voting
	Application for renewal of contract by Taishin Securities	Wu, Tong-Liang/ Wu, Tong-Shung / Wu, Shin-Hau		Recusal during Discussions and voting
	Application for renewal of contract by Taishin Life Insurance	Wu, Tong-Liang/ Wu, Shin-Hau/ Lee, Shyan-Yuan		Recusal during Discussions and voting

Details of directors absenting themselves due to conflict of interest in 2025				
Board of Directors Date	Agenda	Director name	Reason for conflict of interest	Voting result
2025/06/19	Donation to Taishin Bank Foundation for Arts and Culture	Wu, Tong-Liang/Kuo, Jui-Sung/ Wu, Shin-Hau	Where there exists a conflict of interest between the agenda and a director, Article 206 of the Company Act shall apply and the director shall recuse him/ herself from the meeting in accordance with Article 178 of the same act; or voluntary recusal.	Recusal during Discussions and voting
	Donated to Taishin Charity Foundation	Wu, Tong-Liang/Wu, Shin-Hau		Recusal during Discussions and voting
2025/12/04	Application for change of conditions and renewal contract by Minth Group Limited	Wu, Tong-Liang/Wu, Shin-Hau		Recusal during Discussions and voting
	Application for change of conditions and renewal contract by MINTH INTERNATIONAL MACAO COMMERCIAL OFFSHORE LIMITED	Wu, Tong-Liang/Wu, Shin-Hau		Recusal during Discussions and voting
2025/12/11	Purchase of SKM Points and gift vouchers from Shin Kong Mitsukoshi	Wu, Tong-Liang (Note: Wu, Shin-Hau did not delegate)		Recusal during Discussions and voting
	Commissioning of Cybersoft Digital Services Corporation for Credit Card Issuing Authorization System Functionalities and Data Integration Development Services	Wu, Tong-Liang (Note: Wu, Shin-Hau did not delegate)		Recusal during Discussions and voting

(3) Targets for strengthening the function of the board of directors in current year and the recent year and the evaluation of their execution:

(a) Board of Directors Meeting Policy have been established for the purpose of strengthening board governance. For better transparency on the board of directors, important resolutions of the board of directors will be published in the annual reports

(b) In 2007, Taishin Bank started appointing two independent directors; and in late 2007, the company started purchasing directors and key person liability insurance policies to cover such persons in the process of performing their duties during the terms of their offices. Three independent directors were elected and the Audit Committee established on 2021 to replace the supervisors. Audit Committee Charter was established in the same year.

b. Operation of the auditing committee or the participation of supervisors in the operation of board of directors.

1. The powers of the Audit Committee are as follows

Taishin Bank established the Audit Committee to replace Supervisors on July 23, 2021. The Audit Committee consists of all independent directors of the Bank (so far 3). The mission of the Audit Committee is to assist the board of directors in performing its duty to oversee the accounting, audit, and financial reporting processes in Taishin Bank and the quality and integrity of financial management.

Matters reviewed include:

A. The adoption of or amendments to the internal control system pursuant to Article 14-1 of the Securities and Exchange Act.

B. Assessment of the effectiveness of the internal control system.

C. The adoption or amendment, pursuant to Article 36-1 of the Securities and Exchange Act, of the procedures for handling financial or business activities of a material nature, such as acquisition or disposal of assets, and derivatives trading.

D. Matters in which a director is an interested party.

E. Asset transactions or derivatives trading of a material nature.

F. The offering, issuance, or private placement of equity-type securities.

G. The hiring or dismissal of a certified public accountant, or their compensation.

H. The appointment or discharge of a financial, accounting, or internal audit officer.

I. Annual and semi-annual financial reports.

J. Other material matters as may be required by the Company or by the competent authority.

In the recent fiscal year (2025) the Audit Committee convened 16 times and Status of attend.

Title	Title	Name	Actual number of attendance	Attendances by proxy	Attendance rate (%)	Notes
The 2nd term	Independent Director	Chang, Min-Yu	15	1	93.75	
	Independent Director	Wang, Mei-Hua	16	0	100.00	
	Independent Director	Lee, Shyan-Yuan	13	3	81.25	

Note 1: The Audit Committee of Taishin Bank consists of all of the independent directors of the bank.
Note 2: The actual attendance rate (%) is calculated by the number of Audit Committee meetings and the number of times the independent directors actually attended the meetings during a term.

Other items which should be recorded

(1) In the event of any of the circumstances occurring while the Audit Committee conducts its activities, details including the date, session, and agenda of the Audit Committee, the contents of objections considerationsmajor suggestions of the independent directors, the resolutions of the Audit Committee, and the Company's responses to the Audit Committee's opinions should be provided.

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

Audit Committee Date and Session	Audit Committee Agenda	Audit Committee Resolutions	Contents of the objections/ considerations/major suggestions of the independent directors	The Company's response to Audit Committee's opinions
2025/01/09 9th meeting of 2nd term	The 2024 performance evaluation for individual board directors	Approved	None	N/A
	Number of months of monthly remuneration in 2024	Approved	None	N/A
2025/01/23 10th meeting of 2nd term	Proposal for appointment and remuneration of external auditors for 2025	Approved	None	N/A
2025/02/13 11th meeting of 2nd term	2024 Individual and consolidated financial statements	Approved	None	N/A
	Application for Loan Increase and Modification of Terms by Jiu Ru Investment Co., Ltd.	Approved	None	N/A
2025/03/20 12th meeting of 2nd term	2024 Statement on the AML/CTF Internal Control System	Approved	None	N/A
	2024 Statement on the Internal Control System	Approved	None	N/A
	Amendments to the internal audit plan for 2025	Approved	None	N/A
	Procurement of POS Terminals from CyberPower Field Services Corporation	Approved	None	N/A
	Donation to Taipei Taishin Mars through the special account of Sports Administration, Ministry of Education	Amendment Approved	None	N/A
	Adjustment of monthly remuneration for the chairman	Approved	None	N/A

Audit Committee Date and Session	Audit Committee Agenda	Audit Committee Resolutions	Contents of the objections/ considerations/major suggestions of the independent directors	The Company's response to Audit Committee's opinions
2025/04/10 13th meeting of 2nd term	2024 earnings distribution proposal	Approved	None	N/A
	Capitalization of capital surplus and legal reserve for the issuance of new shares	Approved	None	N/A
2025/04/17 14th meeting of 2nd term	2024 Business Report	Approved	None	N/A
	Renewal of insurance agency agreements with Taishin Life Insurance upon contract expiration	Approved	None	N/A
2025/05/08 15th meeting of 2nd term	Lease of 2F-1 and underground parking spaces at No. 167, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City from Shin Kong Life Insurance	Amendment Approved	None	N/A
2025/05/23 16th meeting of 2nd term	Commissioning of independent experts to provide opinions on the fairness of the exchange ratio for the merger with Taiwan Shin Kong Commercial Bank	Approved	None	N/A
	Application for renewal of contract by An-Long enterprise	Approved	None	N/A
	Application for renewal of contact by Hsing An Chin Ye	Approved	None	N/A
	Application for renewal of contract by Taishin Securities	Approved	None	N/A
	Application for renewal of contract by Taishin Life Insurance	Approved	None	N/A
2025/06/19 17th meeting of 2nd term	Implementation of internal audit quality assessment via self-assessment and corresponding amendment of the Internal Audit Quality Assessment Guidelines	Amendment Approved	None	N/A
	Execution of the supplemental lease agreement with Shin Kong Life Insurance for 2F-1 and underground parking spaces at No. 167, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City	Approved	None	N/A
	Donation to Taishin Bank Foundation for Arts and Culture	Amendment Approved	None	N/A
	Donated to Taishin Charity Foundation	Amendment Approved	None	N/A
2025/08/21 19th meeting of 2nd term	2025 H1 individual and consolidated financial statements	Approved	None	N/A
	Change of external auditors due to internal rotation at Deloitte & Touche	Approved	None	N/A
2025/09/30 21st meeting of 2nd term	Replacement of external auditors and termination of existing audit engagement starting from 2025 Q3	Approved	None	N/A
2025/10/23 22nd meeting of 2nd term	Accountability and disciplinary results for personnel responsible for abnormal collection letter mailing addresses and misplacement of credit card billing data	Approved	None	N/A
	Amendment of the Procedures for the Acquisition or Disposal of Assets	Approved	None	N/A
	Amendment of the Rules of Procedure for Board of Directors Meetings and the Internal Control System for Data Sharing among Financial Institutions	Approved	None	N/A
2025/11/20 23rd meeting of 2nd term	Full subscription of new ordinary shares issued for cash capital increase by the subsidiary Taishin D.A. Finance	Approved	None	N/A

Audit Committee Date and Session	Audit Committee Agenda	Audit Committee Resolutions	Contents of the objections/ considerations/major suggestions of the independent directors	The Company's response to Audit Committee's opinions
2025/12/11 24th meeting of 2nd term	Internal audit plan for 2026	Approved	None	N/A
	2026 internal audit plan for inspection of trading of securities on the Taipei Exchange, underwriting businesses, and shared items	Approved	None	N/A
	Amendment of the processing system and procedure for the solicitation of insurance agency businesses	Amendment Approved	None	N/A
	Purchase of SKM Points and gift vouchers from Shin Kong Mitsukoshi	Amendment Approved	None	N/A
	Commissioning of Cybersoft Digital Services Corporation for credit card issuing authorization system functionalities and data integration development services	Approved	None	N/A

In addition to matters above, other resolutions that have not been approved by the Audit Committee but have been passed by a vote of two-thirds or more of the entire Board of Directors: None

(2) Regarding the recusal of independent directors due to conflict of interests, the name of the independent Directors, agenda, reasons for recusal and the participation in voting should be clearly stated:

Any independent directors who had to excuse themselves in 2025 to prevent conflicts of interest				
Audit Committee Date	Agenda	Independent Director Name	Reason for conflict of interest	Voting result
2025/01/09	2024 Individual performance evaluation of board directors	Chang, Min-Yu/ Wang, Mei-Hua/ Lee, Shyan-Yuan	Where there exists a conflict of interest between the agenda and a director, the director shall recuse him/herself from the meeting in accordance with Article 10 of Audit Committee Charter.	Recusal during Discussions and voting
	Number of months of monthly remuneration for directors in 2024	Chang, Min-Yu/ Wang, Mei-Hua/ Lee, Shyan-Yuan		Recusal during Discussions and voting
2025/04/17	Renewal of insurance agency agreements with Taishin Life Insurance upon contract expiration	Lee, Shyan-Yuan		Recusal during Discussions and voting

(3) Communications between independent directors and internal audit managers and auditors (including communications regarding important matters with respect to the Bank's finance and business activities, means and results).

◆ Communication between Independent Directors and internal audit officers:

a. The Bank's Independent Directors regularly convene with the chief auditor for communication and discussion at least once a year, with minutes of these meetings being reported to the Board of Directors.

b. The Board of Directors, Independent Directors, and the chief auditor of the Bank will attend the meetings. Independent Directors and the chief auditor will exchange views on the agenda during board meetings or prior to their own meetings.

c. The Audit Division will present regular audit reports to the Board of Directors and the Audit Committee every month. The reports will contain information such as a summary of audit implementation and key items in internal and external audits.

d. Audit reports on the Bank and its subsidiaries prepared by the Audit Division will be provided to each Independent Director.

e. Material events striking the Bank (such as fraud, natural disasters, and major losses) will be contained in an investigation report that will be reported to each Independent Director.

f. Independent directors may discuss with the chief auditor the contents above or as needed.

◆ Communication between Independent Directors and CPAs:

The Bank's Independent Directors and CPAs regularly discuss its finances, business conditions, the CPAs' audit checklist, and audit findings.

c. Items disclosed comply with the guidelines for the practical corporate governance of the banking industry. However, for those already disclosed on the bank's website, it was sufficient to indicate the availability of the related information on the website at: Please refer to the Taishin Bank's website. (http://www.taishinbank.com.tw)

d. Status and deviations from the Corporate Governance Best-Practice Principles for Banks and the reasons.

Evaluation item	Implementation status			Deviations from the Corporate Governance Best-Practice Principles for Banks and the reasons
	Yes	No	Summary description	
1. Shareholding Structure and Shareholders' Rights.				
(1) Does the bank have Internal Operation Procedures for handling shareholders' suggestions, concerns, disputes and litigation matters. If yes, have these procedures been implemented accordingly?	√		(1) The Bank is a 100% subsidiary of TS Financial Holding. Any suggestions, queries, disputes or litigations, they will be handled immediately.	No deviation
(2) Does the bank know the identity of its major shareholders and the parties with ultimate control of the major shareholders?	√		(2) The bank has only one shareholder, TS Financial Holding, which owns 100% stake in the bank.	
(3) Has the bank built and implemented a risk management system and a firewall between the Bank and its affiliates?	√		(3) The Bank has implemented a risk management policy and mechanism in accordance with the Banking Act to ensure an effective risk management and firewall mechanism.	

<table>
<tr><th rowspan="2">Evaluation item</th><th colspan="3">Implementation status</th><th rowspan="2">Deviations from the Corporate Governance Best-Practice Principles for Banks and the reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary description</th></tr>
<tr><td colspan="5">2. Composition and responsibilities of the board of directors.</td></tr>
<tr><td>(1) Have a diversity policy and specific management objectives been adopted for the board and have they been fully implemented?</td><td>√</td><td></td><td>(1) Pursuant to Article 24 of the Bank's Corporate Governance Best Practice Principles, composition of the Bank's board of directors shall take into account diversity, professional knowledge, and skills, and shall take into account factors such as gender, age, nationality, professional background (such as law, accounting, industry, finance, marketing, or technology), professional skills, and industry experience; The board of directors of Taishin Bank shall determine the appropriate number of directors based on the scale of business development, the practical operational needs, the law, and the Articles of incorporation. The 13th board of directors consists of 10 members, including 3 independent directors (2 being female and one of whom is a certified accountant). The members were selected with an emphasis on diversity. The membership consists of elite talents from banking, industries, and academia, including 3 Ph.D. degree holders and 4 Master's degree holders. The members have an extensive range of expertise from business administration, finance, accounting, law, physics, chemical to public administration. They possess the general knowledge, skills and competencies required to perform duties. Furthermore, Taishin Bank also emphasizes gender equality in Board composition
In addition to Ms. Zhang Min-yu continuing as an independent director of the Bank and the parent company Taishin Shin Kong Financial Holding, Ms. Wang Mei-hua has been newly appointed as an independent director of the Bank and the parent company TS Financial Holding, thus increasing the number of female directors of the Bank from 1 to 2.</td><td rowspan="3">No deviation</td></tr>
<tr><td>(2) Has the bank voluntarily established other functional committees in addition to the remuneration committee and the audit committee?</td><td>√</td><td></td><td>(2) The bank is a 100% subsidiary of TS Financial Holding.
TS Financial Holding has also established a Risk Management Committee, a Nomination Committee, and a Corporate Sustainability Committee.</td></tr>
<tr><td>(3) Has the TWSE/TPEx listed bank established rules and methodology for evaluating the performance of its Board of Directors, implemented the performance evaluations on an annual basis, and submitted the results of performance evaluations to the board of directors and used them as reference in determining salary/compensation for individual directors and their nomination and additional office terms?</td><td>√</td><td></td><td>(3) N/A</td></tr>
</table>

<table>
<tr><th rowspan="2">Evaluation item</th><th colspan="3">Implementation status</th><th rowspan="2">Deviations from the Corporate Governance Best-Practice Principles for Banks and the reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary description</th></tr>
<tr><td>(4) Does the bank regularly evaluate its external auditors' independence?</td><td>√</td><td></td><td>(4) Annual assessment of independence of Taishin's financial statement auditors was completed pursuant to the Guidelines for Assessing Independence and Suitability of Financial Statement Auditors. Assessment results were submitted to 59th meeting of the 13th board of directors on September 30, 2025.
Having completed an assessment and obtained declarations of impartiality and independence from the auditors, Taishin Bank deems that CPA Chang, Cheng-Tao and CPA Kuo, Shao-bin of Ernst & Young Taiwan meet Taishin Bank's independence requirements (Note) and are sufficiently qualified to be Taishin Bank's financial statement auditors.
Note:
<table>
<tr><th>Assessment area</th><th>Result</th><th>Independence</th></tr>
<tr><td>Not a stakeholder under Article 44 or 45 of the Financial Holding Company Act.</td><td>Yes</td><td>Yes</td></tr>
<tr><td>No significant financial interest between Taishin Bank and the person and family that may affect independence.</td><td>Yes</td><td>Yes</td></tr>
<tr><td>Not having served as a director or supervisor of Taishin Bank or held any other key positions at Taishin Bank in the last two years that may affect the audit services.</td><td>Yes</td><td>Yes</td></tr>
<tr><td>Not performing concurrently routine work for Taishin Bank.</td><td>Yes</td><td>Yes</td></tr>
<tr><td>Not receiving any business related commissions.</td><td>Yes</td><td>Yes</td></tr>
<tr><td>Not having served a term of more than seven years as Taishin Bank's financial statement auditors and not having returned to same position in two years after rotation or resignation.</td><td>Yes</td><td>Yes</td></tr>
<tr><td>There was no concern of independence regarding the potential non-assurance services offered by the accounting firm.</td><td>Yes</td><td>Yes</td></tr>
</table>
</td><td>No deviation</td></tr>
<tr><td>3. Does the bank have in place an adequate number of qualified corporate governance officers and has it appointed a chief corporate governance officer with responsibility corporate governance practices (including but not limited to providing information necessary for directors and supervisors to perform their duties, aiding directors and supervisors in complying with laws and regulations, organizing board meetings and annual general meetings of shareholders as required by law, and compiling minutes of board meetings and annual general meetings)?</td><td>√</td><td></td><td>Taishin Bank appoints competent corporate governance personnel in an adequate number. On June 27, 2019, the Board of Directors approved the appointment of Executive Vice President Frank Lin, head of the Secretariat Division, as the Chief Corporate Governance Officer. Mr. Lin has work experience related to management of public companies' meeting procedures for over nine years.
Main responsibilities of the bank's Chief Corporate Governance Officer include:
1. Handling matters relating to board meetings and shareholders meetings according to laws.
2. Producing minutes of board meetings and shareholders meetings.
3. Assisting in onboarding and continuous development of directors.
4. Furnishing information required for business execution by directors.
5. Assisting directors with legal compliance.
6. Other matters set out in the articles of incorporation or contracts.</td><td>No deviation</td></tr>
</table>

Evaluation item	Implementation status			Deviations from the Corporate Governance Best-Practice Principles for Banks and the reasons
	Yes	No	Summary description	
4. Has the bank established channels for communicating with stakeholders (including but not limited to shareholders, employees, customers and suppliers, etc.) and created a stakeholders section on its company website? Does the Company appropriately respond to stakeholders' questions and concerns on important corporate social responsibility issues?	√ √		(1) The bank's parent company complies with laws in the disclosure of financial, business and material information in the Market Observation Post System. This information is made publicly available simultaneously on the company's website. The company also has a designated spokes-person and investor relations mailbox available to serve as communication channels with stakeholders. (2) Taishin Bank's parent company has completed the Stakeholders Section on its website in 2015 as a means to communicate and consolidate queries from stakeholders (e. g. employees, suppliers, consumers, and customers), so that it can gain a better understanding of stakeholders' expectations and needs. Furthermore, the parent company has several teams responsible for communicating with stakeholders of different kinds and tending to issues that are of concern to them. And it has been reporting results of stakeholder engagement to the board of directors every year since 2018.	No deviation
5. Information disclosure				
(1) Has the bank established a website to disclose information regarding its financials, business, and corporate governance status?	√		(1) a. The bank has disclosed finance, business information and corporate governance on its website and disclose major information on Market Observation Post System. b. The bank has established an English website and assigned various departments to gather and disclose information on a regular basis. In addition, a public information reporting system has also been created with personnel assigned to gather and disclose information via the system.	No deviation
(2) Does the bank use other information disclosure channels (e.g., maintaining an English-language website, designating staff to handle information collection and disclosure, appointing spokespersons, webcasting investors conference etc.)?	√		(2) a. Taishin Financail Holding has a spokesperson mechanism in place to facilitate external communications. All material information relevant to investors' interests is announced using the Market Observation Post System and press releases. The spokesperson provides further elaboration where deemed necessary. b. The bank's parent company prepares sustainability report in both Chinese and English. This report has been made accessible at the company's website and on Market Observation Post System (MOPS). c. The bank's parent company holds quarterly investor conferences; conference proceedings are recorded and uploaded onto the company's website and MOPS on the same day.	
(3) Does the bank publish and report its annual financial report within the time limit after the end of the fiscal year according to the The Banking Act of The Republic of China and the Securities Exchange Act, and publish and report its financial reports for the first, second, and third quarters as well as its operating statements for each month before the specified deadlines?	√		(3) a. The bank moved the release date for the 2025 financial statements ahead to within two months after the end of the fiscal year. b. The bank disclosed and filed all of the financial statements for the first, second, and third quarters of 2025 and monthly business results by the specified deadlines.	

<table>
<tr><th rowspan="2">Evaluation item</th><th colspan="3">Implementation status</th><th rowspan="2">Deviations from the Corporate Governance Best-Practice Principles for Banks and the reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary description</th></tr>
<tr><td rowspan="7">6. Has the bank disclosed other information to facilitate a better understanding of its corporate governance practices (including but not limited to employee rights, employee wellness, investor relations, rights of stakeholders, directors' and supervisors' continuing education, the implementation of risk management policies and risk evaluation standards, the implementation of customer relations policies, purchasing liability insurance for directors and supervisors and donation to political parties, stakeholders, and charity organizations)?</td><td>√</td><td></td><td>(1) The bank offers competitive remuneration packages and benefits to retain talented employees. The bank also organizes team building activities establishes Taishin Stress Relief Workshop, and works with the Teacher Chang Foundation to provide employees with a joyful and healthy workplace. Taishin Bank respects employees' opinions and uses morning meetings and Employee Engagement Survey as a means of communication.</td><td rowspan="7">No deviation</td></tr>
<tr><td>√</td><td></td><td>(2) In addition to organizing quarterly corporate investors' conference and participating in domestic and overseas investor forums and road shows from time to time, the Bank's parent company also, through its Investor Relations Department, communicate with the investors via various channels including e-mail, telephone or face-to-face meetings. Information disclosure is made through the company's website in the meantime.</td></tr>
<tr><td>√</td><td></td><td>(3) The bank's directors have all achieved the required number of training hours and announced the progress of their training on the Market Observation Post System.</td></tr>
<tr><td>√</td><td></td><td>(4) The bank has independent risk management units in place; it has also committed substantial resources to developing risk management systems, and managing credit, market and operational risks using both qualitative and quantitative means.</td></tr>
<tr><td>√</td><td></td><td>(5) The bank has adopted stringent measures to protect customers' information and has implemented personal information management policies, information security policies, firewalls, and customer information confidentiality measures in accordance with the Financial Holding Company Act, Guidelines for Cross Marketing among Subsidiaries of Financial Holding Company, the Personal Information Protection Act and other relevant regulations stipulated by the competent authority.</td></tr>
<tr><td>√</td><td></td><td>(6) The bank has taken out liability insurance for board directors.</td></tr>
<tr><td>√</td><td></td><td>(7) Donations made by the Bank to stakeholders and charity organizations.
<table>
<tr><th>No.</th><th>Items</th><th>NT$</th><th>Relationship</th></tr>
<tr><td>1</td><td>Donation to the Taishin Bank Foundation for Arts and Culture</td><td>30,000,000</td><td>Stakeholder</td></tr>
<tr><td>2</td><td>Donation to the Taishin Charity Foundation</td><td>18,000,000</td><td>Stakeholder</td></tr>
<tr><td>3</td><td>Account of Taishin Sports Entertainment</td><td>110,000,000</td><td>Stakeholder</td></tr>
<tr><td>4</td><td>Donation to the Nantou County Youth Karate Promotion Association</td><td>4,373,000</td><td>Non-Profit Organization</td></tr>
</table></td></tr>
</table>

Evaluation item	Implementation status			Deviations from the Corporate Governance Best-Practice Principles for Banks and the reasons
	Yes	No	Summary description	
7. Please describe improvements that have already been made based on the Corporate Governance Evaluation results released for the most recent fiscal year by the Corporate Governance Center, Taiwan Stock Exchange, and specify the priority enhancement objectives and measures planned for any matters still awaiting improvement. (If the bank was not included among the companies evaluated for the given recent year, this item does not need to be completed.)	√		Taishin's parent company has always performed well on the TWSE Corporate Governance Evaluation. In 2024, Taishin's parent company received another excellent score on the 11th Corporate Governance Evaluation. Taishin Financial Holidng has been constantly chosen as a component of the "TWSE CG100 Index.	No deviation

Note 1: Regardless of whether "Yes" or "No" is ticked regarding the implementation status, an explanation should still be provided in in the explanation column for each item.

e. The information of duty and component on the operation of remuneration committee

1. The parent company of Taishin International Bank, TS Financial Holding Co., Ltd., has assembled its own Remuneration Committee in accordance with the "Regulations Governing the Appointment and Exercise of Powers by the Remuneration Committee of a Company Whose Stock is Listed on the Stock Exchange or Traded Over the Counter" on September 22, 2011.
2. Any matter regarding the remuneration of the directors and management of Taishin Bank that has to be approved by the board of directors of TS Holdings according to the rules regarding authority levels must be submitted to the Remuneration Committee of TS Holdings for review before being submitted to the board of directors of TS Holdings for discussion.

f. Fulfillment of social responsibility:

<table>
<tr><th rowspan="2">Assessment area</th><th colspan="3">Practices</th><th rowspan="2">Deviations from "Sustainable Development Best Practice Principles for TWSE/ TPEx Listed Companies" and reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary</th></tr>
<tr><td>1. Does the company have a unit that specializes (or is involved) in Sustainable Development practices? Is the Sustainable Development unit run by senior management and does it report its progress to the board of directors?</td><td>√</td><td></td><td>Being a financial holding company, the parent company has set up its Corporate Sustainability Committee to boost the development of sustainable governance. The committee meets twice a year in principle, and may convene a provisional meeting when necessary. Meanwhile, the Corporate Sustainability Office, a unit exclusively responsible for promoting sustainable governance, has also been established, the organization of which comprises several task forces separately responsible for sustainable governance, responsible finance, smart services, employee care, green operations, and social inclusiveness. To implement the sustainable development program, the task forces present sustainability plans annually, review the previous year's implementation results, monitor the progress of each plan every six months., and report to the Corporate Sustainability Committee regularly before briefing the Board of Directors. The Corporate Sustainability Committee met 4 times in 2025, reviewing subjects like ESG project planning for 2025, sustainable finance reviewing subjects like ESG project planning for 2026, sustainable finance policy, sustainability information internal control plan, corporate clients' low-carbon transformation, the progress in implementation of inclusive finance, intellectual property management plan, and stakeholder communication. Corporate Sustainability Report, annual achievements and major plans pertinent to sustainability have all been reported to and approved by the Board of Directors of TS FHC. Furthermore, the Bank established the "Corporate Sustainability Committee" on January 22, 2026. This functional committee consists of at least three members appointed by the Board, including at least one independent director. The committee convenes quarterly and oversees the "Corporate Sustainability Executive Committee," which is chaired by the President. By establishing this dedicated governance framework, the Bank aims to fortify its commitment to sustainable development.</td><td>N/A</td></tr>
<tr><td>2. Does the company follow the materiality principle when conducting the risk assessment of environmental, social and corporate governance topics relevant to its business activities and devise risk management policies and strategies accordingly? (Note4)</td><td>√</td><td></td><td>Pursuant to the latest GRI Standards and the principle of double materiality, TS FHC identified sustainability topics through the topics collection and benchmark analysis. Sustainability topics relevant to the company were assessed by the level of stakeholder concern and the impact on the environment, economy, and society. TS FHC followed the materiality principle and assessed risks associated with key topics, and devised risk management policies, strategies, and responses accordingly. For more details please refer to "8.the Bank's climate-related information."
<table>
<tr><th>Topics</th><th>Risk assessment items</th><th>Risk Policy / Strategies / Response methods / Opportunities</th></tr>
<tr><td>Environment</td><td>Green Operation Management</td><td>◆ Applying the internal carbon pricing mechanism to the company's capital expenditure decision-making, in accordance with the parent company's "Internal Carbon Pricing Guidelines" to drive low-carbon operational transformation.
◆ Adherence to the parent company's "Environmental Sustainability Management Manual" and ongoing execution of environmental protection, energy conservation, carbon reduction, and energy efficiency improvement measures for lowering environmental impact.
◆ To ensure that all energy conservation and environmental policies are compliant with laws, and to mobilize comprehensive participation in pollution prevention, energy conservation, and carbon reduction activities.
◆ Adopt ISO 14001, ISO 14064-1, and ISO 50001 standards.</td></tr>
</table></td><td>N/A</td></tr>
</table>

Assessment area	Practices					Deviations from "Sustainable Development Best Practice Principles for TWSE/ TPEx Listed Companies" and reasons
	Yes	No	Summary			
			Society	Talent Recruitment and Cultivation	◆ Establishment of the "Employee Training Guidelines", "Employee Self-development Subsidy Guidelines", and "Employee OJT Subsidy Guidelines", and the use of the Kirkpatrick Model for assessing training outcome. ◆ Direct attention towards diversity, fairness and employees' rights, and provide abundant and diverse learning channels. Recruit the most suitable and talented employees through diversified channels. ◆ Design learning programs for different stages of career development, and introduce diverse learning solutions that conform with changes in the financial environment. Ensure zero difference in recruitment and promotion based on gender to implement Taishin's policy of diversity and nondiscrimination.	N/A
			Corporate governance	Sustainable Finance	◆ Formulated the "Sustainable Finance Policy", actively managed environmental, social and governance-related risks, and incorporated them into consideration in transaction decisions, and implement the TS FHC and its subsidiaries to promote the development of sustainable finance. ◆ Formulate the "Guidelines for Loan Applications Applicable to the Equator Principles" and the "Environmental and Social Risk Assessment Form". ◆ Establish the "Announcement of Environmental and Social Risk Management Sector Guidelines" to understand the appropriateness of the partner's management of major environmental and social issues to improve the basis for decision-making. ◆ Follow the "Stewardship Principles for Institutional Investors" in accordance with the PRI to create voting policies for the management.	

<table>
<tr><th rowspan="2">Assessment area</th><th colspan="3">Practices</th><th rowspan="2">Deviations from "Sustainable Development Best Practice Principles for TWSE/ TPEx Listed Companies" and reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary</th></tr>
<tr><td colspan="5">3. Environmental issues</td></tr>
<tr><td>(1) Does the company have in place a suitable environmental management system based on the characteristics of the industry?</td><td>√</td><td></td><td>Adhering to "Environmental Sustainability Management Manual" formulated by the parent company, the Bank has been aligning with the parent company's timeline for greenhouse gas inventory verification against ISO 14064-1, certification against ISO 50001 energy management system, and certification against ISO 14001 environmental management system. In addition, abiding by "Energy Review, Baseline and Performance Indicator Management Operation Procedures", in addition to tracking its progress towards environmental targets, the Bank establishes essential performance goals through an analysis of energy consumption over previous periods. In 2024, the parent company expanded the boundary of ISO14064-1 certification (assurance) to include domestic and foreign subsidiaries under its consolidated financial statements, thereby achieving ahead of schedule the targets set by the Financial Supervisory Commission's "Sustainable Development Roadmap for TWSE- and TPEx-Listed Companies." Additionally, a total of 110 locations of the Bank and its subsidiaries have responded to the Ministry of Environment's Green Office initiative. By continuously tracking carbon emissions to evaluate the achievement of the financial holding company's Science Based Targets (SBT), the Bank strives to create a low-carbon, energy-saving office environment.

Taishin Bank Environmental Management Process
<table>
<tr><th>ISO standard</th><th>Scope of 2025</th><th>Future plans</th></tr>
<tr><td>ISO 14064-1
Greenhouse Gas Inventory</td><td>Taishin Bank (including subsidiaries)</td><td>Continuously execution</td></tr>
<tr><td>ISO 14001
Environmental Management System</td><td>Neihu building of Taishin Bank</td><td>Continuously execution</td></tr>
<tr><td>ISO 50001
Energy Management System</td><td>Neihu building of Taishin Bank</td><td>Continuously execution</td></tr>
</table></td><td rowspan="2">N/A</td></tr>
<tr><td>(2) Does the company work to improve resource utilization efficiency and use recycled materials that have a low impact on the environment?</td><td>√</td><td></td><td>1. Resource recycling and waste management
The Bank continuously requires employees to bring their own environmental friendly cups, print double-sided, and recycle paper, and sets up stationery recycling boxes, to create a green office environment. The Bank also hires a qualified professional cleaning service to recycle and process waste.
In 2025, the "Smart Resource Recycling Machines" installed across 25 branch locations successfully collected 101,642 batteries, 290,545 PET bottles, and 32,753 aluminum cans, reducing carbon emissions from plastic recycling by approximately 18.3 tCO2e.
2. Green procurement
In order to reduce carbon footprint of items purchased, the Bank states in the "Supplier Maintenance & Management Guidelines" that priority should be given to purchasing products with environmental protection, water-saving, energy-saving, or green building materials labels or meeting other green procurement requirements. The percentage of green procurement has also been made part of executive performance evaluation. The total value of green procurements in 2025 amounted to NT$155.461 million.</td></tr>
</table>

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and reasons
	Yes	No	Summary	
			3. Products and services In response to the rapid evolution of financial technology, Taishin remains steadfast in its customer-centric commitment, leveraging emerging technologies to deliver financial services that are not only innovative, but also empathetic and responsive to customer needs. Through employee-driven innovation initiatives and Business Process Management (BPM) reengineering projects, Taishin continues to streamline operational workflows and significantly reduce paper consumption. By integrating digital technologies and artificial intelligence, promoting the digitalization of correspondence and customer notifications, optimizing internal systems, and simplifying documentation and procedures, we have enhanced both customer experience and operational efficiency. These efforts reflect our dedication to building a more inclusive and sustainable financial ecosystem. In 2025, we reduced paper usage by a total of 11,056,538 sheets, equivalent to approximately 68.1 metric tons of CO_2e emissions avoided. 4. Enhancing Energy Efficiency The Bank follows a three-stage "Net-Zero Decarbonization Roadmap" to drive carbon reduction through various energy-saving initiatives, including equipment upgrades and employee behavior modification. We continuously evaluate the integration of new power-saving technologies. To address any remaining emissions, the Bank procures renewable energy or Renewable Energy Certificates (T-RECs). Furthermore, Internal Carbon Pricing (ICP) has been implemented at the procurement stage to evaluate and prioritize decisions with the highest carbon reduction potential, ensuring effective control of equipment power consumption from the source.	N/A
(3) Does the company evaluate the potential risks and opportunities in climate change with regard to the present and future of its business, and take appropriate action to counter climate change issues?	√		1. Taishin takes into consideration the types of climate risks and opportunities recommended by TCFD, and evaluates its own operations, investment, credit, collateral, etc. based on business characteristics and relevance before selecting 14 climate risk and opportunity issues for each aspect of concern. These risks and opportunities are subsequently identified by "probability of occurrence," "degree of impact," and "controllability" to determine the scope of impact in the short, medium and long term and along the value chain. 2. Based on its existing climate risk and opportunity assessment results, and in line with the IFRS S2 implementation plan of its parent company TS FHC in 2025, Taishin Bank prioritized the impact of risks and opportunities on its financial condition, financial performance, and cash flow. After multiple internal meetings and discussions with TS FHC's IFRS specialist team, the Bank identified significant climate risks and opportunities by considering the significant impact of the Company's current climate strategy. Major climate risks include the addition of climate-related regulations and an increase in the frequency and severity of natural disasters. Material climate opportunities include: green financial products and services. For more details of the Bank's climate action strategies please refer to 8.the Bank's climate-related information.	

<table>
<tr><th rowspan="2">Assessment area</th><th colspan="3">Practices</th><th rowspan="2">Deviations from "Sustainable Development Best Practice Principles for TWSE/ TPEx Listed Companies" and reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary</th></tr>
<tr><td>(4) Does the company take inventory of its greenhouse gas emissions, water consumption, and total weight of waste in the last two years, and implement policies on greenhouse gas reduction, water reduction, or waste management?</td><td>√</td><td></td><td>1. GHG Emissions in last 2 years:
The complete information will be disclosed in TS Financial Holding's Sustainability Report.
<table><tr><th>Year</th><th>2024</th><th>2025</th></tr><tr><td>Scope1 (tCO2e)</td><td>1,450</td><td>1,372</td></tr><tr><td>Scope2-market-based approach (tCO2e)</td><td>13,062</td><td>11,548</td></tr><tr><td>Total (tCO2e)</td><td>14,512</td><td>12,920</td></tr><tr><td>Intensity (tCO2e / million revenue(NT$))</td><td>0.28</td><td>0.22</td></tr><tr><td>Data scope</td><td colspan="2">Taishin Bank and subsideries (Taishin D.A. Finance and Taishin Real-Estate Management)</td></tr></table>Note: GHG Emissions in 2024 and 2025 were verified by BSI.
2. Water consumption in last 2 years:
<table><tr><th>Year</th><th>2024</th><th>2025</th></tr><tr><td>Total water consumption(Kiloliter)</td><td>134,402</td><td>136,754</td></tr><tr><td>Intensity (Kiloliter / million revenue (NT$))</td><td>2.56</td><td>2.32</td></tr><tr><td>Data scope</td><td colspan="2">Taishin Bank and subsideries (Taishin D.A. Finance and Taishin Real-Estate Management)</td></tr></table>Note: Water consumption data in 2024 was based on internal calculations and has not been externally verified, while data in 2025 was verified by BSI.
3. Waste in last 2 years:
<table><tr><th>Year</th><th>2024</th><th>2025</th></tr><tr><td>Total waste(ton)</td><td>558,086</td><td>643,015</td></tr><tr><td>Intensity (ton / million revenue (NT$))</td><td>10.65</td><td>10.91</td></tr><tr><td>Data scope</td><td colspan="2">Taishin Bank and subsideries(Taishin D.A. Finance and Taishin Real-Estate Management)</td></tr></table>Note: Waste data was based on internal calculations and had not been externally verified.

4. Management targets for the coming years in the TS FHC Sustainability Report in accordance with Article 16 and Article 17 of the Corporate Social Responsibility Best Practice Principles for TWSE/TPEx Listed Companies. The report is made available on the TS FHC website (TS FHC website/Sustainability/Green Operations). Please visit: https://www.tsholdings.com.tw/tsh/responsibility/green/management/.</td><td>N/A</td></tr>
<tr><td colspan="5">4. Social issues</td></tr>
</table>

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and reasons
	Yes	No	Summary	
(1) Does the company have adequate management policies and procedures in place pursuant to the applicable regulations and the International Bill of Human Rights?	√		Taishin is committed to protection of human rights and values; compliance with the Universal Declaration of Human Rights, the International Labor Organization, the UN Guiding Principles on Business & Human Rights, and the Equator Principles; and adherence to the laws of the Republic of China as well as local laws and regulations applicable to different offices. In addition to complying with the conventions and recommendations of the International Labor Organization (ILO) on prohibition of forced or compulsory labor, minimum age of admission to employment, regulation of working time, and weekly rest periods, Taishin devises reasonable work rules and employment guidelines in accordance with the Labor Standards Act, Gender Equality in Employment Act, the Employment Service Act, and other labor laws promulgated by the competent authorities, and discloses the above rules after they are filed with the competent authorities in order to protect the rights of its employees. Taishin also takes steps to ensure that all overseas locations (including branches, offices and preparatory offices) are able to comply with local labor regulations and set reasonable work terms to protect the interests of local employees. Furthermore, Taishin not only ensures equality in pay, employment policy, training, and promotion opportunities, but also implements measures to protect female employees and creates a friendly workplace of equality. In addition, Taishin takes action to support international human rights regulations by releasing employment and human right protection statements on its private and public websites, and providing real or virtual training courses. We aim to raise awareness of human rights and gender equality in the workplace. There' no human rights violation by the Company in 2025.	N/A
(2) Does the company establish and implement reasonable employee benefits (including remuneration, leave, and other benefits), and ensure business performance or results are reflected adequately in employee remuneration?	√		Taishin participates in market-wide salary surveys annually, and designs a fair and incentive compensation system. Each year, Taishin plans year-end bonuses based on company performance and individual performance to reward employees for their effort and contributions. In addition, to avoid putting too much emphasis on short term performance, and to encourage employees to develop long-term collaboration and enjoy long-term growth together, Taishin utilizes long-term incentive plans - Employee Share Ownership Trust Program and Taishin Stock Appreciation Rights Program - as a means of employee retention. Meanwhile, Taishin provides benefits above the requirements of the Labor Standards Act. These benefits include an employee stock ownership trust, physical examinations, and rank-based holidays superior to statutory requirements. The Company has rewarded its employees with competitive compensation and welfare packages and has been one of the constituent stocks of TWSE Taiwan High Compensation 100 index since 2014.	
(3) Does the company provide a safe and healthy work environment and organize regular health and safety training for employees?	√		To prevent occupational disasters and maintain employee health and safety, the company has implemented the Taishin Occupational Health and Safety Policy and the Health and Safety Guidelines. The company, guided by Diligence and Sustainability, sets out to create a well-constructed zero occupational accident and low risk workplace of health and safety. The company is committed to putting people first and establish an essentially safe and healthy work environment. The company's occupational safety and health work is divided into six major categories as below.	

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and reasons
	Yes	No	Summary	
			1. The structure of workplace safety and health management: Taishin Bank Neihu Building passed ISO 45001 occupational health and safety management systems in 2020, and the certification remains valid and continues to be effectively implemented as of 2025. Taishin Bank follows ISO 45001 hazard identification and assessment of risks, compliance, internal audit, management review, and nonconformity and health and safety corrective action procedures to perform regular risk assessments and hazard identification for the work environment. The company has created the Occupational Health and Safety Committee that meets quarterly to review occupational health and safety policies and management plans, results of health and safety training, results of work environment monitoring, occupational accident surveys and other health and safety proposals. The committee is dedicated to providing a zero harm workplace. 2. Providing a healthy and safety work environment: To provide a healthy and safety work environment, the company, in addition to work environment monitoring of carbon dioxide and illuminance, fire exist maintenance reporting, and public safety inspection for buildings as required by law, has AED equipment, and AED Equipped certification in all major buildings. Committed to providing a legally compliant and safety work environment, the company promotes a smoke free workplace on an ongoing basis. All offices in the country prohibit employees and suppliers to smoke in smoke free places. 3. Occupational health and safety training courses: The company, as required by law, provides on-the-job health and safety training for new hires and active employees. It also irregularly holds various safety awareness lectures, information sessions on the Tobacco Hazards Prevention. The company also take initiative to send employees to receive training for fire safety managers, first aid attendants, and occupational health and safety managers and obtain certification. The goal is to improve general knowledge of occupational health and safety, emergency response (and first aid) management and practical hazard prevention among employees in order to bring all employees to supporting a corporate culture of occupational health and safety. 4. Occupational injury prevention: By analyzing the types of hazards causing employees' occupational injuries and incidents, Taishin bank did not incur any fire hazards or major occupational hazards in 2025. All applications for occupational injury leaves made by employees involved injuries caused by traffic accidents and not occupational hazards defined by the Occupational Safety and Health Act. From time to time, arranges for officers of the Taipei City Police Department to give seminars on handling traffic accidents, right of way and road safety. The purpose of these course is to reduce the frequency of traffic accidents for employees through information. 5. Workplace unlawful infringement and response measures: TS Holdings has established the Prevention Plan for Unlawful Infringement in the Performance of Duties and issued a Statement on the Prevention of Workplace Unlawful Infringement. In addition, to support employees' mental health, the Company collaborates with the Teacher Chang Foundation to regularly promote the Employee Assistance Program on a monthly basis, providing free psychological counseling services to employees in need. In 2025, the services were used 40 times. Furthermore, through on-site physician services, employees received consultations on physical and mental stress. During the year, six in-person or digital mental health seminars were held, with topics including "Emotional Regulation and Team Communication," "Prevention of Workplace Unlawful Infringement," "Effective Stress Management," "Workplace Stress Adjustment," and "Mind-Body Transformation Program - Emotion Management and Emotional Intelligence (EQ)." The number of unlawful infringement cases in 2025 was zero.	N/A

<table>
<tr><th rowspan="2">Assessment area</th><th colspan="3">Practices</th><th rowspan="2">Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and reasons</th></tr>
<tr><th>Yes</th><th>No</th><th>Summary</th></tr>
<tr><td></td><td></td><td></td><td>6. The healthy service of employee:
With regards to regular health checks, the company offers benefits that exceed legal requirement standards, and subsidizes health checkups once every two years for general staff and once per year for managerial staff. The Bank also started trial run of an innovative measure called "cumulative deferral of health checkup subsidy" in 2023, and the measure was later expanded to cover all subsidiaries in 2024, thereby allowing more than 10,000 employees to enjoy cumulative deferral of health check-up subsidies; meanwhile, the amount of health checkup subsidy for entry-level employees has also been increased, so that employees may take up broader and more comprehensive range of health checkups. With on-site medical consultation services to carry out health management, health education and four major hazard prevention programs, the Company also conducts health promotion courses, such as office stretching, infectious diseases and chronic diseases, etc.
In order to lower the impact of infection diseases and provide a healthy and safe work environment, the company encourages employees to get flu vaccines and provides an allowance. Corporate flu vaccination events are organized every year. In addition, the company won the Gold Award for Epidemic Prevention from the Corporate Epidemic Prevention Alliance in 2025.</td><td rowspan="3">N/A</td></tr>
<tr><td>(4) Does the company have in place effective tools to help employees with career planning and development?</td><td>√</td><td></td><td>In addition to planning a complete orientation for new recruits, and conducting annual training needs inventory and course arrangement for each division, the Bank also uses the individual development plan (IDP) and the ten-thousand-point training credit system to meet the needs of employees' self-learning and career development.</td></tr>
<tr><td>(5) Does the Company comply with relevant laws and international standards in relation to customer health and safety, customer privacy, marketing, and labeling of products and services, and does it establish relevant consumer protection policies and grievance procedures?</td><td>√</td><td></td><td>The company established a customer complaint processing procedure according to the Fair Customer Treatment Principles for Financial Institutions in order to protect customers' rights and contribute to a corporate culture that upholds fair customer treatment. Taishin Bank, one of the company's subsidiaries, is used as an example as follows:
1. Implementing polices and procedures: The Taishin International Bank Fair Customer Treatment Policy and the Taishin International Bank Consumer Dispute Resolution System have been established to provide a basis for handling customer disputes. The aims are resolving customer disputes as soon as possible, improving the quality of solutions of customer grievance, and implementing fair customer treatment.
2. Appointing units and personnel: To provide adequate response to customer complaints, a representative should telephone the customer within one working day after a complaint is accepted to find out details of the complaint. The representative should also, within the prescribed time limit, reach a consensus with the customer, and resolve the complaint as appropriate.
3. Creating different feedback channels: The company has a comprehensive list of channels, including "the customer feedback form" in branches, "the customer feedback hotline" and "complaint mailbox" at the head office, "the 24-hour customer service hotline", "Chatbot" and the "Contact me" message board on the corporate website. The company always responds to customer feedback or suggestions in a timely manner.</td></tr>
</table>

Assessment area	Practices: Yes	Practices: No	Practices: Summary	Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and reasons
(6) Does the company implement supplier management policies, requiring suppliers to observe relevant regulations on environmental protection, occupational health and safety, or labor and human rights? If so, describe the results.	√		The Bank observes internal policies such as "Supplier Management Regulations" and "Supplier Maintenance and Management Guidelines" to ensure that suppliers are able to provide products and services in line with requirements, deliver consistent quality, and duly adopt ESG practices. These internal policies help enhance sustainability management over suppliers. All suppliers that the Bank has procurement relationship with must sign the "Supplier Commitment Statement" or furnish a copy of its "Supplier Principles" (that contains the same terms as the Supplier Commitment Statement) when signing the contract, and abide by corporate ethics and integrity, risk management, labor and human rights, social welfare, and environmental protection principles. 100% of suppliers had signed the Supplier Commitment Statement. In addition, we evaluate suppliers through methods such as "satisfaction survey," "supplier risk-assessment questionnaire," "supplier evaluation form," and "supplier conference." In 2025, in response to global attention on the progress of the Global Plastics Treaty draft, the Bank hosted an event themed "Transformation of Plastic Reduction Actions." The event shared domestic and international regulatory trends as well as measures for plastic reduction and circular reuse. To demonstrate commitment, the Bank supported the "Su Huan Zhen" circular cup initiative, providing reusable cups for nearly 200 attendees to experience firsthand. Together with its suppliers, the Bank collectively declared its commitment to sustainability and net-zero goals.	N/A
5. Does the company prepare sustainable development reports and other reports that disclose nonfinancial information by following international reporting standards or guidelines? Does the company obtain thirdparty assurance or qualified opinion for the reports above?	√		Information of the parent company, TS FHC Sustainability Report has been disclosed in accordance with Global Reporting Initiative (GRI)'s sustainability reporting standards (GRI Standards), the Commercial Banks (CB) issued by the Sustainability Accounting Standards Board (SASB) and "Sustainability indicators disclosed by listed companies within the financial and insurance industry and "Climate change related information disclosed by TWSE/TPEx companies" required by "Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies." TS FHC regularly publishes Sustainability Report every year in accordance with the regulations of the competent authority, and complies with the framework spirit of the Integrated Reporting (IR) of the International Integrated Reporting Council (IIRC), including corporate governance, environmental sustainability, and social care prospects. TS FHC entrusted BSI Taiwan for verification in accordance with the GRI Standards and the AA1000AS v3 Type 2 Medium Level Assurance. The Company has entrusted KPMG Taiwan to conduct limited assurance on specific performance indicators in accordance with ISAE3000.	

6. Describe the difference, if any, between actual practice and the sustainable development principles, if the company has implemented such principles based on the Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies: N/A

7. Other key information conducive to the understanding of the operation of corporate social responsibility:

(1) Charity and Welfare

a. "Caring Taiwan" series

TS Holdings teamed up with the well-known shopping website, PayEasy.com by Systems & Technology Corp., and launched the "Caring Taiwan" Project in 2002. The project has reached into Xinyi Township, Zhongliao Township, Yuchi Township, and Guoxing Township, utilizing corporate resources to help disaster victims develop local economies. The idea is to "teach them how to fish instead of giving them fish." Online campaigns advertise local specialties of disadvantaged regions and tourist attractions, calling on the general public to adopt agricultural products and make credit card donations. The project has succeeded in helping to rebuild the disaster areas and establishing a model of corporate citizenship.

In 2008, the "Caring Taiwan" Project extended its reach into rice production in Taiwan. To ensure the continuity of Taiwan's agriculture and the population's access to 100% locally grown rice, TS Holdings and PayEasy.com created an innovative platform for the production and marketing of Taiwanese rice. The programs "My One Acre of Farm" for corporations and "My Family's One Acre of Farm" for households helped bring Taiwanese rice into households. They not only provided healthy choices for consumers, but generated income for rice farmers, which in turn created more jobs on rice farms in Taiwan. Under the "My One Acre of Farm" project, TS Holdings invested NT$5.348 million in 2025, bringing the cumulative investment to NT$46.06 million. In 2025, clients and employees enjoyed 36,000 kilograms of premium Taiwanese rice, reaching a cumulative total of 404,000 kilograms.

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/ TPEx Listed Companies" and reasons
	Yes	No	Summary	

b. The Power of Love

The Taishin Charity Foundation was established in 2010. It rolled out the first and biggest public welfare voting activity in Taiwan—the "Power of Love" campaign. It uses three simple steps—propose, vote, and execute—to teach non-profit organizations to enhance their digital engagement, improve public outreach, and strengthen accountability. And with the spirit of "giving a man a fish, it is better to give him a fishing rod and teach him how to fish," it set up an innovative model of public welfare assistance. Over the past 16 years, a total of more than NT$420 million in charity funds has been used, benefiting 2,008 non-profit organizations and 6.78 million beneficiaries. In addition to the "Power of Love" campaign, the Taishin Charity Foundation leverages its platform to integrate TSFHC's resources and connect with partners interested in contributing. Together, they organize a series of similarly themed events—including the Minority Project, Campus Charity, Charity Art, Power of Love Workshop, and charity gift box sales. These efforts aim to engage charity groups, employees, clients, and suppliers to join in expectation of expanding their social influence.

(2) Arts and Culture Development

a. Prestigious Merit of Contemporary Arts—Taishin Arts Award

Taishin Bank supported to establish the Taishin Bank Foundation for Arts and Culture in 2001, with the goal of "supporting arts and culture as a means of improving quality of life and nurturing the environment around us," to fulfill the corporate social responsibility of giving back to society.

The Taishin Arts Award was founded by the foundation in the following year. The Award acknowledges creative achievements in works of visual, performing and inter-disciplinary arts, a pioneering idea among arts awards at home and abroad. Its unique selection process includes nominations year-round by professionals, release of observations and art reviews, as well as yearly involvement of international jurors. With a cumulative award prize of NT$3.5 million, the awards offer the largest sum in support of Taiwanese contemporary arts. Over the last 23 years, the awards have invited 209 judges from home and abroad, who selected 359 shortlisted entries and 76 winners. Additionally, 184 nominators have written 1,482 art reviews. In 2025, nine nominators selected 15 shortlisted entries from among 80 nominees, and the awards ceremony was held in May to announce the three major awards. Ni Xiang's *Everyone came to see you—Ni Xiang Solo Exhibition* won the Visual Arts Award; *Great-Grand Rat-Po-Tai (So Old) Is Sleeping Next To A Landscape Painting, Diligently & Stingily Snoring——But There Is No Landscape Painting!* by "flowers bloom on the dead end" and Hsu Peng received the Performing Arts Award; and Chang Li-Ren's 14-year creative journey, *Battle City: Finale*, won the Annual Grand Prize. The ceremony was broadcast live to over 30,000 online viewers, and the event website for this edition of the awards received nearly 60,000 page views. In addition, the ARTalks art review network not only collects art reviews from domestic scholars and experts, but also serves as a platform for the public to express their artistic views and establish dialogues. The website has received more than 3.9 million visits so far. The operation of the award mechanism, combined with the promotion of professional art review writing, has become a force that continues to foster the development of Taiwan's overall arts and culture ecosystem.

b. Community campaigns

◆ TS Holdings Tower Lobby Exhibitions

The foundation hosts regular art exhibitions in the 1F lobby of TS Holdings Tower. Since the first exhibition in 2006, there have been 87 shows, and the venue has become a perfect gateway into arts for customers, employees, and the community. The 2025 exhibition included two works from artist Tsai Pou-Ching's *Sen Sen*, titled *Reverberations at Altitude 2000* and *Song of the Russet Sparrow*; artist Yang Chi-Chuan's *Where A River Runs*; and the 23rd Taishin Arts Award Video Exhibition, which introduced 15 shortlisted works for the Taishin Arts Awards that year through video. The foundation echoes sustainable environmental initiatives through artistic creation, leading to increased attention and participation from employees, clients, and the community.

◆ Friday Noon Concerts

The foundation hosts Friday Noon Concerts in the 2F Yuan Hall of TS Holdings Tower every other Friday. It invites renowned artists from home and abroad to perform at these concerts, open to the public for free. Over the past 19 years, it has successfully organized a cumulative total of 442 performances. In 2025, a diverse lineup of 21 concerts was presented, featuring renowned artists such as Circo Ensemble, pianists Giselle Hsing-Chwen Hsin and Hsu Wei, Vincent Hsu & Soy La Ley Afro-Cuban Jazz Band, DonSir Crossover Jazz Ensemble feat. Cheng- Yu Lee, and Resonance Vocal Band. A key highlight was the collaboration with the 2025 Taipei International Choral Festival hosted by Taipei Philharmonic Chorus, which brought the University of Mindanao Chorale to the stage. Additionally, the summer Family Concerts featured the show MIT Animals Paradise. Children learn about various saxophone instruments and their sounds by following the unfolding narrative.

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/ TPEx Listed Companies" and reasons
	Yes	No	Summary	

c. Employee arts courses

The Foundation organizes and executes the Employee Arts Courses. These courses help employees find physical and mental wellness through arts and culture, building up indirectly a healthy corporate culture and innovation capabilities. The courses cover art appreciation, theater introduction, family activities, and arts films. A total of 19 employee arts courses took place in 2025. More than 1,034 employees participated in these courses. The programs included a performance "Secret Love for the Peach Blossom Spring" by the Performance Workshop, the literary theater performance "A Grown Earthling Meets the Little Prince", a guided tour of the National Theater in 2025, a guided tour of the exhibition "Cosmic Sketches" by LuxuryLogico, and a screening of the film "Dancing Home" by the Bulareyaung Dance Company. In addition, the Foundation publishes an arts e-newsletter every month. The newsletter recommends exhibitions and performances and encourages employees to share their reviews.

d. "Twelve Nights of Cross-Disciplinary Dialogue" Art Lecture Series

Starting in March 2025, the "Twelve Nights of Cross-Disciplinary Dialogue" series launched 12 consecutive months of conversations at the intersection of art and various fields. The series invited a diverse range of artists, curators, critics, researchers, freelancers, and venue professionals to explore critical topics such as land art festivals, the geopolitics of curating, uncategorizable sound art, the disappearance of vacant spaces, and the evolution of cultural studies. As of December 2025, 10 lectures have been held, attracting 627 participants, with over 5,000 views of its written records and 140,000 views of its short video highlights.

e. Art & Sustainability — 2025 City Listening Project

The foundation initiated the "Sustainability Advocacy + Action" program, collaborating with artist collectives and venues to drive sustainability forward. At the end of 2025, the "Audible City Episode" project was launched to advocate for "noise reduction" using "listening" as a thematic guide. In a collaboration with Against Again Troupe, a former Taishin Arts Award Grand Prize winner, the project debuted at Nuit Blanche—an urban event that holds great tension with this topic—in early November with its first installment, Ever *Thus in My Ear*. The six outdoor theater performances drew a total of 1,011 attendees. Simultaneously, the foundation produced lectures and a podcast series titled "Urban Noise," featuring experts from public health pathology, medicine, neuroscience, and field recording to discuss the nature of noise and the power of silence. Upon its release, the podcast climbed to No. 11 among Science podcasts on Apple Podcasts for the week, reaching over 3,600 listeners with 9,000 total plays.

f. Basic Financial Courses for Art Professionals

Upholding the core value of "giving back to society through professional expertise," Taishin has designed financial literacy courses specifically for artists and creative teams. These courses empower art professionals to manage their finances effectively while remaining dedicated to their creative pursuits. Four lectures were held in 2025, where Taishin's financial experts shared insights on wealth management, investment strategies, and fraud prevention. The courses were attended by approximately 140 art professionals to great acclaim.

g. Arts and culture sponsorships

TS FHC has invested close to over millions in arts and culture sponsorships at home and abroad since 2006. The events have cumulatively attracted millions of participants.

(3) Sports sponsorship

TS Financial Holding and Taishin Bank have long attached great importance to sports development. Taishin began supporting the Nantou County Youth Karate Team in 2005, calling upon customers through the PayEasy online platform to participate in small-amount and receipt donations, with cumulative donations exceeding NT$119.26 million.

Since 2011, Taishin has sponsored female professional golfers, with total sponsorship exceeding NT$100 million to date. Taishin has also hosted charity golf tournaments since 2011, with a total of 703 participants and more than NT$24.6 million raised in charitable donations.

Furthermore, since 2017, Taishin has expanded its sponsorship to include basketball, baseball, road running, and e-sports. In 2020, Taishin invested in a professional basketball team and became the title sponsor of the "Formosa Taishin Dreamers." In August 2023, the "Taipei Taishin Mars" team was established.

Taishin adopts a strategy of integrating a "Cycle of Philanthropy," combining sports and public welfare to achieve the highest standard of broad promotion and deep care. To date, Taishin has obtained the Ministry of Education's "Sports Enterprise Certification" four times (initially valid for two years each term, with the validity extended to three years starting in 2020; awarded in 2016, 2018, 2020, and 2023).

In 2025, Taishin was further recognized with the "Sports Activist Awards." Its subsidiary, Taishin Bank, received the "Sponsorship – Gold Award," the "Long-Term Sponsorship Award," and the "Promotion – Silver Award," demonstrating its position as a leading corporate supporter of sports development in Taiwan.

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and reasons
	Yes	No	Summary	

(4) Academic exchange

Taishin is always keen to get involved in major academic communities with the hope that through communications and exchanges between industry professionals, government officials, and academics sound development of Taiwan's financial sector and the financial market as a whole can be facilitated.

Regarding industry-academia cooperation, since 2011, Taishin has been cooperating with universities, technology institutions and vocational schools to design industry-academia cooperation pro-grams that offer students internships and the opportunity to learn and gain practical experience outside school. In 2025, around 550 students were recruited into an internship program. Given the uprise of financial technologies, Taishin has even launched a number of postgraduate internship program that aimed to explore potential talents in relevant fields such as digital banking, data mining, data analysis and FinTech development.

As part of its commitment to the community and talent development, Taishin offers scholarships and summer internships for National Taiwan University students from financially disadvantaged backgrounds. Furthermore, followed by the courses on "Practices of Innovations in Financial Industry" in National Taiwan University and "Industrial Technology Graduate Program in Financial Innovation" in National Sun Yat-sen University to nurture talents in school and fulfill talent pool in Taishin via the industry-academia collaboration.

(5) Environmental Protection

a. Building low-carbon data centers

Through the implementation of Internal Carbon Pricing (ICP) to identify energy consumption hotspots, the Information System was identified as the primary source of energy use. Accordingly, Power Usage Effectiveness (PUE) monitoring meters have been installed in the server room of the Bank's Neihu Office. This serves as the foundation for evaluating and establishing short, medium, and long-term energy-saving targets. The Bank expects to reduce the average PUE of the 6F server room in the Neihu Office to 1.59 by the second half of 2026. This initiative aims to enhance energy efficiency of server rooms and strategically prepare for the upcoming era of AI-driven finance.

b. Promoting lights-off campaigns and increasing renewable energy usage, replacement with energy-saving equipment, and green building certification

The Bank supports Earth Hour each year and implements a flexible dress code year-round. "Workplace Carbon Reports" are issued each month to communicate with employees on the outcomes of energy-saving projects and workplace safety, thereby increasing their awareness and level of engagement in carbon reduction. In 2025, the Bank added three electric vehicle charging stations and one green building certification, as well as completed replacement with two energy-saving air conditioning units and 34 LED energy-saving lamps. Additionally, procurement of renewable energy and certificates reached 10.6 million kWh in accordance with the science-based targets (SBTs)

c. ICP energy-saving initiative

To strengthen the correlation between Internal Carbon Pricing (ICP) and the Bank's carbon reduction targets, Taishin Bank continued its branch-level energy-saving competition in 2025. As of December 2025, electricity consumption decreased by 7.9% compared to the same period last year, equivalent to a reduction of 295 tCO_2e. Additionally, a carbon fee was levied on branches that did not achieve the minimum 1% energy-saving threshold, totaling approximately NT$57,952.

8. The Bank's climate-related information

(1) Describe the board of directors' and management's oversight and governance of climate-related risks and opportunities.

Aligned with the climate governance structure of the financial holding company, TSIB coordinates with the financial holding functional groups and the climate task force, and regularly report TCFD implementation results to risk management monthly meeting and the board of directors to establish an effective governance structure.

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/ TPEx Listed Companies" and reasons
	Yes	No	Summary	

(2) Describe how the identified climate risks and opportunities affect the business, strategy, and finances of the business (short, medium, and long term).

a. Taishin takes into consideration the types of climate risks and opportunities recommended by TCFD, and evaluates its own operations, investment, credit, collateral, etc. based on business characteristics and relevance before selecting 14 climate risk and opportunity issues for each aspect of concern. These risks and opportunities are subsequently identified by "probability of occurrence," "degree of impact," and "controllability" to determine the scope of impact in the short, medium and long term and along the value chain.

b. Based on its existing climate risk and opportunity assessment results, and in line with the IFRS S2 implementation plan of its parent company TS FHC in 2025, Taishin Bank prioritized the impact of risks and opportunities on its financial condition, financial performance, and cash flow. After multiple internal meetings and discussions with TS FHC's IFRS specialist team, the Bank identified significant climate risks and opportunities by considering the significant impact of the Company's current climate strategy. Major climate risks include the addition of climate-related regulations and an increase in the frequency and severity of natural disasters. Material climate opportunities include: green financial products and services. For more details on the identification process, please refer to the Bank's TCFD Report released annually.

For more details on the identification results, please refer to the Bank's annual TCFD (climate-related financial disclosure) report.

(3) Describe the financial impact of extreme weather events and transitional actions.

To quantify the impact of climate-related risks on the Bank, we first identified material climate-related risks and then used the climate scenario analysis method to gauge the potential financial impacts of such risks. We measured climate-related loss on our investment and financing positions under different scenarios in the next 1 year (short-term), 2030 and 2050 based on NGFS and IPCC scenario assumptions and by following the "Climate Change Scenario Analysis Planning for Domestic Banks (2024 Edition)" promulgated by the Bankers Association of the Republic of China. Furthermore, by breaking down the climate risks affecting our exposed position by industry, we identified industry-specific climate risk level and sampled members of high climate risk industries for assessment. Here is a brief overview of our risk assessment:

Risk category	Risk factors	Climate Scenario	Evaluation Scope	Analysis
Transition risks	climate-related regulations	◆ Short-term scenario (Impact of severe typhoons and carbon fee collection in the next 1 year) ◆ Net Zero 2050 scenario (global warming below 1.5°C by the end of the century) ◆ Disorderly transition scenario (IPCC SSP1-2.6) ◆ Fragmented World scenario (IPCC SSP2-4.5)	Corporate credit position of the banking to certain industries, namely, "Electricity and Gas Supply", "Manufacture of Chemical Material and Fertilizers", "Manufacture of Basic Metals", "Manufacture of Textiles", and"Manufacture of Other Non-metallic Mineral Products"	For the expected loss rate of the high-climate risk industries in the analyzed targets under the short-term scenario and transitional risk scenario, the average loss rate was reduced by about 2 to 3 basis points (BP) compared with the baseline scenario. In addition, under the 2050 long-term scenario, the average loss rate of high climate risk industries, such as the "Electricity and Gas Supply", "Manufacture of Basic Metals", "Textiles", and "manufacture of chemical material and fertilizers", in the three scenarios increases by about 49~130 basis points compared with the baseline scenario. With respect to the Fragmented World scenario, due to slow policy transformation and expected failure to achieve the warming target, enterprises are exposed to severe risks, with a significant increase in the loss rate.
			Investment in certain industries, namely, "Electricity and Gas Supply", "Manufacture of Chemical Material and Fertilizers", "Manufacture of Basic Metals.","Manufacture of Textiles", and "Manufacture of Other Non-metallic Mineral Products"	Under the short-term physical risk scenario and transitional risk scenario, the average loss rate of the three scenarios reduces by about 1 basis points compared with the baseline scenario, and the severity of the physical risk scenario is greater than that of the transition risk scenario. In the 2030 long-term scenario, due to the government's strong promotion of carbon-related policies, which exert a significant impact on the macro economy, the expected loss under the disorderly transition scenario is the most significant among the three scenarios. Looking at the 2050 long-term scenario, the Fragmented World scenario brings the greatest impact, with an increase of about 89 basis points compared with the baseline scenario.
Physical risks	Growing frequency and severity of natural disasters		mortgage position	Under the short-term scenario with intensity adjustment, by simulating the scenario of increased intensity and rainfall brought about by Typhoon Morakot, the results show that the loss of collateral value increases, causing a sharp rise in the expected loss rate. In addition, the results of the long-term scenario analysis show that under net zero scenario, assuming gradual progress towards net zero by 2050, the expected loss rate will first increase by 2030 and then slightly decrease by 2050. Under the disorderly transition scenario, delayed transition results in a rise in the expected loss rate by 2030, without a significant decrease by 2050. Under the Fragmented World scenario, delayed transition and failure to achieve carbon reduction targets lead to more serious warming, and the expected loss rate gradually increases over time.

For more details on the analytical results, please refer to the Bank's annual TCFD (climate-related financial disclosure) report.

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and reasons
	Yes	No	Summary	

(4) Describe how climate risk identification, assessment, and management processes are integrated into the overall risk management system.

a. Integrated risk management system

- Taishin has incorporated climate risk into the existing risk management systems. The "Risk Management Policy" covers climate risk and has outlined the climate risk appetite statement. In addition, to effectively control impacts of climate change, Taishin has followed by the "Climate Risk Management Guidelines" established by FHC that outlines management practices in detail from risk identification, monitoring of high-carbon emission industries, climate scenario analysis, reporting and disclosure mechanisms.
- The Bank has integrated climate risks into its overall risk management mechanism. Every year, it identifies, evaluates, and ranks material risks and opportunities, analyzes their potential financial impact, and formulates management systems and response strategies.

b. Risk management process

- Using the three lines of internal control, Taishin has divided the scope of responsibility and management on climate risk for each line of defense, and is able to maintain effective and appropriate implementation of the internal control system.
- Each responsible unit takes climate risk and impact into their review or decision-making process; for example: Taishin Bank carefully evaluates credit case through the "ESG Checklist" during the credit review process, or carefully evaluates the ESG and climate-related risks of trading customers by incorporating the ESG scoring mechanism into pre-investment evaluation.
- Investment and credit exposure to high-carbon emission industries are monitored on a regular basis and reported in monthly risk management meetings, Risk Management Committee meetings, and Board of Directors meetings.

(5) If scenario analysis is used to assess resilience to climate change risks, the scenarios, parameters, assumptions, analysis factors and major financial impacts used should be described.

a. Investment and financing positions: Taishin conducts financial impact assessments in line with "Climate Change Scenario Analysis Planning for Domestic Banks (2024 Edition)," and estimates the impact of physical and transition risks on investment, wholesale banking, and retail banking positions under different scenarios for the next 1 year (short-term), 2030 and 2050.

b. Own operations: Physical risks are assessed using the Sixth Assessment Report (AR6) produced by Intergovernmental Panel on Climate Change (IPCC) to determine disaster potential and sensitivity for domestic business premises. For transition risks, Taishin simulates Scope 1 and Scope 2 reduction for the various actions taken in response to relevant commitments, initiatives, regulatory requirements, and carbon reduction goals, in order to assess potential financial impacts and expected management costs.

c. Suppliers: The four climate scenarios mentioned above are used to assess physical risks at suppliers' business location.

For more details on the analytical results, please refer to the Bank's annual TCFD (climate-related financial disclosure) report.

(6) If there is a transition plan for managing climate-related risks, describe the content of the plan, and the indicators and targets used to identify and manage physical risks and transition risks.

a. Metrics settings: After identifying material climate-related risks and opportunities, Taishin then sets metrics that correspond to its climate strategy. For the financial business, these metrics include: carbon emission of the investment/financing positions, exposures to high-carbon emission industries, and progress of low-carbon economy. For own operations, the metrics include: energy/carbon reduction action, the type of energy used, and greenhouse gas emission.

b. Management of Targets: On a yearly basis, Taishin discloses its progress in meeting SBT reduction targets, actively decreasing scopes 1 and 2 emissions through energy management, renewable energy consumption, internal carbon pricing, and other measures. Scope 3 is committed to achieving carbon reduction goals by actively implementing low-carbon related investment and financing and managing high-carbon emission industries.

For more details on metrics and targets, please refer to the Bank's annual TCFD (climate-related financial disclosure) report.

Assessment area	Practices			Deviations from "Sustainable Development Best Practice Principles for TWSE/ TPEx Listed Companies" and reasons
	Yes	No	Summary	

(7) If internal carbon pricing is used as a planning tool, the basis for setting the price should be stated.

The parent company utilizes a dual Internal Carbon Pricing (ICP) model comprising "Shadow Pricing" and "Internal Carbon Fees." By benchmarking carbon prices from domestic and international peers and incorporating historical carbon reduction project costs, the internal carbon price is set at NT$2,400 per metric ton. This pricing is applied to capital expenditure (CAPEX) decisions and Scope 2 reduction pathways to support the achievement of the Group's decarbonization targets.

To reduce upstream value chain emissions, the procurement unit incorporates ICP into its decision-making process. When procuring items listed in the "ICP Energy-Consuming Equipment Catalog," procurement decisions are based on the cost-benefit analysis of various options as calculated through the "ICP Future Capital Expenditure Evaluation Form," ensuring that carbon reduction efficiency is prioritized at the source.

(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. If carbon credits or renewable energy certificates (RECs) are used to achieve relevant targets, the source and quantity of carbon credits or RECs to be offset should be specified.

The parent company's Science Based Targets (SBT) were officially validated by the SBTi in July 2022. In alignment with the 1.5°C mitigation pathway, the company has committed to a 46% reduction in Scope 1 and Scope 2 emissions by 2030, using 2019 as the base year, which translates to an average annual reduction of 4.2%. As of 2025, a cumulative reduction of 29% has been achieved. This progress was primarily driven by the procurement of 12.8 million kWh of renewable energy and certificates to offset Scope 2 emissions.

(9) Greenhouse gas inventory and assurance status and reduction targets, strategy, and concrete action plan (separately fill out in points 1-1 and 1-2 below).

a. GHG inventory and assurance in last two years

a-1. GHG inventory

Describe GHG emissions in last 2 years (tons CO2e), intensity (tons CO2e/NT$mn), and scope of data.

Emission sources	2024		2025	
Scope1 (tCO2e)	Emissions (tCO2e)	Intensity (tCO2e / million revenue(NT$))	Emissions (tCO2e)	Intensity (tCO2e / million revenue(NT$))
Taishin Bank	1,426.0746	0.0276	1,340.5898	0.0230
Taishin D.A. Finance	23.5794	0.0369	27.3919	0.0420
Taishin Real-Estate Management	0.0000	0.0000	4.4148	0.0613
Scope2-market-based approach (tCO2e)	Emissions (tCO2e)	Intensity (tCO2e / million revenue(NT$))	Emissions (tCO2e)	Intensity (tCO2e / million revenue(NT$))
Taishin Bank	12871.5221	0.2488	11357.2552	0.1951
Taishin D.A. Finance	185.7624	0.2911	182.8558	0.2803
Taishin Real-Estate Management	4.9986	0.0804	7.9973	0.1110

a-2. GHG assurance

The completed GHG assurance report please refer to the TS FHC Sustainability Report.

b. GHG reduction targets, strategies, and action plans

b-1. In July 2022, the company passed the SBTi audit and Scope 1 and Scope 2 followed the roadmap to limit the temperature rise within 1.5°C. With 2019 as the base year, Scope 1 and Scope 2 emissions must reduce by 46% by 2030. Therefore, the company set the reduction target at 4.2% per year.

b-2. By securing green building certifications, installing solar panels, implementing energy management systems, upgrading to energy-efficient equipment, purchasing electric and hybrid vehicles, installing charging piles, and continuously increasing the procurement of renewable energy and certificates, TS Financial Holding's SBT boundary emissions (including the merged Shin Kong Financial Holding and Shin Kong Investment Trust) for 2025 decreased by 29% compared to 2019, successfully achieving the carbon reduction target of 25%.

g. Status of the company in fulfilling management of integrity and measures.

Assessment area	Practices			Deviations from the Corporate Governance Best Practice Principles for the Banking Industry and Reasons
	Yes	No	Summary	
1.Policies and schemes established to ensure business integrity				N/A
(1) Has the bank stated in its Memorandum or external correspondence about the polices and practices it implements to maintain business integrity?Are the board of directors and the management committed in fulfilling this commitment?	√		(1) In order to develop a corporate culture based on honesty and integrity, the Bank's parent company has stablished the "TS Financial Holding Co., Ltd.-Ethical Corporate Management Best Practice Principles", which applies to the financial holding company as well as all of its subsidiaries. The Principles have been disclosed publicly.	
(2) Does the Bank have mechnisms in place to assess the risk of unethical conduct and perform regular analysis and assessment of business activities with a higher risk of unethical conduct within the scope of business?Does the Bank implement programs to prevent unethical conduct based on the above and ensure the programs cover at least the matters described in Paragraph 2, Article 7 of the Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies?	√		(2) The Bank adheres to the "Ethical Corporate Management Best Practice Principles" established by the financial holding company. For business activities with a higher risk of unethical behavior -- such as bribery and kickbacks, illegal political contributions, improper charitable donations or sponsorships, and the offering or acceptance of unreasonable gifts, hospitality, or other improper benefits --the Bank has established risk assessment mechanisms in accordance with the parent company's regulations. Furthermore, relevant management standards and control measures have been implemented to ensure the robust practice of ethical corporate management.	
(3) Does the Bank implement all relevant guidelines for preventing dishonest conduct, including operational procedures, code of conduct, disciplinary rules, employee grievance systems., and are these implemented effectively with regular reviews and revisions?	√		(3) The Bank adheres to its core values of "Integrity, Commitment, Innovation, and Cooperation" and observes the "Ethical Corporate Management Best Practice Principles" established by its parent company. In addition, the Bank has fully implemented all relevant guidelines for preventing dishonest conduct, including operational procedures, code of conduct, disciplinary rules, and employee grievance systems.	

02 Corporate Governance Report

Assessment area	Practices			Deviations from the Corporate Governance Best Practice Principles for the Banking Industry and Reasons
	Yes	No	Summary	
2.Implementation of integrity Management				
(1) Does the bank evaluate the integrity of all counterparties it has business relationship with? Are there any integrity clauses in the agreements it signs with business partners?	√		(1) The Bank's supplier selection process are governed by the Supplier Maintenance and Management Guidelines to ensure products and quality consistently meet requirements. Suppliers that comply with the requirements can be certified and registered as Taishin Bank's qualified vendors to provide services or products to the bank.	N/A
(2) Does the Bank have a unit responsible for business integrity on a full-time basis under the Board of Directors, which will report the business integrity policy and programs against unethical conduct regularly (at least once a year) to the Board of Directors while overseeing such operations?	√		(2) Not being a listed/OTC-traded bank, the Bank is not subject to the Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies. Despite so, the Bank observes the "Ethical Corporate Management Best Practice Principles" set forth by its parent company. The dedicated units of the parent company, a financial holding company, is designated to handle the planning, management, and execution of all issues pertaining to ethical corporate management. The Board of Directors is updated on the implementation status at least once a year.	
(3) Does the bank have any policy that prevents conflict of interest, and channels that facilitate the report of conflicting interests	√		(3) The bank and the parent company establish the guidelines for avoiding conflict of interest under the Board of Directors Meeting Policy, Ethical Corporate Management Best Practice Principles and Employee Code of Conduct, and has reporting channels in place to accept verbal, written, or electronic reports of violations of such regulations.	
(4) Does the Bank have effective accounting and internal control systems in place to implement business integrity? Does the internal audit unit follow the results of unethical conduct risk assessments and devise audit plans to audit the systems accordingly to prevent unethical conduct, or engage CPAs to perform the audits?	√		(4) a. Accounting System The company's accounting system is formulated in accordance with Article 14 of the Securities and Exchange Act, the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies, the Regulations Governing the Preparation of Financial Reports by Securities Issuers, the Business Entity Accounting Act, and the Generally Accepted Accounting Principles (GAAP). These accounting system has been designed to faithfully and thoroughly record the company's business activities, and to present the company's financial and business performance in ways that are consistent with laws and the GAAP, thereby achieving effective internal supervision and reflecting financial status and operational results so as to serve as reference in strategic decision-making.	

Assessment area	Practices			Deviations from the Corporate Governance Best Practice Principles for the Banking Industry and Reasons
	Yes	No	Summary	
			b. Internal control system The bank's internal control system follows article 45-1 of the "Bank Law" and" Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries." The system covers the company's business activities, and include integrity and ethical values in the control environment, related persons should bear the responsibility or be penalized. If there is any violation, serious violations will be submitted for disciplinary procedures to the Staff Conduct Review and Staff Performance Appraisal Committee in accordance with the Employee Discipline Guidelines. c. Adhering to the Implementation Rules for Risk-Based Internal Audit Procedure, the internal audit conducts risk assessments for all the auditees of the bank, developing an annual audit plan based on the results of risk assessment and subjects designated by the competent authority. Through the implementation of internal audits and self-inspection systems, the Bank prioritizes the core values of integrity and ethics within its control environment, ensuring the prevention of unethical conduct and the successful execution of systems and projects. In addition, certified public accountants are regularly hired to audit the internal control system.	N/A
(5) Does the bank organize internal or external training on a regular basis to maintain business integrity?	√		(5) Each year, the Bank arranges regular or irregular training courses on corporate governance for its directors, supervisors, risk management, accounting/finance staff and auditors. Mandatory courses for new employees include corporate ethics, banking regulations and code of conduct, etc.	
3. Whistleblowing policy (1) Does the bank provide incentives and means for employees to report malpractices? Does the company assign dedicated personnel to investigate the reported malpractices?	√		(1) Taishin has implemented the Taishin International Bank Co., Ltd. Whistleblowing Policy to establish the whistleblowing channels and procedures. All reports are handled and investigated by dedicated units. Any individual in or outside the bank who discovers that the employee of the bank has any potentially criminal, corrupt, or illegal conduct may report the case by following the whistleblowing procedures. A report may be filed by any of the following means: 1. By mail: Whistleblowing Mailbox, No. 118, Section 4, Renai Road, Taipei City 2. By E-mail: whistling@taishinbank.com.tw 3. By telephone: (02)2325-6135	N/A

Assessment area	Practices			Deviations from the Corporate Governance Best Practice Principles for the Banking Industry and Reasons
	Yes	No	Summary	
(2) Does the bank have in place standard operating procedures for investigating and processing report as well as followup actions after the investigations? (3) Does the company assure employees who reported on malpractices that they will not be prosecuted for making such reports?	√ √		(2) All reports that Taishin receives should be investigated by the appropriate units as stated in the investigation procedures. The identity of the whistleblower should be kept strictly confidential. No information sufficient to identify the whistleblower may be released. (3) Taishin's whistleblowing policy states explicitly that the following measures should be taken to protect whistleblowers. 1. The identity of the whistleblower shall be kept confidential. Information sufficient to identify a person shall not be disclosed. 2. Taishin shall not take any report made by a whistleblower and use it against said whistleblower as cause for dismissal, discharge, demotion, pay reduction, damage to the rights to which said whistleblower is entitled by law, contract, or convention, or any other detrimental treatment.	N/A
4.Strengthen information disclosure Has the bank disclosed the content and implementation progress of its own ethical corporate principles on its website and Market Pbsercation Plst System(MOPS)?	√		The "Ethical Corporate Management Best Practice Principles" is accessible through the websites of the bank's parent company and MOPS.	N/A
5. If the Band has establised its own ethical corporate management principles based on the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies", please describe any discrepancy in the Bank's implementation of the principles and explain why: N/A.				
6. Other key information conductive to the understanding of the implementation of integrity manaagement(e.g.: declaration of the bank's commitment to business integrity to vendors, policies and training programs, reviews over the bank's business integrity principles etc). N/A				

h. Other important information conducive to the understanding of the corporate governance of the bank:

Please refer to the "Corporate Governance" section on the Taishin Bank's website at https://www.taishinbank.com.tw/TSB/about-taishin/TSBankGridPage-000207

i. Items concerning the implementation of Internal Control System which should be disclosed

1. Statement of Internal Control

Taishin International Bank Co., Ltd

Statement of Internal Control System

February 12, 2026

On behalf of Taishin International Bank Co., Ltd., we hereby declare that during the period from January 1, 2025 to December 31, 2025, the Company had established internal control system and exercised risk management in accordance with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries." The system and practices were also inspected by an independent Audit Division which reported regularly to the Board of Directors and the Audit Committee. The Company also strictly abides by the regulations in Subparagraph 5, Article 38 and Article 38-1 of the aforementioned Rules as well as the self- disciplinary regulations for information security established by the Bankers Association. With respect to the securities operation, the effectiveness of the design and execution of the internal control system were assessed according to the criteria for an effective internal control system as established in the Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets; With respect to insurance agent business, the Company determines the effectiveness of the design and execution of its internal control system in accordance with the criteria for effective internal control policies as established in the Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies. Following our diligent assessment, we concluded that the Company's internal control, legal compliance, and the overall execution of information security across all departments were executed effectively, or are undergoing rectifications, during the current year (as listed in the attachment).

This declaration constitutes part of the Company's annual report and prospectus, and shall be disclosed to the public. Any illegal misrepresentation or omission relating to the public statement above is subject to the legal consequences under Articles 20, 32, 171, and 174 of the Securities and Exchange Act.

This statement has been passed by the Board of Directors of the Bank on February 12, 2026.

To:

Financial Supervisory Commission

Declarers.

Chairman

President

Chief Auditor

Group Compliance Officer

Information Security Officer

Areas of Improvement and Rectification for the Internal Control System of Taishin International Bank Co., Ltd.

(As of December 31, 2025)

Improvement Required	Rectification	Expected time of rectification
The issue of abnormal address in the Bank's collection letters and the misplacement of credit card billing data.	1. A comprehensive investigation has been conducted, and the accuracy of the physical mailing addresses generated by all relevant systems has been confirmed. 2. The verification mechanism prior to dispatch of collection letters has been fully strengthened, and an automatic address matching function has been established before mailing. 3. Management mechanisms for outsourced vendors have been enhanced to ensure the effective implementation and accuracy of all operational tasks.	Rectification completed

2. Auditing report of certified public accountant

Independent Auditors' Report on Internal Control

April 15, 2026

To the Board of Directors of Taishin International Bank Co., Ltd.,

We have performed the procedures agreed with Taishin International Bank Co., Ltd. ("the Company") with respect to the accuracy of the reports submitted to the competent authorities, performance of the internal control system and compliance system, appropriateness of the allowance for bad debt, and performance of the personal data protection and administration for the year ended December 31, 2025. The above procedures are determined ultimately by the Company. Therefore, we don't express our opinions on whether the procedures are sufficient or not. The service was provided in accordance with the Standard on Related Services 4400, *Engagement to Perform Agree-Upon Procedures Regarding Financial Information*, of the Republic of China. The purpose was to assist the Company in assessing its compliance with the *Implementation Rule of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries* ("the Regulation") issued by the Financial Supervisory Commission. The aforementioned compliance with the regulation is the responsibility of the Company's management. The procedures we performed and our findings are described as follows.

The work we performed is not in accordance with the Standards on Auditing of the Republic of China. We do not express any assurance to the accuracy of the reports submitted to the competent authorities, performance of the internal control system and compliance system, appropriateness of the allowance for bad debt, and performance of the personal data protection and administration. Had we performed additional procedures or an audit made in accordance with the Standards on Auditing of the Republic of China, other matters might have come to our attention that would have been reported.

The report is intended solely for the information and is used for the purpose mentioned in the first paragraph. It should not be used for any other purpose or by anyone other than these specified parties.

Chang, Cheng-Tao

Ernst & Young, Taiwan

Notice to Readers

The reader is advised that this report has been prepared originally in Chinese. In the event of a conflict between this report and the original Chinese version or difference in interpretation between the two versions, the Chinese language financial statements shall prevail.

Independent Auditors' Report on Internal Control

April 15, 2026

To the Board of Directors of Taishin International Bank Co., Ltd.,

We have audited the design and implementation of internal control system (including the financial reports submitted to the competent authorities in accordance with the financial reporting internal control system) and compliance system for the insurance agent department of Taishin International Bank Co., Ltd. for the year ended December 31, 2025. Establishing and maintaining an adequate internal control system are management's responsibilities. Our responsibility is to express an opinion on the internal control system mentioned above for the insurance agent department of Taishin International Bank Co., Ltd. based on our audits.

We conducted our audits in accordance with the *Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies*. The audit procedures include understanding and evaluating the design of the internal control system stated in the first paragraph; testing and evaluating the implementation of the internal control system stated in the first paragraph, as well as other procedures we deemed to be necessary. We believe that our audit provides a reasonable basis for our opinion.

An internal control system is subjected to inherent limitations. Therefore, the internal control system for the insurance agent department of Taishin International Bank Co., Ltd. stated in the first paragraph may fail to detect any errors or fraud that have occurred. Moreover, the degree of compliance with the internal control system may be reduced due to the uncertainty of external environment in the future. As a result, the effectiveness of internal control system in this period does not mean that it will be effective in the future.

In our opinion, the design and implementation of internal control system regarding to financial reporting (include the accuracy of the financial reports submitted to the competent authorities in accordance with the financial reporting internal control system) and securing the assets (means preventing unauthorized acquisition, use, and disposition of assets), in all material respects, are in conformity with the *Regulation Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies*. The design and implementation of compliance system is in conformity with related regulations.

Chang, Cheng-Tao

Ernst & Young, Taiwan

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INDEPENDENT AUDITOR'S ASSURANCE REPORT

March 30, 2026

The Board of Directors
Taishin International Bank Co., Ltd.

We have performed an assurance engagement on the Internal Control System Statement on Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) of Taishin International Bank Co., Ltd. ("the Company") for the year ended December 31, 2025.

Subject Matter Information and Applicable Benchmarking

The subject matter information is the Internal Control System Statement on AML/CFT of the Company for the year ended December 31, 2025 ("the subject matter information") (see Appendix A).
The following laws and regulations are used to measure or evaluate the subject matter information:

- Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries, Regulations Governing Anti-Money Laundering of Financial Institutions, Regulations Governing Reporting on the Properties or Property Interests and Locations of Designated Sanctioned Individuals or Entities by Financial Institutions, Regulations Governing Internal Audit and Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Banking Business and Other Financial Institutions Designated by the Financial Supervisory Commission, Template of Directions Governing Anti-Money Laundering and Countering the Financing of Terrorism of Banks and Guidelines Governing Money Laundering and Terrorist Financing Risks Assessment and Relevant Prevention Program Development by the Banking Sector.

Inherent Limitations

Because of the inherent limitations of any internal control system over AML/CFT, there is an unavoidable risk that even some material misstatements may remain undetected. Besides, historic evaluation of effectiveness is not relevant to future periods due to the risk that internal control may become inadequate because of changes in conditions, or that the degree of compliance with policies or procedures may deteriorate.

Responsibilities of Management

The Company's management should establish effective internal control system based on AML/CFT laws and regulations. Independent Internal Audit Department should conduct the audit on the internal control system and routinely report the results to the Board of Directors in order to ensure the effective operation of internal control system over AML/CFT.

Responsibilities of Auditor

We conducted our work on the subject matter information in accordance with Standards on Assurance Engagements 3000 "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" to get a reasonable assurance on the preparation, in all material respects, of the subject matter information.

Independence and Quality Management

We have complied with the independence and other ethical requirements of the Norm of Professional Ethics for Certified Public Accountant in the Republic of China, which contains integrity, objectivity, professional competence and due care, confidentiality and professional behavior as the fundamental principles. In addition, the firm applies Standards on Quality Management 1 "Quality Management for Public Accounting Firms" in the Republic of China, which requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Summary of Procedures

We applied professional judgment in the planning and conduct of our work to obtain evidence supporting the reasonable assurance. The procedures we performed include understanding and evaluation of the entity's business and industry environment and the design and operation of the entity's Internal Control System on AML/CFT by examining documents and records, observing activities and inquiring from concerned personnel.

Conclusion

In our opinion, the subject matter information present fairly, in all material respects.

Others

Although the subject matter information has been presented fairly in all material respects, we have disclosed the (1) Findings and suggestions of auditor about the subject matter information for the year ended December 31, 2025, which include auditor's findings and suggestions for remedial action on the deficiencies, and management's actual or proposed response and (2) Findings of auditor and the result of implementing remedial action about the subject matter information for the year ended December 31, 2024, which include auditor's findings and suggestions for remedial action on the deficiencies, management's actual response and result of implementing remedial action, and a statement about whether the auditor has undertaken any steps to verify whether management's responses have been implemented. The forementioned auditor's findings were classified as findings (significant deficiencies) or recommendations in accordance with Rule No. 10902705562 issued by the Financial Supervisory Commission (see Appendix B and Appendix C).
We are not responsible to update our report after we have issued.

Use Limitations

This report is intended solely for filing to the competent authority in compliance with the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries, and should not be used for any other purpose.
The engagement partners on the reasonable assurance engagement resulting in this independent auditors' reasonable assurance report is Han-Ni Fang.

Deloitte & Touche
Taipei, Taiwan
Republic of China

Notice to Readers

For the convenience of readers, the independent auditors' assurance report and the accompanying summary of selected subject matter information have been translated into English from the original Chinese version prepared and used in the Republic of China. If there is any conflict between the English version and the original Chinese version or any difference in the interpretation of the two versions, the Chinese-language independent auditor's assurance report and summary of selected subject matter information shall prevail.

Statement of Internal Control for Anti Money Laundering and Counter Financing Terrorism

February 12, 2026

On behalf of Taishin International Bank Co., Ltd., we hereby certify that from January 1, 2025 to December 31, 2025, the Bank has duly complied with relevant regulations governing anti-money laundering and countering the financing of terrorism (hereunder "AML/CFT") in establishing the internal control system and implementing risk management procedures. The Bank has been audited by an independent and objective internal audit unit who submitted reports periodically to the Bank's Board of Directors and Audit Committee. After prudent evaluation, it has been confirmed that all units of the Bank have effectively implemented internal controls and compliance with regulations for anti-money laundering and countering the financing of terrorism during the year of 2025 (as listed in the attached "Enhancement Items and Improvement Plan for AML/CFT Internal Control System").

To:

Financial Supervisory Commission

Undersigned

Chairman

President

Chief Auditor

Chief AML/CFT Officer

Enhancement Items and Improvement Plan on AML/CFT Internal Control System

(As of December 31, 2025)

Items for Enhancement	Improvement Measures	Target Completion Date
None	None	None

FINDINGS AND SUGGESTIONS OF AUDITOR ABOUT THE SUBJECT MATTER INFORMATION FOR THE YEAR ENDED DECEMBER 31, 2025

Significant Deficiencies

Findings	Auditor's Suggestions for Remedial Action	Management's Actual or Proposed Response
None	None	None

Recommendations

Items	Auditor's Suggestions for Remedial Action	Management's Actual or Proposed Response
Identification, Assessment, and Management of Money Laundering and Terrorist Financing Risks Upon reviewing the customer risk assessment model and referring to the “2024 National Money Laundering, Terrorist Financing, and Proliferation Financing Risk Assessment Report,” it was noted that certain assessment documentation trails were incomplete. It is recommended that all documentation trails be fully and properly retained. The sampling review further identified instances where, during the establishment of business relationships or the addition of new products and services, errors occurred in the selection of occupation and industry classifications. In some cases, the risk assessment methodology was not properly applied, such as the omission of risk factors including whether the customer has a complex ownership structure and the types of products and services.	Taking into consideration the AML/CFT risk information released by the competent authority, the risk scores for customers’ occupations and industries should be reassessed in accordance with the risk-based approach (RBA) and documentation explaining differences in the assessments should be retained for audit and supervisory review. 1. Strengthen customer due diligence (CDD) by enhancing verification of identification documents and other basic customer information to identify customers’ occupation and industry. 2. When establishing new business relationships or adding new products and services, customers shall undergo a risk re-assessment and re-rating under the RBA.	With respect to proliferation financing risk, the Bank has referred to the “2024 National Money Laundering, Terrorist Financing, and Proliferation Financing Risk Assessment Report,” to review and adjust customer risk assessment factors. These risks are managed on a comprehensive and ongoing basis through criteria such as name screening and transaction monitoring. The Bank’s customer risk assessment considers multiple dimensions, including product characteristics, geographic distribution, customer segment profiles, and transaction patterns. Based on the assessment results, the Bank determines that the adjustment to relevant settings are required. The adjustment to relevant settings are made based on the results of these assessments. Documentation trail for items that were previously adjusted had already been retained. In accordance with the recommendation, the Bank has supplemented the rationale for items that were assessed but not adjusted, and the relevant assessment trails have been retained in the working papers
Name Screening of Customers and Related Parties to Transactions Upon sampling review found that in certain cases involving corporate credit facilities, safe deposit box account openings, and safe deposit box access, the name screening procedures did not include documentation explaining the basis for determining and excluding potential matches.	Provide explanations for name screening results by documenting the basis for determining that potential name screening hits are not matches those on sanction or control list, and retain appropriate assessment trails.	The relevant cases have been corrected, and a reminder has been reissued through an internal bulletin.

FINDINGS OF AUDITOR AND THE RESULT OF IMPLEMENTING REMEDIAL ACTION ABOUT THE SUBJECT MATTER INFORMATION FOR THE YEAR ENDED DECEMBER 31, 2024

Significant Deficiencies

Findings	Auditor's Suggestions for Remedial Action	Management's Actual Response	Result of Implementing Remedial Action	Auditor's Verification of Management's Remedial Action
None	None	None	None	None

Recommendations

Items	Auditor's Suggestions for Remedial Action	Management's Actual Response	Result of Implementing Remedial Action	Auditor's Verification of Management's Remedial Action
Upon reviewing the account opening and credit card applications in 2024, it was identified that the screening for certain customers and their related parties was not conducted due to limitations in the AML system's screening configuration.	It is recommended to implement system enhancements and appropriate remediation measures to ensure the name screening process aligns with "AML&CFT Name Screening Guideline"	Improvement has been completed.	Improvement has been completed.	Based on the review of the testing results and acceptance report, the improvement has been completed.
Upon reviewing the trust account applications in 2024, it was identified that the system for employee benefit trusts provided incorrect country of company registration to AML system. However, subsequent investigations confirmed that it was an isolated case, and the associated risk remains manageable.	It is recommended to ensure compliance with "AML&CFT Customer Management Guideline" by determining the customer risk level based on the risk assessment parameters when establishing a new business relationship.	The adjustment of system has been completed.	The adjustment of system has been completed.	Based on the review of the system interface, the system adjustment has been completed.

j. Major resolutions of the shareholder's meeting and the board of directors in the recent year and as of the date of the publication of the annual report.

2025/01/23	Amendment of the "Organizational Guideline"
2025/01/23	Promotion of Yi-Chih, Li to Head of Consumer Finance Product Division
2025/02/13	2024 individual and consolidated financial statements
2025/02/13	Report on the 2024 employee compensation distribution by the Board of Directors acting on behalf of the Shareholders' Meeting
2025/02/13	Appointment of Po-Ju, Chen as Head of Overseas Business Division and Supervisor of Australia Branch/OBU; Tai-Jung, Chen as Head of Industry Finance Division; Wei-Yi, Lin as Head of Hong Kong Branch
2025/04/24	Appointment of Keng-Hao, Shih as Head of Performance Management Division; Ming-Cheng, Tsai as Head of Corporate Planning Division
2025/05/29	Establishment of the "Artificial Intelligence Policy"
2025/06/12	Approval of the 2024 financial statements, business report, and earnings distribution by the Board of Directors acting on behalf of the Shareholders' Meeting
2025/07/17	Appointment of I-Shih, Sun as Head of Information Service Division
2025/09/04	Appointment of Cheng-Kuo, Li as Chief Digital Officer and concurrently as Head of Digital Technology Division
2025/09/30	Replacement of external auditors and termination of existing audit engagement starting from 2025 Q3
2025/10/23	Amendment of the "Procedures for the Acquisition or Disposal of Assets" by the Board of Directors acting on behalf of the Shareholders' Meeting
2025/10/23	Amendment of 7 internal regulations, including the "Board of Directors Meetings Policy", etc.
2025/11/13	Relocation of Xizhi Branch
2025/12/18	2026 business plan and financial budget
2025/12/18	Amendment of the "Organizational Guideline"
2025/12/18	Appointment of Shang-Kai, Lin as CEO of Private Banking & Wealth Management Division; Pei-Chih, Huang concurrently as Head of Private Banking Investment Strategy Division; Chih-Yuan, Liu as Head of Private Banking Division; Yu-Min, Yang as Head of Performance Management Division; Chih-Chao, Han as Head of Corporate Planning Division; Po-Ju, Chen concurrently as Head of Wholesale Banking Product Marketing Division
2026/01/08	Appointment of Shu-Chen, Lin as Spokesperson; Yu-Min, Yang as Acting Spokesperson; Shu-Fen, Liu as Head of Private Banking Planning Division
2026/01/29	Election of Mr. Shin-Hau, Wu as Vice Chairman of the 13th Board of Directors

2026/01/29	Appointment of Ming-Chieh, Kuo as Head of Consumer Finance Sales Division; Liang-Min, Wu as Head of Consumer Finance Product Division; Yi-Chih, Li as Head of Retail Credit Management Division
2026/02/12	2025 individual and consolidated financial statements
2026/02/12	Report on the 2025 employee compensation distribution by the Board of Directors acting on behalf of the Shareholders' Meeting
2026/02/12	Appointment of Hung-Chih, Hsu as Head of the Financial Management Department

k. Different opinions of directors on record or in written statement on major resolutions passed by the board of directors in the recent year and as of the date of the publication of the annual report: None.

D. Information on CPA fee

Unit: NT$1,000

Name of Accounting Firm	Name of Accountant	Auditing Period of the Accountant	Auditor's Fee	Non-Auditing fee	Total	Note
Deloitte, Taiwan	Fang, Han-Ni Yang, Ching-Cheng	2025/01/01~2025/6/30	4,795	17,447	22,242	
Ernst & Young, Taiwan	Chang, Cheng-Tao Kuo, Shao-Pin	2025/07/01~2025/12/31	6,415	2,380	8,795	

Note: Non-auditing fees include internal control reviews, compliance service fees for the Hong Kong Branch Corporate Internet Banking APP, special audits for Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT), consulting fees for system conversion and expanded verification, information security disaster recovery drills and digital forensics service fees, consulting service fees for third-party assessment project procurement, audits of bad debts exceeding NT$50 million, and review of annual report information.

a. Replacement of accounting firm and the auditing fee for the replacement year decreases from the previous year which requires mandatory disclosure of the auditing fees of the two years and provision of reasons: N/A.

b. Auditing fee decrease 10% from the previous year which requires mandatory disclosure of the reduction amount, percentage, and reason: N/A.

E. Replacement of CPA

a. Concerning former CPA

<table>
<tr><td>Date of replacement</td><td colspan="4">Approved by the Board of Directors on September 30, 2025, the Company changed accounting firm and certified public accountants starting from the third quarter of 2025.</td></tr>
<tr><td>Reason for replacement and explanation</td><td colspan="4">To support the Group's long-term strategic development, operational requirements, and the global trend of enhancing corporate governance, the Company has changed accounting firm and certified public accountants.</td></tr>
<tr><td rowspan="3">Terminated by the principal or declined by the CPA</td><td colspan="2">Party
Circumstances</td><td>CPA</td><td>Principal</td></tr>
<tr><td colspan="2">Proactive termination of the mandate</td><td>-</td><td>Taishin Bank</td></tr>
<tr><td colspan="2">Non-acceptance of (continuous) mandate</td><td>-</td><td>-</td></tr>
<tr><td>The opinion and reason for any audit report expressing anything other than an unqualified opinion in the past two years</td><td colspan="4">N/A</td></tr>
<tr><td rowspan="7">Dissenting opinions with the Company</td><td rowspan="5">Yes</td><td colspan="2">-</td><td>Accounting principle or practical affairs</td></tr>
<tr><td colspan="2">-</td><td>Disclosure of financial report</td></tr>
<tr><td colspan="2">-</td><td>Auditing scope or procedure</td></tr>
<tr><td colspan="2">-</td><td>others</td></tr>
<tr><td colspan="2">-</td><td></td></tr>
<tr><td>No</td><td colspan="3">√</td></tr>
<tr><td>Notes</td><td colspan="3">N/A</td></tr>
<tr><td>Other disclosed items(Items which should be disclosed according to item 6-14, article 10 of the criteria)</td><td colspan="4">N/A</td></tr>
</table>

b.Concerning succeeding CPA:

Name of accounting firm	Ernst & Young, Taiwan
Names of CPAs	Cheng-Tao Chang, Shao-Pin Kuo
Date of mandate	Approved by the Board of Directors on September 30, 2025, the Company changed accounting firm and certified public accountants starting from the third quarter of 2025.
Consultation opinions and results of any inquiries made to the former CPAs before its mandate regarding accounting treatment or principles for specific transactions and its opinion on a financial report	N/A
Written opinions of succeeding CPAs that differ from those of former CPAs	N/A

c. Reply of former CPA to item 6-1 and item 6-2-3, article 10 of the criteria: N/A.

F. Chairman, presidents, and financial or accountant managers who served at the accounting firm of the CPAs or its affiliates within the recent year: None.

G. Changes in shareholding transfer or shareholding pledge by directors, or managers, and all parties that are subject to reporting under article 11 of regulations governing the ownership of banking institutions by single individuals or stakeholders, in the recent uear and as of the date of the publication of the annual report.

a. Changes in shareholdings

unit: share

Title	Name	2025		Feb. 28, 2026	
		Changes in shareholding	Changes in pledged shareholding	Changes in shareholding	Changes in pledged shareholding
Director (Major Shareholder)	TS Financial Holding Co., Ltd.	2,428,245,979	0	0	0

b. Information of shareholding transfer: None.

c. Information of shareholding pledge: None.

H. Information on the relartionship of the 10 largest shareholders

Feb. 28, 2026 unit: %; share

Name	Own shareholding		Shareholding of spouse and offspring before the age of majority		Total shareholding in the names of others		Names and relationship of the 10 largest shareholders who are related parties according to Financial		Note
	Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake	
TS Financial Holding Co., Ltd. Representative: Wu, Tong-Liang	12,299,164,593	100	0	0	0	0	None	None	

I. The number of shares and total share of stake in the same invested company owned by the company directly or indirectly controlled by the bank and the bank's directors, presidents, vice presidents, assistant vice presidents, and branch chiefs.

Dec.31, 2025 unit: %, share

Equity investment	Investment by the bank		Investment by the company directly or indirectly controlled by the bank and the bank's directors, supervisors, presidents, vice presidenats, assistant vice presidents, and branch chiefs		General investment	
	Number of shares	Share of stake	Number of shares	Share of stake	Number of shares	Share of stake
Taishin D.A. Finance Co., Ltd.	341,015,134	100.00%	0	0.00%	341,015,134	100.00%
Taishin Real Estate Management Co., Ltd.	12,000,000	60.00%	0	0.00%	12,000,000	60.00%
An-Sin Real Estate Management Co., Ltd.	4,500,000	30.00%	0	0.00%	4,500,000	30.00%
Sunlight Asset Management Co., Ltd.	1,092,317	18.21%	0	0.00%	1,092,317	18.21%
Dah Chung Bills Finance Co., Ltd.	88,726,915	18.29%	0	0.00%	88,726,915	18.29%
Taiwan Future Exchange Company Co., Ltd.	6,945,150	0.96%	0	0.00%	6,945,150	0.96%
Taipei Foreign Exchange Company Co., Ltd.	160,000	0.81%	0	0.00%	160,000	0.81%
Financial Information Service Co., Ltd.	18,484,954	2.48%	0	0.00%	18,484,954	2.48%
Taiwan Asset Management Co., Ltd.	6,000,000	0.57%	0	0.00%	6,000,000	0.57%
Taiwan Financial Asset Service Co., Ltd.	5,000,000	2.94%	0	0.00%	5,000,000	2.94%
Taiwan Mobile Payment Co., Ltd.	1,800,000	3.00%	0	0.00%	1,800,000	3.00%
Li Yu Venture Capital Co., Ltd.	122,118	1.49%	0	0.00%	122,118	1.49%
EASYCARD Corporation	672,655	0.95%	0	0.00%	672,655	0.95%
GLN International Inc.	5,681,818	4.67%	0	0.00%	5,681,818	4.67%
Taiwania Capital Buffalo Fund Co., Ltd.	185,200,000	4.30%	0	0.00%	185,200,000	4.30%
Taiwania Capital Buffalo II Bioventures, LP	(Note)	6.78%	(Note)	-	(Note)	6.78%
Taiwania Capital Buffalo III Bioventures, LP	(Note)	9.14%	(Note)	-	(Note)	9.14%
Taiwania Capital Buffalo Fund VI, L.P.	(Note)	6.67%	(Note)	-	(Note)	6.67%
TAIAX LIFE SCIENCE FUND L.P.	(Note)	5.00%	(Note)	-	(Note)	5.00%
Easy Card Investment Holding Co., Ltd.	1,599,861	2.40%	0	0.00%	1,599,861	2.40%
Kaohsiung Rapid Transit Co., Ltd.	643,031	0.23%	0	0.00%	643,031	0.23%
Da Chiang International Co., Ltd	8,620,690	4.31%	0	0.00%	8,620,690	4.31%
Lien An Service Co., Ltd.	125,000	5.00%	0	0.00%	125,000	5.00%
Taiwan Stock Exchange Corporation	11,043,500	0.64%	0	0.00%	11,043,500	0.64%

Note: The institution is a limited partnership that does not issue shares. The shareholding percentage is based on the percentage of capital

III Capital Overview

A. Capital and shares

a. Sources of capital

Feb. 28, 2026 Unit: share; NT$

Month year	Issuing price	Registered capital		Paid-in capital		Note	
		Number of shares	Value	Number of shares	Value	Source of Capital	Others
2025/04	-	13,000,000,000	130,000,000,000	Ordinary Shares 9,870,918,614	Ordinary Shares 98,709,186,140	-	Letter Jing-Shou-Shang No. 11430053790 dated Apr. 25, 2025 (Note 1)
2025/06	10	13,000,000,000	130,000,000,000	Ordinary Shares 12,299,164,593	Ordinary Shares 122,991,645,930	Capitalization of capital surplus and legal reserve for the issuance of new shares	Letter Jing-Shou-Shang No. 11430089090 dated Jun. 17, 2025 (Note 2)

Note 1:The Bank's total authorized capital increased to NT$130,000,000,000.

Note 2:The Bank capitalized capital surplus and legal reserve for the issuance of 2,428,245,979 ordinary shares.

Feb. 28, 2026 Unit: share

Type of share	Registered capital			Note
	Outstanding shares	Unissued shares	Total	
Ordinary share	12,299,164,593	700,835,407	13,000,000,000	Unlisted shares

b. List of major shareholders

Feb. 28, 2026 Unit:%; share

Shares / Names of major shareholders	Number of shares owned	Share of stake
TS Financial Holding Co., Ltd.	12,299,164,593	100

Note: Taishin bank is a subsidiary 100% owned by TS Financial Holding Co., Ltd.

c. Information on market price, net worth per share, earnings, and dividends in the most recent fiscal two years.

1. Dividend policy

According to the bank's corporate charter, earnings in the final accounts, should it exist, should be used to pay tax and duties, with the remainder being used to cover loss of previous year first. If there is still surplus, the bank shall either provide a legal reserve and a special earnings reserve from the surplus, or reverse existing special earnings reserves into the opening balance of undistributed earnings. For the balance, pay out stock dividend and bonus to preferred shares. The remaining surplus should be combined with retained earnings at the beginning of the period, for payout of stock dividend and bonus for common shareholders in part or in entirety.

As a subsidiary of TS Holdings, the bank should support the need of the operating fund of the parent company. Under the principle of maintaining the bank's capital adequacy ratio at the reasonable level, except the payout of dividend and bonus of preferred shares, the dividend and bonus pay-out for common shareholders should be made in the form of cash dividend in principle. The bank should keep the policy of stock dividend and cash payout in stable.

If the bank fails to achieve a reasonable capital rate, except the payout of stock dividend and bonus for preferred shares, payout of stock dividend and bonus for common shares should be made in the form of 50% cash dividend and 50% stock dividend in principle. The ratio, however, can be adjusted according to the status of profits, corporate funds, capital accumulation, and dilution effect of stock-dividend.

2. Earning distribution Proposal

The cash dividend of year 2025 proposed to be distributed is NT$ 16,895,188,890.

d. The effects of stock dividends proposed by shareholders' meeting, on the operational performance and earning per share: Not applicable.

e. Compensations for empoyees, director and supervisors.

1. Percentages and scope of compensations for employees, directors and supervisors:

0.01% of any profit made by the Bank in a year shall be allocated as employee bonus, and the board of directors shall decide to distribute the bonus as shares or cash, which can also be distributed to employees of affiliated companies that meet the criteria specified in the Company Act. A sum shall be set aside in advance to pay down any outstanding cumulative losses before employee bonus can be allocated according to the above percentage. Employee bonus proposals shall be presented to the shareholders meeting.

2. Basis for estimating the amount of remuneration of employees, directors and supervisors, basis for calculating the number of shares to be distributed as employee bonus and the actual distributed amount for the current period. The accounting treatment of the discrepancy, if any, between the actual distributed amount and the estimated amount.

Employee bonuses for the current period have been estimated based on the criteria laid out in the bank's Articles of Incorporation. Should the actual amount differ from the amount estimated, the difference will be treated as changes in accounting estimates. The estimated amount of employee bonus for the current period does not deviate from the actual amount decided by the board of directors.

3. Remuneration distribution passed by the board of directors.

(1) Employee, director and supervisor remuneration will be distributed in cash or stocks. In case of any discrepancy between the amounts and the amortized estimates for the year, the differences, reasons, and responses should be disclosed.

Employee bonus is NT$2.596 million. The estimated amount of employee bonus for the current period does not deviate from the actual amount decided by the board of directors.

(2) The amount of employee bonus to be paid in stocks out of the current company-level financial statement in terms of the sum of net profit after tax and employee bonus: Not applicable as the board of directors has decided to distribute employee bonus in cash this time.

4. Remuneration report and results at the shareholders meeting: Presented at the shareholders meeting on Feb. 12, 2026.

5. Actual distribution of employee bonus and compensations for board directors and supervisors of previous year (including dividend shares, amount and stock price), discrepancies if any from the amount of employees' bonus and directors'/supervisors'remuneration previously recognized, and the causes and treatments for the discrepancies:

The employee salary in cash for the previous year was NT$2.207million. No deviation is found between the actual distributed amount and the recognized amount.

f. Repurchase of the bank's shares: None.

B. Issuance of bank debenture

Issuance of bank debenture-1

Feb. 28, 2026

Types of bank debentures	1st subordinated financial bonds in 2015 Bond B	2nd subordinated financial bondsin 2015	3rd subordinated financial bonds in 2015 Bond B
Date and serial No. approved by authority	FSC No. 10400093940, May 07, 2015	FSC No. 10400093940, May 07, 2015	FSC No. 10400093940, May 07, 2015
Issuing date	Jun. 10, 2015	Sep. 18, 2015	Sep. 22, 2015
Face value	NT$ 50 M	NT$ 50 M	NT$ 50 M
Issuing and trading	R.O.C.	R.O.C.	R.O.C.
Currency	New Taiwan dollar	New Taiwan dollar	New Taiwan dollar
Issuing price	At par value	At par value	At par value
Total amount	NT$4.85 bn	NT$6 bn	NT$4.2bn
Coupon	Fixed interest rate at 2.45% per annum	Fixed rate at 2.25% per annum	Fixed interest rate at 2.45% per annum
Maturity	15 years from the issue date. Maturity on Jun. 10, 2030	12 years from the issue date. Maturity on Sep. 18, 2027	15 years from the issue date. Maturity on Sep. 22, 2030
Rank	Subordinated	Subordinated	Subordinated
Guarantor	None	None	None
Trustee	None	None	None
Underwriter	None	None	None
Certified lawyer	None	None	None
Certified CPA	Peter Tsai	Peter Tsai	Peter Tsai
Certified financialinstitution	N/A	N/A	N/A
Repayment	By self-owned capital or refinancing bank debentures	By self-owned capital or refinancing bank debentures	By self-owned capital or refinancing bank debentures
Outstanding balance	NT$4.85 bn	NT$6 bn	NT$4.2bn
Paid-in capital in the previous year	NT$52,025,626 (thousand)	NT$52,025,626 (thousand)	NT$52,025,626 (thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT$82,083,307 (thousand)	NT$82,083,307 (thousand)	NT$82,083,307 (thousand)
Default status	Normal	Normal	Normal
The terms and conditions for redemption or early liquidation	None	None	None
Conditions for conversion or exchange	N/A	N/A	N/A
Restrictive terms	None	None	None
Use of proceeds	Strengthen capital structure, enhance the Capital Adequacy Ratio.	Strengthen capital structure, nhance the Capital Adequacy Ratio.	Strengthen capital structure, enhance the Capital Adequacy Ratio.
The total amount of the issuance and outstanding bonds in the percentage of the book value of previous year (%)	51.29	58.60	64.57
Eligible capital and type	Yes, Tier II	Yes, Tier II	Yes, Tier II
Name of rating agency, issue date, and the rating	"AA-(twn)" issued by Fitch Ratings, Taiwan Branch on Nov. 17, 2014.	"AA-(twn)" issued by Fitch Ratings, Taiwan Branch on Nov. 17, 2014.	"AA-(twn)" issued by Fitch Ratings, Taiwan Branch on Nov. 17, 2014.

Issuance of bank debenture-2

Feb. 28, 2026

Types of bank debentures	1st issue of unsecured senior financial debenture of Taishin Bank in 2018	2nd issue of unsecured senior financial debenture of Taishin Bank in 2018
Date and serial No. approved by authority	FSC No.10702077250, May 02, 2018	FSC No.10702077250, May 02, 2018
Issuing date	July 05,2018	July 05,2018
Face value	US$1M	US$1M
Issuing and trading	R.O.C.	R.O.C.
Currency	US dollar	US dollar
Issuing price	At par value	At par value
Total amount	US$80M	US$20M
Coupon	Issued as zero coupon bond with an IRR of 4.75%	Issued as zero coupon bond with an IRR of 4.75%
Maturity	30 years from the issue date. Maturity on July 05, 2048	30 years from the issue date. Maturity on July 05, 2048
Rank	Senior	Senior
Guarantor	None	None
Trustee	None	None
Underwriter	None	None
Certified lawyer	None	None
Certified CPA	Tza-Li Gung	Tza-Li Gung
Certified financial institution	N/A	N/A
Repayment	The Bank may exercise its redemption rights and redeem the bond early. If the Bank has not exercised its redemption rights by maturity, the Bank will make a lump sum repayment of principal plus accrued interest on the maturity date.	The Bank may exercise its redemption rights and redeem the bond early. If the Bank has not exercised its redemption rights by maturity, the Bank will make a lump sum repayment of principal plus accrued interest on the maturity date.
Outstanding balance	US$80M	US$20M
Paid-in capital in the previous year	NT$68,845,983 (thousand)	NT$68,845,983 (thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT$130,009,331 (thousand)	NT$130,009,331 (thousand)
Default status	Normal	Normal
The terms and conditions for redemption or early liquidation	On the 5th anniversary of the bond issue and annually thereafter(or extended to the next business but not the next month if falling on a holiday), the Bank may exercise its redemption rights at 100% of the price plus accrued interest. To exercise the early redemption right, the Bank will make a public announcement 5 business days prior to the intended redemption date, and then make a full redemption at par value plus accrued interest.	On the 5th anniversary of the bond issue and every 2 year thereafter (or extended to the next business but not the next month if falling on a holiday), the Bank may exercise its redemption rights at 100% of the price plus accrued interest. To exercise the early redemption right, the Bank will make a public announcement 5 business days prior to the intended redemption date, and then make a full redemption at par value plus accrued interest.
Conditions for conversion or exchange	N/A	N/A
Restrictive terms	None	None
Use of proceeds	Addition to the working capital	Support for green loans and investments.
The total amount of the issuance and outstanding bonds in the percentage of the book value of previous year (%)	32.89	32.89
Eligible capital and type	N/A	N/A
Name of rating agency, issue date, and the rating	"AA-(twn)" issued by Fitch Ratings, Taiwan Branch on Nov. 16, 2017.	"AA-(twn)" issued by Fitch Ratings, Taiwan Branch on Nov. 16, 2017.

Issuance of bank debenture-3

Feb. 28, 2026

Types of bank debentures	1st issue of unsecured senior financial debenture of Taishin Bank in 2019
Date and serial No. approved by authority	FSC No. 10701220530, Jan 24, 2019
Issuing date	March 28, 2019
Face value	NT$ 50 M
Issuing and trading	R.O.C.
Currency	New Taiwan dollar
Issuing price	AT par value
Total amount	NT$5 bn
Coupon	Fixed rate at 2.45% per annum
Maturity	Prepetural (issuer with call right)
Rank	Subordinated to holders of Tier- 2 capital, deposit holders and other general creditors
Guarantor	None
Trustee	None
Underwriter	None
Certified lawyer	None
Certified CPA	Tza-Li Gung
Certified financial institution	N/A
Repayment	By self-owned capital or refinancing bank debentures
Outstanding balance	NT$5 bn
Paid-in capital in the previous year	NT$75,497,712 (thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT$140,546,894 (thousand)
Default status	Normal
The terms and conditions for redemption or early liquidation	Taishin Bank may redeem the debts in whole at their aggregate principal amount, together with any interest payment five years and one month after the issuing date subject to regulators' approval, provided that the bank's post-redemption BIS is above legal requirement.
Conditions for conversion or exchange	N/A
Restrictive terms	1. The Bank may not pay interest if it produces no earnings and distributes no common share dividends (including cash and stock dividends) for the first half of the year; however this restriction does not apply in circumstances where the balance of cumulative undistributed earnings less amortized losses on sale of non-performing loans is greater than the amount of payable interest, and provided that the payment results in no changes to the terms of interest. Non-payment of interest due to the above will not be accumulated or deferred in later periods. 2. The Bank shall defer interest and principal payments in situations where its capital adequacy ratio fails to meet the minimum level specified in Article 5, Paragraph 1 of the Regulations Governing the Capital Adequacy and Capital Category of Banks; in which case, deferred interest may not accrue any lateinterest.
Use of proceeds	Strengthen capital structure, enhance the Capital Adequacy Ratio.
The total amount of the issuance and outstanding bonds in the percentage of the book value of previous year (%)	30.42%
Eligible capital and type	Yes, Tier I
Name of rating agency, issue date, and the rating	"AA-(twn)" issued by Fitch Ratings, Taiwan Branch on Oct. 23, 2018

C. Issuance of preferred shares: None.

D. Issuance of global depository receipt: None.

E. Issuance of Employee Stock Warrants and New Restricted Employee Shares

1. **Issuance of Employee Stock Warrants: None.**
2. **Issuance of New Restricted Employee Shares: None.**

F. Merger or transfer other financial institutions

1. **Mandatory disclosure of the opinions of certified public accountant on the propriety of share-swap ratio for the acquisition of or sell to other financial institutions in the recent one year: None.**
2. **Mandatory disclosure of the acquisition of or sell to other financial institutions by a bank listed on the centralized or over-the-counter market in the recent five years and of the opinions of underwriting securities firms for the cases conducted via the issuance of new shares: N/A.**
3. **Mandatory disclosure of the execution of the acquisition of or sell to other financial institutions via issuance of new shares by a bank not listed on the centralized or over-the-counter market and its effect on the interest of shareholders: None.**
4. **Mandatory disclosure of the execution of the resolution passed by the board of directors for acquiring or selling to other financial institutions via the issuance of new sharers and the basic information on the financial institutions in the recent year and as of the date of the publication of the annual report: None.**
5. **For undergoing merger and the acceptance of new shares floated by other financial institutions, disclose their execution and the effect on the interest of shareholders: None.**

G. Status of the execution of fund-utilization plan

As of the end of the quarter preceding the date of the publication of the annual report, the bank had completed the execution of the fund utilization plan for the issuance of securities or bond debentures either by public or private placement and there is no fund utilization plan in the recent three years whose execution has been completed but has yet to manifest its benefits or which fails to achieve the goal in execution schedule or benefits.

a. Contents of plan

Analysis of previous offerings or private placements of securities and financial debentures that haven't been completed, and the expected benefits of the fund utilization plan over the past three years that haven't been realized: None.

b. Status of execution

As of the quarter preceding the publish date of the annual report, here are reasons why the fund utilization plan of previous offerings or private placements of securities and financial debentures hasn't been completed, or the fund utilization plan over the past three years has been completed but the expected benefits haven't been realized, or the implementation progress or benefits fall short of expected targets: None.

IV Operating Status

A. Business contents

a. Growth by business area and changes

1. Wealth Management

For the Bank's wealth management business, individual and household customers are clustered into groups for wealth management. A product recommendation model is used to provide them with exclusive financial consultation and planning services, including currency savings plan, investment products, insurance plans, and loans. By constantly improving our wealth management service capability in combination with tax and asset allocation as well as the support of digital technology, we have planned a comprehensive range of wealth management services to keep pace with wealth management market trends and meet different customer needs. Thanks to our diverse product portfolio, online and offline distribution channels, and exclusively courteous offer, we were able to attract increasingly more wealth management customers and win a number of awards at home and abroad, including PWM/THE BANKER's "Top 1000 World Banks Ranking", The Digital Banker's "Outstanding Digital Customer Experience Award," PBI International Private Banker's "Best Private Bank for Ultra High Net Worth Clients in Taiwan," the Taiwan Banking and Finance Best Practice Awards' "Best Wealth Management Award," Business Today's "Best Intelligent Investment Award," "Best Wealth Enhancement Award," and "Best Digital Experience Award," as well as honors such as the Best Wealth Management Award from Wealth Magazine and Excellence Magazine, and the National Brand Yushan Award's "Most Popular Brand Award.", including PWM/THE BANKER "Best Private Banking Big Data and AI Application Award", The Digital Banker "Best Data Analytics Experience Award", PBI International Private Banker "Outstanding High-Net-Worth Client Growth Award", Business Today "Best Smart Wealth Management Award", "Best Fair Customer Service Award", "Best Marketing Creativity Award", Wealth Magazine and Excellence Magazine "Best Wealth Management Award", National Brand Yushan Award "Most Popular Brand Award", "Best Product Award", and Digital Era Innovative Business Award "Best Technological Innovation" and "Best Experience Innovation."

2. Retail Banking

Taishin Bank's retail banking operations cover consumer loans (mortgage, auto loan, unsecured loan, and 2nd lien mortgage), micro corporate loans, and credit card for individual customers and payment processing services for merchants. Products are developed and marketed according to market differentiation and the needs of customer, in order to provide suitable financial products.

The Bank relies on data analysis to expand its customer base, develop new products that cater to diverse customer needs, and optimize digital process transformation to enhance operational efficiency. By leveraging cross-industry partnerships, the Bank also facilitates customer applications, leading to consistent and gradual growth in all business operations.

3. **Digital Banking**

In Taiwan, the Bank is at the forefront of digital banking and its primary operations are outlined below:

(1) Richart Digital Bank

We launched Richart, a digital banking service account, in 2016. By the end of 2025, the number of the Bank's digital deposit accounts had surpassed 4.6 million, solidifying our position as the market leader in Taiwan.

(2) Mobile and Online Banking

When our mobile banking app was upgraded in 2021, we continued to optimize our service process and incorporated more application scenarios in 2022. In 2024, we supported the pilot bank initiative of Financial Information Service Co., Ltd. and became the first wave of financial institutions to introduce cross-bank, cardless cash withdrawal via active and passive QR Code scanning. Also, the Bank introduced the "TWD Installment Savings" service within the Mobile Banking Accessible Zone to implement financial inclusion. In 2025, our mobile and online banking services continued to align with the pilot initiatives of Financial Information Service Co., Ltd. (FISC) by taking the lead in launching the "TWD Installment Savings" service within the Mobile Banking Accessible Zone to implement financial inclusion.

Our mobile and online banking services continued to align with the pilot initiatives of Financial Information Service Co., Ltd. (FISC) by taking the lead in launching the "TWD Transfer Account Name Query" service. This feature enables customers to verify the recipient's identity in real-time during transfers, effectively mitigating the risk of misdirected payments. Furthermore, to implement robust anti-fraud mechanisms, a new "Transaction Dormancy" function was introduced, allowing customers to proactively set specific transaction periods to prevent unauthorized account usage and comprehensively enhance account security. To elevate the user experience, the process for "Taishin E-remittance (pay to card)" was optimized; the previous chip card verification has been replaced with online banking password authentication, significantly streamlining transaction steps and providing customers with a more convenient service experience.

(3) New Payment & Collection Services

Taishin Bank was not only the first bank in Taiwan to support the four major contactless mobile payment services (Apple Pay, Samsung Pay, Google Pay, and Taiwan Pay) but also has built the Taishin Bank exclusive digital wallet "Taishin Pay", a payment service that can be used in convenient stores, department stores, wholesaling marts, taxis, markets, and shopping area, all of which is closely related to people's life. It has amassed over 110,000 merchants who support Taishin Merchant APP. In May 2025, the bank obtained approval from Financial Supervisory Commission to launch the Taishin Pay+ service, enabling customers to conduct cross-border transactions overseas using the e-wallet. In terms of payment processing services for merchants, Taishin Bank is the first in Taiwan to concurrently support Alipay, WeChat Pay from China and GLN cross-border payment services from Korea.

With the aim of making customers' lives easier, we are dedicated to expanding the financial ecosystem and working closely with diverse industries to strengthen our capabilities. We were the first bank among peers to provide tap-to-phone payment service on the mass transit rail system. Taishin Pay, our innovative payment service interface, supports pay-with-points service in Taiwan's three convenient store giants, department stores, and over 70,000 service locations, greatly increasing the scope of application and diversity of pay-with-points services.

(4) Richart Life

In August 2020, Taishin Bank launched the "Richart Life" and it is key service to link and run the everyday life and finance ecosystem.

4. Wholesale Banking Services

The Wholesale Banking Division provides a diverse range of multinational enterprise finance products and professional services for institutional clients that include transnationals, corporations, small and medium sized enterprises, government departments and financial institutions. The scope of banking services includes deposit, short/long-term loan, guarantee, trade financing, syndication, bond trading, bill financing, factoring, cash management, e-banking, foreign exchange and derivatives.

5. Financial Market Services

The integrated banking platform offers a diverse range of professionally delivered banking products that are tailored to suit the needs of individual customers and meet different onshore and offshore demands. Financial market services offer primarily exchange rate, interest rate, equity, commodity derivatives and structured products. For wholesale banking and retail banking customers looking for investment options, Taishin Bank offers a wide range of banking products, including exchange rate, interest rate, stock, bond, commodity, and gold account. The Bank also provides funding, underwriting, and bond management services for onshore/offshore bond issuers. Furthermore, market updates and advisory services are provided as needed to increase variety in the available banking products and help investors achieve optimal portfolio allocation. Regarding position management, Taishin Bank follows the risk management policy for financial markets. It aims for financial security, sound business practices, and steady profit growth that create a win-win situation for customers and the Bank.

6. Trust Services

(1) Taishin's trust planning service offers Taishin's trust customers a complete range of financial planning products, including funds, collective investment accounts, foreign bonds, offshore structured products, foreign ETFs, foreign stocks, other foreign securities, trust services, and custody services. The service is also constantly working on customer segmentation into high net worth, wealth management, and digital segments in order to provide personalized asset allocation recommendations. Regarding digital transactions, Taishin Bank tries to add more transactions to Internet and mobile banking services.

The aim is to provide a digital banking service and investing experience that is more innovative and friendly and in real-time. In addition, we continue to optimize the customer transaction journey; by "Easy Go Service", our financial advisory app, to provide customers with a more convenient transaction process.

(2) Funds and collective accounts

- Taishin Bank sets itself to utilize a line of funds with both depth and width and helps customers construct core and opportunity assets in order to achieve optimal portfolios and create more flexibility and better protection in asset allocation.
- The Bank continues to build a comprehensive product line. In response to increasingly volatile financial markets, Taishin Bank continually increases product diversification to give stability to customers' investment portfolios. The Bank is first to introduce new and innovative funds with specific focuses. Customers will have more options when markets are volatile, also help customers accumulate wealth at a steady pace in a fast-changing market.
- In terms of digital investments, other than featuring new functions in Internet banking and mobile banking, Taishin Bank has also been constantly updating "Richart" and "Roboking", providing more convenient services and more varieties of fund products on our digital platforms and smart investment platforms, thereby helping our customers with investment planning and personal investment management as well as satisfying the investment needs of various customer groups.

(3) Foreign securities business

- Taishin Bank offers a diverse range of premium-quality, popular overseas bonds, including overseas financial bonds, corporate bonds, and government bonds, all of which are combined with investment portfolio strategies to satisfy customers' asset allocation needs.
- Investments in offshore structured products by professional investors became an alternative fixed income product for investors, thanks to the consistently high interest rates and favorable conditions of long-term products.
- In face of the volatile stock market, equity-linked offshore structured products are made more efficient through streamlined transaction process; Both help customers seize market opportunities. Additionally, we have expanded our range of product structures to cater to the specific requirements of our customers.
- For foreign ETFs, foreign stocks, and other foreign securities, our mobile banking app interface and order placement functions enhance the customers' trading experience. We also provide the service by which customers may make subscription using their in-transit proceeds, greatly enhancing their capital utilization efficiency.

(4) Trust planning business

- With a focus on the needs of customers, Taishin Bank designs standardized contracts that meet customers' mainstream needs while personalizing contracts for specific customer groups such as high-net-worth individuals or customers with special needs, creating a trust supermarket, where customers can fulfill all their trust-related needs in one place.
- To satisfy corporate customers' need for diversified trust planning services, we also launch the trust spectrum as part of our Foreign Investors Custodian Service, offering foreign individuals and foreign companies the opportunity to participate in Taiwanese stock markets.

7. Insurance Agent Services

Taishin Bank is committed to operating its insurance brokerage business as an open platform dedicated to providing the best insurance brokerage services for its customers. As of the end of 2024, Taishin Bank has agreements with 25 insurance companies, including 15 life insurers and 10 property insurers, to provide service and meet the diverse insurance needs of its customers.

Taishin Bank's life insurance partners	Nan Shan Life, Shin Kong Life, Cathay Life, KGI Life, BNP PARIBAS, Chubb Life, Taiwan Life, Fubon Life, Yuanta Life, American International Assurance, Transglobe Life, MassMutual Mercuries Life, Taishin Life, Far Glory Life, First Life
Taishin Bank's property insurance partners	Shinkong Insurance, Insurance Company of North America Taipei Branch, Union Insurance, Hotai Insurance, Taian Insurance, Tokio Marine Newa Insurance, Fubon Financial Holding, Chung Kuo Insurance, The First Insurance, MingTai insurance

As the market and insurance laws change, Taishin Bank continues to introduce more protection products, including life insurance, accident insurance, and health insurance, through the insurance brokerage operation. At the same time, Taishin Bank has joined the effort to raise awareness of life insurance products with stable cash flow features in response to Taiwan's aging population, low birth rates and other social issues. We also strengthened the promotion of our insurance business with the support of our subsidiary Taishin Life Insurance's product strategy. The regulatory authority of Taiwan attaches importance to life insurance and provision of tax planning and asset allocation services for high-end customers. Accordingly, we continued to develop USD protection-oriented insurance, mortgage life insurance, and participating insurance policies, long-year life insurance, etc. we have added new options for our customers in the management of life insurance. To take advantage of the changing TWD exchange rate, we have rolled out new TWD-denominated insurance products. Additionally, in alignment with our application to establish operations in the Kaohsiung Asset Management Zone, we have introduced new products eligible for premium financing and established policy loan processes to meet the integrated credit and protection needs of this customer segment. Meanwhile, following the competent authority's policy, Taishin Bank is devoting more resources to provide professional training in protection, participating insurance policies, and aging population related products for our salespersons. By having employees become better trained in exploring customers' protection and other needs, Taishin Bank expects to achieve better matches between customers and products. To help customers balance financial management and protection needs in such volatile investment environment, Taishin Bank is continuously committed to providing a variety of investment type insurance products that feature robust plans, and focused on developing discretionary investment accounts, which are managed by professionals at Taishin Securities Investment Trust (SITC) by monitoring market conditions and adjusting asset allocation. In addition, the Bank continued to introduce platform-based investment insurance that is linked to multiple mutual funds, thereby providing diverse target options that can be flexibly adjusted in an ever-changing investment environment. We continued to improve our product diversity, helping customers to make investments and accumulate their wealth under the protection of insurance.

As the trend of Digital Finance gradually progresses, Taishin Bank is also investing heavily in the Digital Finance of our insurance agent business. The Taishin Bank's online insurance platform, e-insurance, has accumulated more than 56,000 members by the end of 2025. The platform offers property insurance (e.g. car insurance, mobile device Insurance, pet insurance) and life insurance (e.g. travel insurance, and interest travel inconvenience insurance sensitive annuity insurance). And also continue to introduce new forms of online insurance products for providing customers take out insurance anytime, anywhere.

The net profit percentages for key activities of the Bank and the growths and changes are listed as follow:

Net profit percentage(%)	2024	2025
Retail Banking	59%	58%
Wealth Management	36%	34%
Consumer Finance	16%	16%
Credit Card	7%	8%
Wholesale Banking	30%	29%
Financial Market	11%	13%
Total	100%	100%

b. Business plan for the current year

1. Wealth Management

(1) The Taishin Bank brand is built on "Dedication", "Professionalism", and "Heartfelt". We help clients protect and pass on their assets by adopting precise customer segmentation and providing exclusive financial consulting and planning services using our product recommendation model.

(2) As part of its commitment to sustainable development and customer-centric values, Taishin Bank offers appropriate asset allocation, regular investment checkups, and after-sales services in risk management and market analysis reports, all of which are designed to help customers achieve consistent returns and asset growth in the markets.

(3) By implementing the three-pronged approach to wealth management, known as the "All-customer", "All-product", and "All-channel" strategy, we have enhanced the caliber of our wealth management services, broadened our product offerings, met the wealth management demands of our clients, and streamlined user experience across our channels, resulting in stronger business relationships with our customers.

2. Retail Banking

Loans:

(1) In terms of customer management, we have established diversified assessment parameters and an innovative audit mechanism to provide customized services and products.

(2) In terms of product planning, we work with ecosystem partners to develop new channels and new consumption scenes. Online fast review platform has been optimized and integrated with smart review process, to deliver the best customer service experience.

(3) In terms of channel management, we have a professional sales team in place to provide a total range of products and services. In addition, we can facilitate product cross-selling and increase customers' brand loyalty.

(4) In terms of micro enterprise service, we have established standardized approval processes to efficiently assist businesses in obtaining operating working capital, thereby achieving inclusive finance.

(5) In terms of digital innovation, we have optimized customer application process by linking to the government's data sharing platforms and continually promote the development of FinTech across industries and multiple financial scenarios.

Credit card service:

(1) Customer segmentation - Putting customers at the center of our service operations, we optimized the new account journey of application(card approval, card activation, card usage, and transaction completion) to further improve credit card effectiveness and customer experience. Digital tools are also being used to effectively identify and attract new customers.

(2) Product planning - Established seven major benefit-switching platforms and introduced Taishin Point (credit card) with five major redemption functions, enabling customers to freely choose between accumulation and redemption. By creating personalized payment tools, we aim to satisfy the diverse consumption needs of our entire customer base.

(3) Consumption scenarios - We have strengthened our cooperation with existing co-branded channels in an attempt to bring in new customers. We also capitalized on the recovering economy, focusing on high-value transactions, high-frequency card usage, integrating "Seven Major Benefits" of the Richart Card for transaction growth.

(4) Acquiring Business - We continually explore innovative ways to acquire services, and with the introduction of Taishin iPhone tap to pay, we allow smartphones to be used as EDCs for digital payment, thereby promoting financial inclusion.

3. Digital Banking

(1) Richart - the digital banking brand

- Continue to be customer experience oriented and mobile app oriented, and provide customers with the latest financial service experience by quickly responding to the market.
- Craft services that are simple, convenient, transparent, and heartfelt, to help young people access digital services with ease.
- Craft better and smoother services and user experience through user interview and big data analytics.
- Combine the dynamic features of social media platforms with LINE's personalized service to create a fun and interactive experience for customers.

(2) Internet Banking and Mobile Banking

- Implementation of inclusive financial services: In mobile banking, we introduced a new function for customers to place fragmented fixed deposits and make lump-sum withdrawals.
- Continuing to improve service convenience: Use of shared data from government platforms to improve the convenience of large-value foreign exchange transactions; Promotion of comprehensive exchange rate notification service to help customers capitalize on the best exchange rate timing; The Internet banking platform adopts a responsive web design to deliver optimal browsing experience on a variety of devices.

(3) Richart Life

- Continue to integrate functions like reward points, payments, offers and discounts, and financial services, to attract customers to shop at the scenes of each strategic partner, eliminating the boundary separating everyday life and finance via a one-stop app.
- Scale up point services - Through Richart Life, we associate Taishin Points with real-life scenarios, and in doing so open up infinite possibilities.
- Continue to review and optimize user experience for various services and improve platform service performance.

(4) ATM

- We continue to provide diverse and friendly services. For example: The user interface was already available in Chinese and English, and a total of seven new languages including Japanese, Korean, Thai, Vietnamese, and Indonesian were added over time; through cooperation with Financial Information Service Co., Ltd., we introduced "cross-bank cash withdrawal service using QR Code"; accessible ATMs with audio-based interface (for the visually impaired) have been established along with new "cash deposit service for the visually impaired," whereas wheelchair-accessible ATMs are being introduced on a trial basis. By catering for the needs of the visually impaired and wheelchair users, we provide font enlargement services to enhance ATM readability, further implementing the commitment to friendly finance.
- Keep increasing the number of service locations: Apart from continuing collaboration with three major convenience store chains, Taishin Bank is also expanding collaborations with different industries to develop new types of points of service such as hospitals, traditional markets, pharmacy chains, wholesale store chains, and public transport hubs.

4. Wholesale Banking Services

(1) Building on strengths in product innovation and service development to provide one-stop financial services and increase customer loyalty.

(2) Introducing integrated NTD and foreign currency cash management; persuading cash services (collection and payment) to become the client's major operating bank.

(3) Expanding credit support for cooperate group clients to capitalize on market opportunities and become their main bank.

(4) Taking advantage of local branches to develop close ties with local customers; trying to expand the customer based in small- and medium-sized enterprises.

(5) Taishin Bank proactively expands its global footprint. Currently, it owns branches in Hong Kong, Singapore, Tokyo and Fukuoka in Japan, Brisbane in Australia, and Labuan in Malaysia (including the Marketing Service Office in Kuala Lumpur, Malaysia). It also has representative offices in Ho Chi Minh City in Vietnam, Yangon in Myanmar, Shanghai in China, and Bangkok in Thailand. Leveraging our regional presence to provide tailored corporate financial services to local corporates, thereby expanding the client base and broadening our overseas market.

(6) Improving the lending process and strengthening risk management in order to maintain sound asset quality.

(7) Investing more in training and job rotation mechanisms in response to the growing momentum in overseas operations, and building an overseas talent database.

5. Financial Market Services

(1) The Bond Market Department provides planning and management of underlying onshore and offshore bonds in underwriting cases. The department is an active participant in bond issuance and financing planning for onshore and offshore companies, and brings in diverse cases with overseas issuers and provide Taiwanese investors with diverse options. Furthermore, Taishin Bank actively developing assets securitization business, provide corporates financial structure solutions by asset revitalization with professional financial consultant which is distinct from traditional financing services, so as to achieve a win-win situation for customers and the Bank.

(2) Develop new products and platforms to increase product range, to provide customers with diverse financial products and increase adhesion of customers.

6. Trust Services

Respond quickly to changes in market conditions by expanding the range of products, and strengthen postinvestment management mechanisms on an ongoing basis to support a complete range of financial planning services. The focus of product development is as follows:

(1) Fund and Collective Investment Trust Funds

- Extending the line of onshore/offshore funds to better reflect changes in market dynamics. Introducing new type products and promoting different thematic funds to meet asset allocation needs of different customer segments with different attributes.
- We will continue to incorporate market and product information services into the online and mobile trading platforms to create financial planning services that are more convenient and more instant. We will add more fund features to the digital banking app, and launch funds in time with current affairs and lowering the thresholds in order to offer more intuitive operating interface and more investment choices for digital banking customers.
- Promoting regular savings plans in conjunction of competitive event offers to help all customers make long term investment.
- Attracting more customers of custody services and securing assets under management (AUM) for funds while generating more stable income from the AUM base.

(2) Foreign securities

- For foreign ETF, foreign stocks, and other foreign securities mobile banking app interface and order placement functions enhance customer trading experience, and provide a more real-time and convenient order placement platform, further assisting customers in keeping abreast of investment trends.
- A diverse range of premium-quality, popular overseas bonds are continuously provided, including overseas financial bonds, corporate bonds, and government bonds, all of which are combined with investment portfolio strategies to provide better asset allocation options for different customer segments. We have organized a number of seminars to keep clients informed of global bond market changes.
- Investments in offshore structured products by professional investors became an alternative fixed income product for investors, because of increase in interest rate and favorable conditions of longterm products. Non-principal-guaranteed equity-linked products are made more efficient through streamlined quotation and transaction process, which helps customers seize market opportunities.

(3) Planning trusts and custody services

Taishin Bank actively supports FSC's Strategic Roadmap for Trust Business Development by continuously promoting our retirement trust, family inheritance trust, and employee incentive trust services in which we personalize trust contracts to the needs of customers, thereby achieving the full functions of trust services for customers. We have recently introduced diverse trust programs, offering the public the ability to plan trust usage and fund payments based on their individual needs, creating a financial safety net for the future. In view of the excellent operating performance of overseas Taiwanese companies and their business locations around the world, the Bank offers Foreign/Mainland China Area Employees Collective Investment Account for oversea foreign employees to help companies reward and incentivize employees to stay with the company.

7. Insurance Agent Services

(1) In coordination with the policies of the competent authorities, we have continued to offer protection-oriented products that match customer needs. We have introduced life insurance products that fulfill customers' needs and developed competitive products for the market through our life insurance subsidiary, and maintain a diversified product portfolio by providing death, health, and accident coverage, and in doing so, secure the advantage of existing branches as sales channels and increase product ownership across customers. Furthermore, in line with the Bank's application to establish operations in the Kaohsiung Asset Management Zone, we have developed new products eligible for premium financing and established policy loan processes to meet the diverse needs of high-end and high-net-worth (HNW) clients in capital utilization and insurance planning.

(2) To meet customers' wealth management and protection needs, we introduced an innovative structure for investment-linked insurance products that is in line with international standards, and also continued to promote top-performing products on our platform from Taishin Life Insurance and diversify investment-oriented insurance portfolios, providing customers with more diverse allocation options for asset planning.

(3) In order to meet the needs of digital natives, Taishin Bank's online insurance platform not only offers car insurance, travel insurance and travel inconvenience insurance products, but also successfully attracts young group insure interest sensitive annuity insurance by low premium threshold model to strengthen the stickiness between digital customers and Taishin Bank. Due to our long-term managing of digital customer groups, the platform has successively launched mobile device insurance for used mobile devices, and flexible pet insurance for the fur babies. In addition, we also integrated bank resource and the resources of our partnering insurance companies to develop new customer, expand our digital insurance channels, and achieve greater differentiation in our business, fulfill the vision of inclusive financing.

c. Market analysis

1. Wealth Management

(1) Supply and demand and growth potential:

◆ Customers at the top of the pyramid are the targeted base for wealth management services. Competition in the wealth management market is fierce.

◆ New data related technologies at other banks are showing rapid development. There are a large number of external data sources, and the overall quality of customer service has improved.

(2) Competitive niche:

◆ By integrating resources following the financial holding merger, Taishin Bank has become more capable of completely satisfying the comprehensive protection needs of customers with our diversified products, thereby fulfilling the requirements for asset inheritance and financial diversification for individuals and families.

◆ A complete line of products is available to customize financial plans and asset allocation advice to suit each customer's needs.

◆ Taking advantage of the insight into market changes and strong environmental, we continue to deepen the integration of big data and AI models to provide personalized services with speed and precision.

- With professionalism and innovation as our competitive advantages, we have been assessed by PWM magazine as the best Private Bank in Asia for the use of Big Data and AI Applications for six consecutive years.
- Different open product platforms are employed to satisfy the investment planning and asset allocation needs of customers who have different risk preferences and to safeguard customers' assets and control their investment risks.

(3) Favorable factors for development outlook:

- The big data platform offers insight into market movements and customer demand in advance.
- Technological development has accelerated the digitalization process, and the application of technology and the Integration of virtual channels and combining the group's distribution channels and customer base will physical branch offer more business advantages and higher efficiency.

(4) Unfavorable factors for development outlook:

- Customers at the top of the pyramid have complex and unpredictable needs, making it more challenging to manage the business.
- A platform system must be developed to accelerate computation and storage of new data and large volumes of data, which in turn causes an increase in resource input and a dramatic increase in demand for skilled talents who possess data application capability. However, recruiting skilled workers is difficult.

(5) The bank's countermeasures:

- Continuing to optimize the customer experience in the integration of virtual channels and physical channels, accelerating digital transformation. In addition, the Company provides well-designed and easy-to-use digital financial planning services, strengthens customer relationships, increases customer satisfaction, and meets the demand for 24-hour uninterrupted financial services.
- The digital platform offers a variety of innovative services and analytics technology in order to create more contact points and expand the customer base.
- Taishin Bank provides personalized consumer banking and wealth management services in response to market changes and customer needs. Meanwhile, data analytics capabilities are being refined to allow the bank to target customer segments with precision and gain a good understanding of customer needs as well as the ability to provide more friendly and personalized financial planning services.
- Taishin Bank develops talent and strengthens professional training of first line personnel on an ongoing basis. The existing system for passing down knowledge and experience is designed and perfected to ensure the sustainability and customer-oriented philosophies are upheld and suitable asset allocation and investment advice is provided to customers.
- The Bank deploys innovative services and digital experiences to enhance its reputation by utilizing the advantages of social media.

2. Retail Banking

(1) Supply and demand and growth potential:

- In mortgage market，In 2025, the national volume of building ownership transfers was approximately 260,000 units, representing a decrease of about 80,000 units or a 25% year-on-year decline compared to 2024. While the Central Bank's seventh wave of selective credit control measures remained in effect through the end of the year, the management of total real estate loan volumes returned to individual banks' control in 2026. The Bank continues to align with government policies by implementing autonomous management of its real estate loan portfolio. Looking ahead to 2026, the real estate market transaction volume is expected to stabilize, with housing purchases driven primarily by end-user demand.

In the auto loan market, global tariff issues led to a total of 414,000 vehicle registrations in 2025, a decline of 9.5% compared to 2024. However, the extension of the commodity tax subsidy for vehicle scrap-and-replace into 2026, the introduction of new models by manufacturers, and the expected clarification of tariff issues are anticipated to bolster overall auto sales in 2026. Although the growth of electric vehicle (EV) sales has slowed, they remain a significant factor in the market. Overall auto sales for the full year of 2026 are projected to show a slight increase compared to 2025.

- ◆ In the auto loan market, a total of 458,000 vehicles were registered in 2024. The extension of the tax subsidy policy for replacing old vehicles with new ones through 2026, coupled with stable sales and the introduction of new car models, has provided consumers with more options. The overall automotive market is expected to experience modest growth. Despite the potential impact of global trade tariff policies and geopolitical conflicts, electric vehicles are anticipated to play a significant role in driving sales growth. It is estimated that total vehicle sales in 2025 will see a slight increase compared to 2024.
- ◆ The personal loan market has rapidly embraced digitalization and technological innovation, with financial institutions striving to offer attractive products and convenient services. According to open data from the Joint Credit Information Center (JCIC) as of October 2025, the total outstanding balance of the personal loan market reached NT$1.4675 trillion, reflecting a 9% increase compared to NT$1.3074 trillion at the end of 2024. In 2025, amidst intense market competition and efforts to enhance customer service, financial institutions also focused on strengthening risk management to ensure prudent and stable growth in response to the rapidly evolving environment.
- ◆ In credit card market, Major co-branding channels are still dominated by the top 6 credit card issuers, whose outstanding cards accounted for more than 60% of the market share. As of the end of November 2025, there were 32 credit card issuers in Taiwan, approximately 58.58 million cards were in circulation, and about 39.08 million cards are active, and each person holds at least 4 credit cards.
- ◆ The number of card accepting merchants reached 187,086 in 2025, up by 7.5% compared to 2024.

(2) Competitive niche:

- ◆ Optimize the loan application process by establishing diverse evaluation parameters and utilizing an online rapid review platform to provide the best customer service experience.
- ◆ Ranked fifth in total active cards and second in effective card rate, maintaining a leading position in the market.
- ◆ Deepen collaborations with co-branded partners to build a points ecosystem, offering customers a diverse range of choices.
- ◆ Maintain the leading market share in merchant acquiring, having the most comprehensive acquiring products and payment tools to meet various customer collection and payment needs.

(3) Favorable factors for development outlook:

- ◆ Advantage in digital service, with Richart topping in terms of brand awareness and customer count over peers; support for new, diverse payment tools; wide deployment of ATMs and support for comprehensive consumption scenarios.
- ◆ Ongoing introduction of new technologies including big data, cloud computing, Artificial Intelligence (AI), and Robotic Process Automation (RPA) etc.

(4) Unfavorable factors for development outlook:

- ◆ Additional costs of investing into new systems associated with changes in financial technology.
- ◆ Risks associated with emerging technologies pose challenge to a business' ability to respond and adapt.

(5) The bank's countermeasures:

- Continue leveraging data analysis, innovating product and service offerings, and optimizing digital processes while expanding cross-industry partnerships to fully meet customer needs.
- Adjust business structure by utilizing precise customer segmentation, product planning, and frontline management to increase the proportion of high-interest-margin products and high-fee revenue credit card transactions.
- Integrate product benefits across sectors (travel, overseas spending, insurance, and department stores) to strengthen market share in credit card transaction volume.
- Deepen engagement in high-frequency spending industries (e-commerce, dining, transportation, hypermarkets, convenience stores, and supermarkets) to position as customers' primary transaction card provider.

3. Digital Banking

(1) Supply and demand and growth potential:

- In recent years, AI technology has been guiding the development of digital financial services. According to the 2024 Taiwan Internet Report published by the Taiwan Network Information Center, 43.19% of domestic users have experience using ChatGPT, a slight increase from the 26.79% recorded in the first survey conducted in 2024. Public literacy in AI awareness and evaluation is relatively strong, with 70.19% of users with AI experience believing they can clearly distinguish between AI-generated and non-AI content. Additionally, 79.25% of users with AI experience believe they can clearly evaluate the strengths and weaknesses of AI services and products.

(2) Competitive niche:

- Provide digital customers with the best product portfolio that comprehensively covers demand deposit, time deposit, payment, foreign currency, insurance, and loans, which is different from the traditional banking, where customers have to combine different financial products by themselves.
- For our customer service chatbot, we used natural language processing (NLP) to upgrade Google's deep learning model technology. Currently, our chatbot is able to reply and solve more than 98% of customers' problems 24-hour, featuring high accuracy and convenience. Leading the industry, we improved our user interface in response to accessibility regulations, setting up banking-friendly service sections and text-based customer service with actual person. As a result, we were the first in the industry to obtain an accessibility label. In addition, we simplified account inquiry and verification processes by adding an OTP function, making our services friendlier and more considerate in the spirit of financial inclusion.
- Build on advantages of merchants affiliated and play an active role in the government's pilot programs for new payment tools in order to identify customers' needs before competitors.
- Taishin Bank developed different payment and collection models ahead of its competitors, and take innovative approaches to create differentiation.
- Starting from the perspective of customers, not only have we provided complete digital banking transactions and inquiry services to our customers but we have also built consumption scenarios with our strategic merchants at the same time, assembling various special offers and cross-industry points to build the Taishin Bank Everyday Life and Finance Ecosystem in a cooperative fashion.

(3) Favorable factors for development outlook:

- Implement effective agile development to enable the bank to launch new financial services ahead of competitors.
- Building upon the foundation of customer experience, the open platform facilitates the integration of new products and services through collaboration with cross-industry partners, thereby reducing investment costs and enabling a more timely response to market demands.
- Taishin Bank has obtained multiple utility patents for the following services or functions: Official website anti-phishing alerts, smart bill scanning and payment, instant service of bill payments, cross-border remittance to overseas e-wallets, enhanced authentication for online banking (including accessible versions), the U.S. stock recurring investment process in the Taishin Bank App, and the online application system for gold accounts. Additionally, patents have been secured for one-stop Taiwan stock subscription, cross-industry lending, foreign exchange coupons, Richart cross-industry loan accounts (JKO Loan), the modularized Richart R-Point mission mechanism, and one-stop application for securities settlement accounts, brokerage accounts, and sub-brokerage accounts.) These patented services and functions have been integrated into the everyday life of consumers to build scenario-based banking and implement technology-driven anti-fraud measures.
- Combine AI and biometric identification technologies to develop facial recognition for services such as opening an account, making a payment, withdrawal or transfer, identifying VIP in branch and making payments by facial recognition. Achieve the vision of complete digital banking.
- The Bank has implemented AI technology and human-machine collaboration to accelerate digital marketing innovation. By developing the proprietary "Taishin Brain" AI platform, the Bank can generate marketing images without compromising customer privacy (PII). This significantly reduces the production time for marketing materials and enables the creation of diverse versions tailored to specific customer segments, thereby enhancing marketing precision and overall effectiveness

(4) Unfavorable factors for development outlook:

- The entry barrier to copying financial services is low and the sandbox policy for the banking sector is still in the early stage. There has not been much major development in the area.
- The product cycles for diverse new types of payment solutions (e.g., NFC contactless, barcode scanning, and biometric identification) are becoming shorter. Paperless receipts, non-cash transactions, and electronic payments continue to be the mainstream, for which the bank is required to commit more resources into development and promotion.

(5) The bank's countermeasures:

- The bank continues to engage the digital customer base via virtual channels and to organize marketing campaigns in response to popular topics on the internet.
- Nonfinancial big data are introduced in combination with internal behavior analysis to correctly predict- customers' needs and recommend suitable products.
- We commence cross-industry collaboration through strategic alliance, promoting the application of financial products in different scenarios.

4. Wholesale Banking Services

(1) Supply and demand and growth potential:

◆ In 2025, the global economy experienced heightened volatility, driven by U.S. tariff policies, geopolitical tensions, and the surge in AI-related capital expenditure. Looking forward to 2026, the global economic outlook remains characterized by significant uncertainties and challenges, including divergent monetary policies across major economies, the deepening of US-China trade and technology rivalry and the ongoing restructuring of global supply chains.

◆ In the domestic market, benefiting from the buoyant demand for emerging technologies and a significant surge in semiconductor ecosystem, business activities and financial demand recovered. The government is also actively supporting financial innovative and policies to encourage banks to enter emerging countries and expand their overseas network. Such expansion will help banks increase the percentage of overseas profits and diversify their profit sources. In addition, Taishin Bank remains committed to closely monitoring market trends in AI-driven renewable energy, semiconductor supply chains, global prices of raw materials, and volatility of the global financial market, to effectively capitalize on growth opportunities within relevant sectors.

(2) Competitive niche:

◆ A multitude of products and services offered by the financial holding group; commitment to financial product/service innovation; attention to customers' multidimensional needs; and the ability to deliver one-stop financial shopping experience.

◆ With an outstanding corporate Internet banking service and Corporate API platform, we provide integrated cash flow collection and payment transfer services to our customers.

◆ Excellent risk control mechanisms help ensure sound asset quality.

(3) Favorable factors for development outlook:

◆ Given the ongoing liberalization and rapid economic growth of emerging markets, there is going to be substantial growth in demand for overseas banking services.

◆ Leveraging group resources to provide optimized financial services tailored to our clients' needs.

◆ The government encourages financial institutions to adopt new technologies and expand overseas, both of which contribute to the scope of business.

(4) Unfavorable factors for development outlook:

◆ Over-banking status, homogeneous traditional financial products make it difficult to generate excess profits.

◆ Financial supervision has become more stringent than ever. The implementation of Basel III accord will put further strains on the bank's capital and liquidity. All of which present added costs and risks.

◆ Owing to internationalization and regulatory constraints, our financial innovation capabilities remain challenging.

(5) The bank's countermeasures:

◆ Make proper use of group resources. Provide differentiated services and products to different client segments, so as to create service value.

◆ Utilizing high-efficiency digital cash management services to capture core transaction flows and become the client's primary bank.

◆ The Bank continues to expand its business abroad while developing domestic and international customer bases.

5. Financial Market Services

(1) Supply and demand and growth potential:

◆ The outlook for the U.S. economy in 2026 anticipates moderate growth, though sectoral divergences are expected to persist. Robust investment in artificial intelligence (AI) continues to drive momentum, primarily concentrated in software and technology sectors, while other areas --such as construction and residential investment --remain subdued. The median GDP growth forecast centers around 2.0% -2.3% (e.g., FOMC median at 2.3%, Congressional Budget Office at 2.2%), supported by factors including tax relief measures, productivity gains from AI adoption, and fiscal stimulus (such as tax reforms and infrastructure spending). Offsetting these positives are headwinds from tariff effects, immigration restrictions, and moderating consumer demand, which may result in relatively weaker performance in the first half of the year followed by a rebound in the second half. The unemployment rate is projected to rise to 4.5% -4.7%, reflecting a cooling labor market without signaling a broad-based recession risk. Fiscal policy is expected to remain expansionary, with tax cuts and full capital expensing providing key growth impetus. However, reductions in certain green energy investments and social welfare spending introduce mixed effects, potentially widening the federal deficit to approximately 6% of GDP. Monetary policy is anticipated to stay accommodative, with the Federal Reserve continuing rate cuts in 2026 to navigate persistent sticky inflation (core PCE projected at around 2.5% -2.6%) while avoiding overheating or recessionary pressures. Overall, the outlook is cautiously positive but characterized by elevated uncertainty. Interacting policy dynamics offer strong growth potential, yet close monitoring of labor market softening and inflationary pressures remains essential.

(2) Competitive niche:

◆ A large variety of consumer banking products, comprehensive offerings, and closely integrated investment planning and marketing channels allow quick adjustment of sales and investment strategies in response to market changes in order to achieve synergy.

◆ Financial market research, daily market commentary, real-time macroeconomic analysis and interest/exchange rate reports are provided to help customers follow market developments. One-stop financial portfolios are offered to help customers make choices most suitable for their financial goals.

(3) Favorable factors for development outlook:

◆ As the revenue of Taiwan-invested enterprises grows, the need for hedging increases.

◆ Utilizing the resources of the head office to capture business opportunities overseas, build up a presence in overseas markets and develop closer relationships with local customers.

(4) Unfavorable factors for development outlook:

◆ The Trump administration has actively intervened in international energy investments. However, returns on such investments are highly dependent on political stability. Considering the geopolitical gamesmanship among nations and the risks of retaliatory sanctions, this is likely to heighten demand for safe-haven assets and amplify volatility in financial markets, while adding considerable uncertainty world trade outlook. A change in FOMC leadership could also alter the Fed's reaction function. Should markets grow concerned about the erosion of Federal Reserve independence, leading to perceived bias in monetary policy implementation, this may contribute to sustained upward pressure on long-term interest rates.

◆ Financial supervision has become more stringent than ever. The amended regulations on derivative products and tightened rules on KYC and product suitability impose restrictions on product sales.

(5) The bank's countermeasures:

- ◆ Increase sources of foreign capital and diversify investment targets, to increase the return on investment and liquidity of the capital. Increase flexibility and expand the sources of regular income.
- ◆ Develop new and more varied products, optimize sale processes and platforms to satisfy customers' needs for wholesale banking, institutional investment and wealth management.
- ◆ Strengthen compliance, self audit, and market and operational risk management; develop better internal control systems; and adhere strictly to the compliance rules and other applicable laws and regulations.

6. Trust Services

(1) Market review:

- ◆ Donald Trump's second inauguration and his subsequent restructuring of the international order exerted a comprehensive impact on global market trends in 2025. The reciprocal tariffs announced on April 2 emerged as the most significant disruption; beyond concerns that high tariffs would impair global inflation and economic growth prospects, the mutual imposition of heavy tariffs between the U.S. and China intensified market panic. This triggered a sell-off where the MSCI World Index plummeted by more than 10% in just four trading days (April 2 -8), while U.S. Treasuries were also sold off, driving the 10-year yield up by 16 basis points. However, Trump treated these tariffs as a negotiation tool rather than a final objective. Following his April 9 announcement to suspend the measures, subsequent trade negotiations and agreements between various governments and the U.S. led to a gradual easing of policy. Ultimately, this resulted in no significant concrete impact on economic fundamentals. Driven by the persistence of the AI narrative and robust corporate earnings, U.S. equities staged a full recovery. Furthermore, as investors diversified away from USD assets amid a weakening dollar, equity markets in Europe, Japan, and emerging markets outperformed those in the United States. Regarding the interest rate market, a cooling U.S. labor market fueled persistent calls for the Federal Reserve to resume rate cuts. Nevertheless, the Fed waited until the inflationary effects of the tariffs became clearer to implement cumulative rate cuts totaling 75 basis points in the fourth quarter. Despite these actions, investor concerns over U.S. fiscal discipline under the Trump administration hindered the transmission of rate-cut benefits to long-term bonds, causing the yield curve to steepen.

(2) Supply and demand and growth potential:

- ◆ According to SITCA statistics, subscriptions through special-purpose money trusts continue to increase and have consistently shown positive growth in the last five years.

  It suggests that more consumers are paying attention to financial planning. In addition, the Internet is making real time market information more readily available, and banks are improving their investment platforms to cater to more investors.
- ◆ The launch of the "All-trust" strategy Plan by the FSC has improved customers' understanding of trust products.

  Thus, providing diversified trust products to satisfy customer needs has become our top priority. Family inheritance trust is provided to meet customers' needs for asset inheritance and clear distribution of family equity. It also realizes the wish of century-old enterprises and solves the problems of intergenerational inheritance. As Taiwan is set to become a super-aged society earlier than expected, Taishin Bank offers retirement trust that features a special fund for special use and secures the trust holder's assets; We are actively promoting the FSC's Strategic Roadmap for Trust Business Development. As an example, we have introduced the pre-opened trust service, aimed at assisting individuals in preparing for their desired retirement lifestyle and covering post-retirement living and care expenses in old age. To ensure a financially secure retirement life for employees, priority must be given to helping employees make a fixed term retirement savings plan and encouraging enterprises to organize employee stock trusts, which will strengthen employees' readiness for retirement planning.

(3) Competitive niche:

- ◆ Personalized financial services are offered to different customer groups based on different characteristics. Products with various themes are introduced in response to market trends.
- ◆ The line of onshore/offshore funds has been extended. The Bank, by careful screening, is the first to introduce new and innovative products with specific focuses.
- ◆ Database analysis helps the Bank get a deep understanding of needs of different customers so that the Bank can provide personalized services and send updates on market development to customers.
- ◆ Optimize Internet banking and mobile banking transactions as well as market and product information to provide better asset allocation advice.
- ◆ Established an offshore structured product quotation system to enhance quotation efficiency and assist clients in seizing market opportunities.
- ◆ Current trends, such as aging society, increased awareness on the importance of talent retention and keeping employees motivated, and the FSC's active support for the Strategic Roadmap for Trust Business Development, have positively influenced the development of our retirement trust, family inheritance trust, and employee incentive trust businesses.

(4) Favorable factors for development outlook:

- ◆ The competent authority is actively supporting the digital finance policy. The younger generations are having more influence and depending more on social media, leading to the growth of automated channels and a higher frequency of self directed investing.
- ◆ Current trends, such as aging society, increased awareness on the importance of talent retention and keeping employees motivated, and active promotion of the Strategic Roadmap for Trust Business Development by FSC, have positively influenced the development of our retirement trust, family inheritance trust, and employee incentive trust businesses.

(5) Unfavorable factors for development outlook:

- ◆ Products are highly similar with little differentiation. Competitors continue to open more overseas branches to gain larger market shares.
- ◆ New forms of competitors (e.g. 100% online banks and fund platform operators) enter the market, leading to more fierce competition.

(6) The bank's countermeasures:

- ◆ Service quality is enhanced for both physical branches and digital channels in order to create an integrated business model and explore innovative cross industry alliances.
- ◆ New type products and private placements are introduced to reflect changes in market dynamics and meet customer needs for asset allocation.
- ◆ The Bank endeavors to build strong relationships with wealth management customers. Honesty, integrity, and sincerity are the Bank's watchwords in understanding customer needs and providing suitable products.
- ◆ Resources under TS Holdings are combined to achieve synergy through cross selling. The Bank provides one-stop services so that customers are able to make complete various transactions under one roof.

◆ Professional trust services are one of the cornerstones of the wealth management business. These services are aimed to satisfy the demand for trust services and generate investment income.

◆ Strengthen relationship with existing wealth munagement customers, deeply understand wstomers needs, and provide appropriate products.

7. Insurance Agent Services

(1) Supply and demand and growth potential

◆ According to statistics published by the Life Insurance Association, the first-year premium equivalent of the domestic life insurance industry in 2025 amounted to NT$775.6 billion, and the first-year premium equivalent of the entire industry increased by 21.1% compared with 2024. In addition, the FSC required life insurance companies to adopt IFRS17. It is estimated that, along with the start of the U.S. interest rate cut cycle in 2025, the declared interest rates of USD-denominated policies remained at relatively attractive levels, which caused the sales of domestic investment-type insurance products to perform not as well as in previous years. However, in recent years the Bank has focused on promoting protection-oriented and discretionary investment. These remain the centerpiece of the Bank's wealth management business. We continue to provide customers with stable investment options and more comprehensive life insurance policies.

◆ Looking ahead to 2026, Taishin Bank will respond to social trends such as population aging, not only by focusing on protection-oriented products, health insurance, and annuity products in the future, but also by enhancing NTD- and USD-denominated participating insurance products to maximize the benefits of potential interest rate decreases and cater to the varying insurance requirements of customers.

(2) Competitive niche:

◆ The bank adopts an "open platform" model with Taishin Life Insurance's strategies, which targets different customer attributes and tries to provide suitable financial planning services for customers with different responsibilities and financial objectives in different life stages.

◆ The Insurance Agent Division of Taishin Bank excels at adapting quickly to constantly changing market conditions and aligning different trends and developments to introduce various insurance products as needed.

◆ Familiarity with international markets enables the bank to help customers review their policies and taxation, retirement planning, and estate planning needs, and then offer comprehensive policy planning and asset allocation advice.

(3) Favorable conditions for future development:

◆ Following the rise of fintech, Taishin Bank is investing in the development of fintech and online insurance enrollment services. Meanwhile, young people's internet and digital device dependence makes it easier for Taishin Bank to develop and manage digital channels.

◆ The aging population presents a massive opportunity in the retirement market and creates favorable conditions for protection oriented products and annuities.

(4) Unfavorable conditions for future development:

◆ Against the backdrop of our stable insurance business and the imminent adoption of IFRS17 in 2026, the USD interest rate, if it remains at a high level, and strict control over crediting interest rate may affect customers' willingness to engage in financial planning. This trend also increased the difficulty of promoting savings insurance plan. Therefore, Taishin Bank will continue with strengthening its ability to meet diverse insurance needs at different life stages and improve the professionalism of its sales staff.

- For better consumer protection, insurance regulations are becoming increasingly rigorous. In addition to expanding the list of products requiring recording of the sale process and lowering the minimum age requiring recording for unit linked insurance products, a telephone interview on the source of funds is now also required. Such interviews create a complicated policy application process, and make customers less willing to include such products in their portfolios.
- Digital technologies are advancing by leaps and bounds. To stay ahead in the digital insurance business, one needs a large-scale replacement or upgrade of existing systems.

(5) Response strategies:

- Take advantage of strong physical channels, step up development of digital channels, and combine resources in the financial holding company to develop O2O marketing.
- Align with the market, and develop first-of-its-kind or exclusive new-type products to satisfy different needs of customers in different life stages.
- Follow current affairs and discuss with external experts to create points of contact with customers and stimulate customer needs in order to increase penetration and enhance customer segment management.
- Analyze credit card holders or customers coming through other digital channels, explore new customer bases, and achieve synergy.
- Strengthen relationship with existing wealth management customers, deeply understand customers needs, and provide appropriate products.

8. Private Banking

(1) Supply and demand and growth potential

- Driven by the growth of the technology industry, rising corporate profits, and the development of capital markets, both the number of High-Net-Worth (HNW) individuals and the scale of their assets in Taiwan have increased significantly, fueling a rapid surge in demand for professional wealth management. As the needs for wealth inheritance, cross-border asset allocation, and the establishment of family offices continue to grow, the market is experiencing robust supply and demand. Furthermore, the competent authorities are actively promoting Taiwan as an Asia Asset Management Center through regulatory optimization and market liberalization to attract more international capital and professional institutions, further strengthening the growth momentum of the private banking business. Looking ahead, Taiwan's private banking market will maintain steady growth, driven by the dual engines of policy support and customer demand.

(2) Competitive niche:

- The Bank has long been dedicated to Taiwan's wealth management market and was the first to establish a dedicated Private Banking Division in 2019 (Year 108), laying a professional and institutionalized foundation. Our experienced team of advisors provides world-class service standards, offering comprehensive and customized wealth management solutions for HNW clients.
- The Bank has established private banking hubs in Taiwan, Hong Kong, and Singapore, covering both local and international markets. Leveraging our cross-border presence, we assist clients in global asset allocation to meet diversified wealth management needs.
- The merger of Taishin and Shin Kong Financial Holdings has created significant synergies, introducing a substantial pool of potential HNW clients to the private banking business. By integrating financial holding resources, we have built a one-stop financial service platform to provide comprehensive solutions and further solidify our market leadership.

(3) Favorable factors for development outlook:

- The authorities are actively promoting the Asian Asset Management Center policy, launching Wealth Management 2.0, and establishing the Kaohsiung Asset Management Zone. As regulations are continuously optimized and financial products are gradually liberalized, Taiwan's private banking services progressively become aligned with international standards, creating broader development opportunities.
- The demand structure of HNW clients is slowly shifting; beyond returns, clients increasingly prioritize risk management, asset liquidity, and multi-generational wealth inheritance. In particular, the first generation of entrepreneurs faces retirement and succession challenges, driving demand for family governance and asset reallocation, holding greater growth potential for private banking services.
- Technologies such as artificial intelligence (AI) and digitization not only enhance risk management and investment decision-making, but also enable more precise and tailor-made wealth management services, serving as a key driver for continuous growth in the private banking business.

(4) Unfavorable conditions for future development:

- Both international private banks and local financial institutions are ramping up their presence in Taiwan. Intense competition makes product innovation, service differentiation, and brand trust critical, while increasing market pressure and customer acquisition costs for businesses.
- Private banking requires specialized knowledge in cross-border asset allocation, family governance, and wealth inheritance. However, the market supply of such professionals is limited, making talent cultivation and retention a vital challenge for sustainable development.
- With progressive market liberalization come stricter regulatory requirements. Private banking must invest more resources in compliance, risk control, and information security. While this improves institutional integrity and transparency, it also leads to higher operational costs.

(5) Response strategies:

- Actively participate in Wealth Management 2.0 and the Kaohsiung Asset Management Zone initiatives by introducing more professional resources and exclusive services to align product specifications with overseas markets, thereby reaping policy benefits.
- Design integrated solutions that balance returns, risk control, liquidity, and intergenerational inheritance in response to evolving structures of HNW clients to enhance client retention.
- Focus on high-value fields such as cross-border asset allocation and family offices, establishing market differentiation through professional consultancy and brand trust.
- Deploy AI, Big Data, and RegTech to enhance customers' learning efficacy regarding risk management and legal compliance, thereby lowering operational costs due to regulatory pressure.

d. R&D of financial products and business development status

1. Major financial products and scale in recent two years.

(1) Retail Banking

【Loans】

- Balance of secured loans totaled NT$849.6 billion, representing an annual growth rate of 4%.
- Balance of unsecured loans totaled NT$135.8 billion, representing an annual growth rate of 14%.

【Credit cards】

◆ 6.63 million credit cards outstanding, ranking fifth with a 11% market share.

◆ 4.85 million active credit cards, ranking fifth with a 12% market share.

◆ NT$ 529.2 billion in annual card pruchases, ranking fifth with a 11% market share.

◆ 187,086 card accepting merchants in total, ranking first with a market share of 20%.

(2) Digital Banking

◆ Richart - the digital banking brand

It provides a comprehensive range of financial solutions, including savings, payment options, financial planning, foreign currency services, insurance, loans, and time deposit, ahead of the market. Over the past few years, we have consistently introduced new and innovative products to improve the overall service experience, As of the end of 2025, the number of Richart accounts has surpassed 4.3 million, consistently maintaining its long-standing leadership in Taiwan's digital banking market introduced new and innovative products to improve the overall service experience, including:

In April 2024, we cooperated with JKOS Network CO., LTD. to introduce "JKOS exclusive loan," which allows holders of JKOS x Richart Account to apply for loans and have the proceeds disbursed directly into the JKOS x Richart Account.

In May 2024, we collaborated with Dcard to launch "Richart X Dcard Mastercard," a co-branded card featuring popular IP, exclusive benefits, and distinctive APP interface to bring fresh experience for users across different platforms.

In July 2024, we launched a number of investment services targeting overseas equity markets, such as sub-brokerage account opening, regular investment in U.S. equity through sub-brokerage, and daily regular investment in Taiwan equity, with minimal subscription and transaction fees.

◆ Internet Banking and Mobile Banking

Taishin Bank strives to satisfy customers' need for a one-stop payment service by enabling customers to complete payments via Mobile Banking, including payments for transportation, telecommunication, water and electricity, credit card, cable TV, insurance (national health insurance and annuity premiums) bills, and various taxes and fees (individual income tax, license fee, property tax, land value tax etc.), providing customers with a convenient, secure, and time-unrestricted online service.

◆ ATM services:

With the opportunity presented by the opening of national borders and the high demand for overseas travel, the Bank has steadily expanded its foreign currency ATM network. By the end of 2025, Taishin's foreign currency ATMs had surpassed 1,000 units, securing its position as the market leader. The ATMs offer a variety of currencies, including USD, JPY, CNY, and Euro, and allow for both withdrawal and deposit of foreign currency notes, providing a one-stop solution for those in need of foreign notes.

◆ Richart Life

In August 2020, we launched Richart Life, a platform built upon data analysis, digital communication tools, and API system integration for partnership with merchants, thereby transcending physical limitation to a single premises. This in turn facilitates customer acquisition through referrals from cross-site members, point exchange, and data model development. As of December 2025, the number of members had exceeded 3 million.

◆ New Payment & Collection Services

By supporting linkage of QR wallet to third-party transaction platforms (such as delivery service, taxi service, and parking service platforms), Taishin allows auto-debit for simplified payment process, thereby improving customers' payment experience.

(3) Wholesale Banking

◆ Outstanding of loans extended by domestic branches to state and private enterprises.

Given a balance between risk management and business growth, as of the end of December 2025, the outstanding wholesale banking loans stood at NT831.7 billion, representing 12.6% in YOY growth. Loans to state-owned and private enterprises totaled NT$461.5 billion at the end of December 2025, representing 8.5% in YOY growth.

◆ Outstanding of loans for small and medium enterprises

Owing to its support of the government's credit extension policy for small and medium enterprises and success in developing its own customer base, Taishin Bank reported an outstanding balance of SME loans up to NT$ 336 billion at the end of 2025.

◆ Export bills of exchange

Proactively seek out high-quality customers and continuously expand our customer base. The Bank's bill negotiation amount in 2025 reached USD1.3 billion.

◆ Factoring business

For factoring, Taishin Bank took a balanced approach in customer relationship management, and market price while considering credit risk. In 2025, Taishin Bank undertook NT$144.2 billion in factoring, which remained the market leading position.

(4) Financial Markets

◆ In January 2025, it won first place in the IRS trading platform quotation award at the "2024 New Taiwan Dollar Interest Rate Swap (IRS) Trading System Trading Competition" held by the Taiwan Securities Exchange.

◆ August 2024 - 10th TAIFEX Futures Diamond Awards - Trading Volume Diamond Award for Banks.

(5) Trust Financial

unit: $NTmillion

Project	2024	2025
Special-purpose money trusts investing in domestic/ foreign securities	276,297	297,322
Securities investment trust funds under administration	521,070	648,403
Other money trusts	77,241	72,311
Employee benefits trust	10,036	10,555
Securities trust	35,842	30,446
Collective investment trust funds	280	234
Specific discretionary money trust	N/A	10
Real estate trust	102,273	107,879
Money and securities	1,858	1,933

2. R&D achievements in recent two years

(1) Digital Banking

◆ Richart - the digital banking brand: Through interviews combined with big data analysis, Richart will continue to create better, smoother service and user experience.

(a) New Products/Features

In March 2025, Richart launched its first short-term "New Funds Fixed Deposit" program, offering a market-leading 2% interest rate for a 6-month term, allowing customers to manage their liquidity with greater flexibility.

In April 2025, in collaboration with Taishin Securities, Richart introduced a "Pre-order Service for Taiwan Stock IPO Subscriptions." This service enables customers to easily track IPO schedules, costs, and potential price spreads while completing pre-orders, providing a seamless "one-stop investment experience."

To address the limitation of traditional banking hours for foreign exchange, Richart introduced "365-Day 24/7 Foreign Exchange Services" in June 2025. This service offers 13 major currencies (including USD, JPY, EUR, and CNY) during weekday nights, with USD available as the initial offering for weekends, ensuring uninterrupted exchange services. Furthermore.

In July 2025, Richart launched "Weekend Personal Loan Disbursement" services. This 365-day, 24/7 availability allows customers to access funds anytime, with the fastest disbursement completed in as little as 18 minutes.

(b) Awards

In 2025, Richart's excellence in digital finance was recognized through several prestigious domestic and international awards. On the global stage, Richart received the "Strategic Partnership of the Year" at the Asian Banking & Finance (ABF) Retail Banking Awards 2025 for its project "Richart X JKOPAY: Revolutionizing Cross-Scenario Financial Integration." Furthermore, The Digital Banker honored Richart with the "Highly Acclaimed: Outstanding Digital CX in Banking App/Platform" at the Digital CX Awards 2025. Domestically, Richart was a major winner at the National Brand Yushan Award, securing both the "Best Product Award" and the "Most Popular Brand Award," further solidifying its leading position in Taiwan's digital banking market.

◆ Internet or mobile banking: We continued to be customer experience-oriented and were dedicated to providing customers with simple and intuitive service experiences.

(a) New Products/Features

I. International Integration and Cross-Border Financial Competitiveness

◆ Remittance Infrastructure Upgrade: In alignment with the SWIFT ISO 20022 global migration plan, the Bank completed its remittance architecture transition in August 2025. This upgrade enhances the completeness and precision of payee information, significantly improving cross-border clearing efficiency, reducing return risks, and ensuring real-time liquidity management for customers.

◆ Cross-Border Service Expansion: In December 2025, the Bank expanded its "Taishin Global Transfer (Inbound Account Number)" service by adding a "Registered Account Remittance" feature, providing customers with a low-cost and highly efficient solution for international fund transfers.

II. Deepening Financial Inclusion and User Experience Optimization

- The Bank continues to refine its digital services to create an accessible and intuitive financial environment:

  Expat-Friendly Financial Services: In March 2025, the Bank launched core foreign-language functions for its mobile banking app. This initiative provides foreign residents in Taiwan with a more convenient cross-border banking experience, fulfilling the core values of financial inclusion.

- Interface and Conversion Optimization: In June 2025, the Bank optimized the UI/UX for various foreign currency preferential deposit pages. Through dynamic copy guidance and intuitive design, the Bank has successfully enhanced customer engagement and operational convenience.

III. Innovative Cybersecurity and Digital Transaction Security

- To mitigate risks of digital fraud and account unauthorized usage, the Bank has developed multiple patented security mechanisms: Dynamic Transaction Control: In March 2025, the "Transaction Dormancy" feature was launched, allowing customers to customize transaction windows based on their lifestyles, effectively blocking unauthorized access at the source.
- Anti-Fraud Enhancements: In September and November 2025, the "TWD Transfer Account Name Query" function was integrated into mobile and online banking. This allows for real-time verification of recipient names, reducing the risk of misdirected transfers and fraud.
- Two-Factor Authentication (2FA) Innovation: In collaboration with the Taiwan Clearing House (TCH), the Bank upgraded the eDDA (Electronic Direct Debit Authorization) 2FA mechanism in November 2025. By seamlessly integrating the service with the mobile banking app and enabling biometric authentication, the Bank significantly streamlined the authorization process for account debits while maintaining high security standards.
- Transaction Verification Refinement: In August 2025, the verification process for "Taishin Global Transfer (Inbound Card Number)" was optimized to balance security compliance with operational efficiency, providing a smoother experience for small-value cross-border remittances. online currency exchanges seamlessly in one place and making foreign exchange transactions easier.

(b) Awards

In 2025, the Bank received six major domestic and international awards, including "Best Remittances Service" at Retail Banker International's Annual Asia Trailblazers Awards 2025, "OUTSTANDING CUSTOMER SERVICE INNOVATION BY A RETAIL BANK" at The Digital Banker's Global Retail Banking Innovation Awards 2025, "Financial Service Innovation" at the 2025 Wealth Magazine Wealth Management Awards, the "Best Product Award" at the 22nd National Brand Yushan Award, and the "Innovation Category (Banking Group)" at the 2nd Want Want China Times Financial Appraisal Awards.

- Richart Life: The Richart Life app links the everyday needs of customers with different industries to build the Richart Life Everyday Life and Finance Ecosystem.

(a) New Products/Features

March 2025: Launched the Sun & Rose Card Zone, introducing thematic spending plans combined with a tiered reward mechanism (tiered based on the setup of auto-debit).

April 2025: Added the "Credit Card Transaction App Verification" function, allowing transactions to be completed via biometric authentication to reduce the risk of OTP intercept.

June 2025: Introduced the all-new Credit Card Tab, integrating existing account and credit card information to provide a simpler and more convenient experience for bill inquiries and switching card benefits.

July 2025: Richart Life upgraded its Taishin Point service, built around three major redemption pillars: credit card bill offset, brand point redemption, and Richart Mart. The upgrade enhanced user access to the ticket wallet and order tracking after Richart Mart redemptions, and introduced new marketing features such as weekly limited-time offers and promotional showcases.

August 2025: Completely revamped the Richart Life coupon section, optimizing the interface design and user experience. It linked Richart Card bonus rewards with exclusive coupons from various merchants, providing diverse financial and lifestyle benefits to drive a surge in coupon claims.

September 2025: Launched 7 major benefit-switching options for the Taishin Richart Card, enhancing the convenience for cardholders to switch benefits and view point rewards for each transaction, paired with exclusive Richart Card coupons and parking benefits in collaboration with Autopass.

October 2025: Launched a new mission-based system using visualization and gamification, combined with real-time rewards of Taishin Points and various other gifts to increase the fun and level of engagement in activities.

(b) Cross-industry collaboration

April 2025: Sun & Rose Cards collaborated with 50 merchants via the Richart Life App to launch the "Hallyu Spending" campaign, offering high rewards of 10% combined with exclusive offers through coupons and Taishin Point redemptions.

June 2025: Taishin Point continued to expand its redemption scenarios to increase the application value of points, such as Taiwan Taxi airport transfers, VIP lounge services, and EVOASIS charging services.

2025: Continued to provide the "AI Health Score" service. Through an AI model collaboration with Lydia AI, the Bank provides health score calculation services, visualizing health risk predictions and recommendations to precisely recommend insurance products. The zone also includes an exercise mission area and a health shopping mall to enhance health awareness and expand the health and sports sector.

2025: Deepened the cooperation for transportation QR code services in Taipei and New Taipei City. Starting from January 2026, the service will expand from the New Taipei Metro light rail to the Taipei Metro and the New Taipei Metro Circular Line, building a more convenient transportation payment ecosystem for customers.

(c) Awards

In 2024, we were honored with the Retail Banker International (RBI) Asia Trailblazer Awards 2024, the Taiwan Finance Star for Best Product Innovation, and the 21st National Brand Yushan Award in the Best Product category.

- ATM and other digital financial services: Aside from devoting great efforts to digital platforms and provide innovative services to customers, we also continued to introduce new physical channel ATMs.

(a) New Products/Features

In March 2025, new services were added to financial-friendly ATMs to further implement financial inclusion:

- Added "font enlargement" function to cater to elderly customers.
- Introduced accessible "cardless withdrawal" function to facilitate operations for wheelchair users.
- Provided text-based customer service QR Codes to assist hearing-impaired individuals with inquiries.

In June 2025, accessible voice-guided (visually impaired) ATMs were optimized by extending operation time (e.g., for card and cash retrieval) to better serve visually impaired citizens.

In June and September 2025, in alignment with the Financial Information Service Co., Ltd. (FISC) to promote "digital vouchers," our ATMs provided voucher issuance and promotion functions.

In November 2025, in coordination with the government's promotion of "Universal Cash Distribution of NT$10,000," our ATMs provided withdrawal and promotion services.

(2) Financial Markets

- The bank received CBC approval a new product "Bond Link Structure Product"

3. Future R&D plan

(1) Wealth Management

- Combine resources in the financial holding company and a variety of product platforms to meet the financial services needs of customers in different stages of their lives. Increase customer satisfaction with the wealth management service in the process.
- Keep improving big data and AI technology while focusing on investment risk management, service stability, and the application and development of AI-assisted tools, to understand customers' needs; and continue to make available a complete range of services to boost business performance.

(2) Retail Banking

- Optimize different online channels to continue managing young users of Richart and Taishin credit cards.
- Improve customer clustering analysis and digital footprint labeling to promote the marketing of potential customers in the Bank's.
- Work with open banking and create ecosystem business models to reach consumers via merchant platforms and enable instant activation of personalized products.
- Collect cross-industry data for use in innovative approval mechanism.
- Advocate ESG and sustainability by implementing green financing through the continuous launching of online loan application services in combination with digital processes that integrate shared data from government platforms.
- Offer innovative financial payment tools providers to deepen our engagement in credit card payment acquiring business and expand payment application scenarios.

(3) Digital Banking

- Invest in expanding the line of digital banking services and continue to optimize platforms and implement innovations to facilitate more effective O2O integration.
- Work with various industry/government/academia partners and apply AI technologies, new payment tools, and big data to revolutionize banking and payment services and start a brand new digital age.
- Understand the development trends of stablecoins and Central Bank Digital Currencies (CBDC) and extend their applications to payment scenarios to meet customers' diverse payment needs.

(4) Wholesale Banking

- Proactively plan for and develop operations related to foreign currency deposits and assets, while paying attention to the balance of risk exposure and profitability.
- Expand offshore financing and the number of overseas branches, strengthen the function of e-network trading platform, so as to satisfy customers' need for cross-border fund maneuvering.
- Continue to implement new technologies and enhance their internal efficiency and risk control.

(5) Financial Market Services

- Assemble interest rate, exchange rate, bond, commodity, and equity products to increase product variety.
- Implement well-organized or electronic trading systems that respond to market trends and improve trading processes and capabilities.

(6) Trust Services

- Continue to introduce or develop new types of products to expand the product lines.
- Refine customer segmentation to provide investment products that meet customer needs.
- Follow the trends in digital and smart technologies and enhance trading platforms and processes to create a better user experience

(7) Insurance Agent Services

- Continue to introduce first-of-its-kind or exclusive insurance products while coordinating with the Taishin Life Insurance strategies to expand product lines to satisfy different needs of customers in different life stages.
- Strengthen relationships with existing wealth management customers, identify and provide insurance products that meet customer needs, and increase the percentage of customers holding insurance products and raise awareness of sufficient coverage among customers.
- Following the rise of fintech, Taishin invests in development and management of digital channels, and provides a wide range of insurance products and enrollment channels for customers.
- Offer different insurance products to different customer groups, and generate income through asset allocation in order to meet the demand for steady cash flows after retirement.

(8) Private Banking Services

- Continuously refine segmentation and profiling for HNW clients by integrating investment behavior, asset structure, risk tolerance, and family needs. Develop precise segmentation models to enhance client management accuracy and serve as a critical basis for optimizing investment strategies, product allocation, and service models.

- Explore the application of Big Data analytics and AI in private banking, and develop smart investment advisory tools to enhance the quality of investment advice and operational efficiency.
- Closely monitor trends in financial supervision policies, international regulatory standards, and institutional frameworks for HNW clients. Timely review and adjust private banking business models and product services to ensure business development balances both compliance and risk management.
- Formulate a comprehensive cultivation and development system for private banking professionals. Through robust training and professional certification mechanisms, foster high-end wealth planning consultants with cross-disciplinary capabilities.

e. Short and long-Term business development plans

1. Wealth Management

(1) Short-term business development plan

- Leverage advanced data analysis and resources of Taishin Financial Group, and strive to meet customers' investment, debt management, and wealth planning needs both on a personal and household level.
- The rise of a new generation makes it necessary to follow changes in younger customers' behavior, combining digital tools with data insights, revamp financial services and create a new customer service experience in order to effectively attract younger generations and grow them into future wealth management customers.
- Prepare for population aging and declining birth rate trends and support regulatory policies by actively developing innovative trust businesses and combining the group's cross-domain professional resources that help customers achieve both asset management and asset inheritance.

(2) Long-term business development plan

- Build a customer management system that is data-driven and supported by digital and AI technologies; this system, combined with seamless integration between virtual and physical channels, will deliver top-notch financial service experience to customers.
- Continue to build a stronger team and a wider range of products and instant services; following the merger, the company continued to optimize product integration and operational scale, and incorporate premium wealth management membership benefits to create one-stop wealth management services for customers.

2. Retail Banking

(1) Short-term business development plan

- Adopt a customer demand-drive approach and make use of digital tools to acquire customers with accuracy and increase product ownership, thereby enhancing business performance.
- Continually expand collaboration with external partners; tap into resources of the financial group to expand service to customers.
- Continually grow market share of bank ATM cards, active cards, and high net worth customers. Improve the cross-selling penetration rate and the success rate of retaining high-contributing customers.
- Regularly evaluate the competitiveness of benefits offered to customers and resource allocation to strengthen product profitability structure for increased revenue.
- Build an ecosystem around reward points and increase the penetration rate of other financial services offered by Taishin through analysis of data on reward point usage.

(2) Long-term business development plan

- ◆Maintain the use of AI model technology for customer segmentation management, while streamlining digital loan application processes and implementing intelligent review and identity verification, to craft a digital-only platform for lending.
- ◆Gain insight into the trends and needs of the industry and tap into new markets; broaden payment scenarios for greater profitability.
- ◆Show concern for the rights and interests of customers, strengthen the bond between both parties, and implement the principle of Treat Clients Fairly, to minimize the number of customer complaints.

3. Digital Banking

(1) Short-term business development plan

- ◆Continually develop complete range of digital financial products under the Richart brand and strengthen association with different financial scenarios, thereby giving customers the incentive to make use of the products.
- ◆Launch new payment modules and services to provide faster and more integrated collection/payment solutions.
- ◆Be the first in the industry to introduce ATMs that offer deposit/withdrawal of four major foreign currency cash, and the first in the industry to handle cross-border remittance and cross-bank foreign currency cash withdrawal over ATM, thereby allowing customers to deposit and withdraw foreign currencies 24 hours a day, 365 days a year.
- ◆Our Internet banking platform features web pages with responsive web design (RWD), ensuring compatibility across all devices and enhancing the ease of accessing account and transaction information.
- ◆In alignment with the policies of the competent authority, the Bank continues to promote ATM anti-fraud mechanisms by integrating AI intelligent detection technology.
- ◆Taishin Point continues to expand its redemption scenarios to increase the application value of points.

(2) Long-term business development plan

- ◆Through cross industry collaboration, we applied our products to multiple financial scenarios.
- ◆We incorporate cutting-edge technologies to create innovative digital tools and models. For example, we have integrated generative AI technology into our smart customer service, and apply stablecoin mechanisms to cross-border payment and remittance scenarios to provide customers with a more cost-effective and rapid cross-border transaction experience.
- ◆Build an open ATM platform to encourage businesses to transform themselves and explore cross industry partnership opportunities.
- ◆We built the points integrated service platform to provide various plans of payment and points integration to merchants.
- ◆Build an all-round securities investment platform on our Mobile Banking System to provide customers with more diverse investment products.

4. Wholesale Banking

(1) Short-term business development plan

◆ Implement customer relationship management by segmentation, improve product dimensions, and strengthen relationships with customers.

◆ Implement credit management on a group-wide basis to ensure optimal allocation of credit risk among subsidiaries.

◆ For SME:

(a) Provide financial intermediation in a timely manner to assist the development of potential industries, while paying attention to risk control in response to the government's SME policies and Action Plan for Six Core Strategic Industries, including information and digital, cyber security, biotech and medical technology, national defense and strategic, green power and renewable energy, and strategic stockpile industries.

(b) Offer "Loan for Welcoming Overseas Taiwanese Businesses to Return to Invest in Taiwan" in line with the government's policy to assist returning businesses to obtain funds for construction of plants and relevant facilities, purchase of equipment and provide working capital via loans.

◆ For Overseas operations:

(a) While the Southeast Asian economies continue to grow, the need for financing infrastructure in the region grows. The government's New Southbound Policy offers a favorable investment environment, thereby enabling the bank to further deepen its strategic presence in Southeast Asia.

(b) Integrate domestic and overseas platforms to serve Taiwanese businesses worldwide and position the bank for global expansion. Build the bank's overseas talent pool through regular job rotation and training to accommodate businesses growth and fulfill our international management strategies.

(2) Long-term business development plan

◆ Enhance service capabilities and product innovation; anchor customer relationship and aim to raise customers' satisfaction and contribution.

◆ Allocate group resources with greater efficiency; deliver all-round financial services through synergistic use of existing product lines.

◆ Actively explore overseas markets; increase profit contributions from overseas and broaden the bank's global strategic layout.

5. Financial Market Services

(1) Short-term business development plan

◆ Continue to improve the financial structure, reduce the cost of funds, increase investment returns and transaction margin, and create more sources of regular income.

◆ Continue to explore new customer bases while strengthening existing customer relationships; and seek opportunities for wholesale banking, institutional investment, wealth management, and private banking services in domestic and international markets in order to generate more domestic and foreign income.

◆ Enforce self audit, develop better internal control systems, and adhere strictly to the compliance rules and other applicable laws and regulations.

◆ Recruit and retain talent, build up human capital, provide training, and create a stronger talent database.

(2) Long-term business development plan

- Continue to develop innovative financial products and services in order to optimize sale process and platforms and satisfy customers' needs for investment and wealth management to create mutual benefit for the bank and the customer.
- Implement and promote the use of electronic platforms, and improve the quality and efficiency of products and services.
- Strengthen market and operational risk management to monitor risks with more precision.

6. Trust Services

(1) Short-term business development plan

- Continue to promote innovative digital trust services, allowing corporate customers to verify their identities with electronic certificates and transmit instructions electronically. We also have a 24-hour bilingual "Employee Incentive Trust Service Network" platform, enabling non-Taishin account holders and employees to review the terms and conditions of a trust online at any time and access transparent information. We continuously improved Internet functions such as signing a trust agreement online or via a mobile app, and subscribing to shares of Cash Capital Increase online, significantly streamlining operational processes.
- Develop a smart digital banking environment with more convenient services such as electronic account opening, smart trading, and financial planning services.
- Introduce an adequate understanding of asset allocation, and provide regularly investment performance reviews and post-investment services such as risk management and market trend analysis in order to help customers achieve stable returns and in turn increase product sales and total assets under management.
- Our investment targets will continue to focus on a variety of overseas bonds with high credit rating, providing customers with fixed income options after interest rate hikes.
- Regarding offshore structured products, we have seized the opportunity of relatively high interest rates to offer long-term interest rate-linked products. Meanwhile, for equity-linked products, we have continuously optimized quotation and order placement processes to enhance trading efficiency, consistently capturing investment opportunities for our clients.
- Potential customer bases are explored and offered financial publication and information. Investment seminars and promotional events are organized to increase AUM.
- The Bank, by careful screening, is the first to introduce new products with specific focuses to suit different financial planning and asset allocation needs.
- A rich variety of online financial information is available for one-stop online financial planning services.
- The idea of regular fixed-amount investment is matched to investment objectives of customers at various stages of their lives to encourage customers to accumulate wealth, thereby increasing AUM for the Bank.

(2) Long-term business development plan

- Continue to develop diverse trust products and optimize digital trust platforms while integrating the resources and professional knowledge of various division to provide a comprehensive range of trust planning services.
- In promoting financial product, it is necessary to periodically review new or revised announced by the government.

- Continue introducing a diverse range of new products and services intended to deliver consistent returns for investors in bearish markets.
- Promote asset allocation and regular fixed investment, and aim to increase product sales and total AUM.
- Track product performance regularly and continue to improve risk indicators to monitor product performance and risks for customers.
- Continue introducing a variety of new funds or flagship products offered in other countries for high net worth customers; and innovative means of investment to meet the demand for financial planning and investment efficiency.

7. Insurance Agent Services

(1) Short-term business development plan

- Continue to provide protection-oriented products that meet customer needs, and actively introduce a comprehensive range of life insurance products such as participating policies that incorporate accident or health-related protections; and increase the penetration rate of insurance products by introducing more NTD insurance products for customers who shy away from foreign currency exchange when NTD tends to depreciate due to market changes.
- Introduce to innovative structures in addition to adding insurance investment-linked products that align with the current market environment to meet different needs for financial planning and protection.
- Enhance the diversity of online insurance products. Considering the characteristics of digital natives, we keep introducing topical, fragmented and scenario-based online insurance products that are relevant to current affairs for enhancing differentiated marketing, fulfilling the vision of inclusive financing.

(2) Long-term business development plan

- Check regularly changes in the competent authority's policies and regulations, and respond promptly to the latest guidelines while promoting new type insurance products and services.
- Continue to introduce different insurance products and combine the Taishin Life Insurance strategies to enable one-stop insurance shopping for customers.
- To respond to increased awareness of consumer rights and the need to ensure suitability of financial products and services, the insurance brokerage service at Taishin Bank treats customers equally, and works constantly to optimize the process before, during, and after a sale and review the services. Meanwhile, Taishin Bank continues to provide professional and compliance training for salespersons on a regular/ad hoc basis. Furthermore, as part of its commitment to corporate social responsibility, sustainability, and ESG compliant services, Taishin Bank reviews the service and financial data of its affiliated insurers against strict standards in order to provide suitable and secure insurance planning and after-sales services.

8. Private Banking Services

(1) Short-term Business Development Plan

◆ Establish precise client segmentation models to design differentiated product portfolios and service offerings. Provide asset allocation advice that better aligns with the specific needs of HNW individuals to enhance client management efficiency and service quality.

◆ Leverage the post-merger synergies within TS FHC by integrating resources across banking, insurance, securities, and asset management. Offer HNW clients integrated wealth management solutions spanning multiple products and services to increase the overall depth and breadth of offerings.

◆ Capitalize on business growth opportunities arising from Wealth Management 2.0 and the Kaohsiung Asset Management Zone. Continuously introduce diverse and competitive investment products to strengthen the market position of the private banking business.

◆ Establish collaborative mechanisms between domestic and offshore operations in Taiwan, Hong Kong, and Singapore. Provide HNW clients with integrated support in investment allocation, fund movement, and financial services to meet their increasing demands for cross-border asset management.

(2) Long-term Business Development Plan

◆ Continuously enhance the professional capabilities of employees by establishing comprehensive training and international certification mechanisms. Attract returning overseas professionals to build a diverse and world-class talent pool.

◆ Deepen the application of FinTech and data analytics to build a smart wealth management platform. Simultaneously, strengthen information security and privacy protection to enhance client trust and operational efficiency.

◆ Closely monitor financial supervision policies and market trends. Timely adjust product offerings and service models to ensure a balance between business expansion and regulatory compliance.

B. Employee

a. Employee information in the recent two years and as of the date of the publication of the annual report

Feb. 28, 2026 Units: years; people

Year		2024	2025	Current year as of February 28, 2026
Numbers of employee	Male	3,363	3,439	3,432
	Female	5,086	5,179	5,197
	Total	8,449	8,618	8,629
Average age		39.42	39.82	39.90
Average service year		9.27	9.43	9.52
Shares of education degrees	Doctor	0.07%	0.08%	0.08%
	Master	20.88%	21.51%	21.65%
	College	75.09%	74.59%	74.45%
	Senior high	3.94%	3.78%	3.79%
	Under senior high	0.02%	0.04%	0.03%
Kinds of professional certificates owned by employees and their numbers	Test for trust business	4,237	4,377	4,376
	Basic test for internal control	4,461	4,516	4,517
	Qualification test for property insurance staffers	3,693	3,759	3,759
	Investment-type insurance policy staffers.	1,771	1,818	1,818
	Life insurance staffers	3,529	3,522	3,522
	Future business staffers	376	373	373
	Securities investment analysis	31	33	33
	Senior securities staffers	424	429	429
	Investment trust and consulting staffers	418	426	426
	B-type laws and regulations for investment trust and consulting (including professional ethical code)	2,356	2,460	2,460

b. Employee training and development

To support continuous business growth, personal training and development has been the consistent insistence of Taishin Group. In 2025, the company's training efforts received the highest level of subsidy from the Ministry of Labor under its "Corporate Talent Improvement Program." The total number of trainees reached more than 564,175 people/attendances and the average annual training hours per person reached more than 78.6 hours. The following talent training measures have been adopted to maintain the organization's competitiveness:

1. Taishin University

Utilize the integration of Taishin University and CTMS training management system, each of the courses offered had been associated to various managerial roles and general roles within the organization, so that every staffer can take advantage of systematic and structured course design and system function to carry out plural learning. The platform features "transparent learning information", "diversified learning channel", and "integrated learning resources". Furthermore, a number of digital banking and language courses were provided in 2025 in support of the trends in fintech and the company's overseas expansion strategies.

2. Talent Inventory Program

Choosing and recruiting different levels of colleagues by the 360 evaluation mechanism and the talent committee, and thereby identify prospective managers for various levels such as MA, AMA and TSP. The identified candidates are then assigned with job duties and goals that help build up skills to their intended positions.

3. Individual Development Program

By analyzing MBO and career goals, the company is able to identify skills that employees' lack. These gaps are then addressed through training, job rotation, mentoring, meeting participation, and project involvement with close guidance from managers. The company has implemented a training account system where each employee is given 10,000 training points to spend each year; furthermore, employees are subsidized for their efforts in gaining professional qualifications, secondary skills, language and computer skills etc, so that their personal goals are congruent with those of the company.

C. Corporate responsibility and code of ethics

Taishin Bank, as a financial institution, is devoted to fulfilling its corporate social responsibility. It coordinates and combines resources from its subsidiaries, and has for years been offering support in areas including charities, arts and culture, sport sponsorship, and financial education. As a responsible corporate citizen, Taishin Bank tries to give back to the community and to support the disadvantaged.

a. Charity and Welfare:

1. "Caring Taiwan" series

TS Holdings teamed up with the well-known shopping website, PayEasy.com by Systems & Technology Corp., and launched the "Caring Taiwan" Project in 2002. The project has reached into Xinyi Township, Zhongliao Township, Yuchi Township, and Guoxing Township, utilizing corporate resources to help disaster victims develop local economies. The idea is to "teach them how to fish instead of giving them fish." Online campaigns advertise local specialties of disadvantaged regions and tourist attractions, calling on the general public to adopt agricultural products and make credit card donations. The project has succeeded in helping to rebuild the disaster areas and establishing a model of corporate citizenship.

In 2008, the "Caring Taiwan" Project extended its reach into rice production in Taiwan. To ensure the continuity of Taiwan's agriculture and the population's access to 100% locally grown rice, TS Holdings and PayEasy.com created an innovative platform for the production and marketing of Taiwanese rice. The programs "My One Acre of Farm" for corporations and "My Family's One Acre of Farm" for households helped bring Taiwanese rice into households. They not only provided healthy choices for consumers, but generated income for rice farmers, which in turn created more jobs on rice farms in Taiwan. Under the "My One Acre of Farm" project, TS Holdings invested NT$5.348 million in 2025, bringing the cumulative investment to NT$46.06 million. In 2025, clients and employees enjoyed 36,000 kilograms of premium Taiwanese rice, reaching a cumulative total of 404,000 kilograms.

2. The Power of Love

The Taishin Charity Foundation was established in 2010. It rolled out the first and biggest public welfare voting activity in Taiwan—the "Power of Love" campaign. It uses three simple steps—propose, vote, and execute—to teach non-profit organizations to enhance their digital engagement, improve public outreach, and strengthen accountability. And with the spirit of "giving a man a fish, it is better to give him a fishing rod and teach him how to fish," it set up an innovative model of public welfare assistance. Over the past 16 years, a total of more than NT$420 million in charity funds has been used, benefiting 2,008 non-profit organizations and 6.78 million beneficiaries. In addition to the "Power of Love" campaign, the Taishin Charity Foundation leverages its platform to integrate TSFHC's resources and connect with partners interested in contributing. Together, they organize a series of similarly themed events—including the Minority Project, Campus Charity, Charity Art, Power of Love Workshop, and charity gift box sales. These efforts aim to engage charity groups, employees, clients, and suppliers to join in expectation of expanding their social influence.

b. Arts and Culture Development

1. Prestigious Merit of Contemporary Arts—Taishin Arts Award

Taishin Bank supported to establish the Taishin Bank Foundation for Arts and Culture in 2001, with the goal of "supporting arts and culture as a means of improving quality of life and nurturing the environment around us," to fulfill the corporate social responsibility of giving back to society.

The Taishin Arts Award was founded by the foundation in the following year. The Award acknowledges creative achievements in works of visual, performing and inter-disciplinary arts, a pioneering idea among arts awards at home and abroad. Its unique selection process includes nominations year-round by professionals, release of observations and art reviews, as well as yearly involvement of international jurors. With a cumulative award prize of NT$3.5 million, the awards offer the largest sum in support of Taiwanese contemporary arts. Over the last 23 years, the awards have invited 209 judges from home and abroad, who selected 359 shortlisted entries and 76 winners. Additionally, 184 nominators have written 1,482 art reviews. In 2025, nine nominators selected 15 shortlisted entries from among 80 nominees, and the awards ceremony was held in May to announce the three major awards. Ni Xiang's *Everyone came to see you—Ni Xiang Solo Exhibition* won the Visual Arts Award; *Great-Grand Rat-Po-Tai (So Old) Is Sleeping Next To A Landscape Painting, Diligently & Stingily Snoring——But There Is No Landscape Painting!* by "flowers bloom on the dead end" and Hsu Peng received the Performing Arts Award; and Chang Li-Ren's 14-year creative journey, *Battle City: Finale*, won the Annual Grand Prize. The ceremony was broadcast live to over 30,000 online viewers, and the event website for this edition of the awards received nearly 60,000 page views. In addition, the ARTalks art review network not only collects art reviews from domestic scholars and experts, but also serves as a platform for the public to express their artistic views and establish dialogues. The website has received more than 3.9 million visits so far. The operation of the award mechanism, combined with the promotion of professional art review writing, has become a force that continues to foster the development of Taiwan's overall arts and culture ecosystem.

2. Community campaigns

(1) TS Holdings Tower Lobby Exhibitions:

The foundation hosts regular art exhibitions in the 1F lobby of TS Holdings Tower. Since the first exhibition in 2006, there have been 87 shows, and the venue has become a perfect gateway into arts for customers, employees, and the community. The 2025 exhibition included two works from artist Tsai Pou-Ching's *Sen Sen*, titled *Reverberations at Altitude 2000* and *Song of the Russet Sparrow*; artist Yang Chi-Chuan's *Where A River Runs*; and the 23rd Taishin Arts Award Video Exhibition, which introduced 15 shortlisted works for the Taishin Arts Awards that year through video. The foundation echoes sustainable environmental initiatives through artistic creation, leading to increased attention and participation from employees, clients, and the community.

(2) Friday Noon Concerts:

The foundation hosts Friday Noon Concerts in the 2F Yuan Hall of TS Holdings Tower every other Friday. It invites renowned artists from home and abroad to perform at these concerts, open to the public for free. Over the past 19 years, it has successfully organized a cumulative total of 442 performances. In 2025, a diverse lineup of 21 concerts was presented, featuring renowned artists such as Circo Ensemble, pianists Giselle Hsing-Chwen Hsin and Hsu Wei, Vincent Hsu & Soy La Ley Afro-Cuban Jazz Band, DonSir Crossover Jazz Ensemble feat. Cheng- Yu Lee, and Resonance Vocal Band. A key highlight was the collaboration with the 2025 Taipei International Choral Festival hosted by Taipei Philharmonic Chorus, which brought the University of Mindanao Chorale to the stage. Additionally, the summer Family Concerts featured the show MIT Animals Paradise. Children learn about various saxophone instruments and their sounds by following the unfolding narrative.

3. Employee arts courses

The Foundation organizes and executes the Employee Arts Courses. These courses help employees find physical and mental wellness through arts and culture, building up indirectly a healthy corporate culture and innovation capabilities. The courses cover art appreciation, theater introduction, family activities, and arts films. A total of 19 employee arts courses took place in 2025. More than 1,034 employees participated in these courses. The programs included a performance "Secret Love for the Peach Blossom Spring" by the Performance Workshop, the literary theater performance "A Grown Earthling Meets the Little Prince", a guided tour of the National Theater in 2025, a guided tour of the exhibition "Cosmic Sketches" by LuxuryLogico, and a screening of the film "Dancing Home" by the Bulareyaung Dance Company. In addition, the Foundation publishes an arts e-newsletter every month. The newsletter recommends exhibitions and performances and encourages employees to share their reviews.

4. "Twelve Nights of Cross-Disciplinary Dialogue" Art Lecture Series

Starting in March 2025, the "Twelve Nights of Cross-Disciplinary Dialogue" series launched 12 consecutive months of conversations at the intersection of art and various fields. The series invited a diverse range of artists, curators, critics, researchers, freelancers, and venue professionals to explore critical topics such as land art festivals, the geopolitics of curating, uncategorizable sound art, the disappearance of vacant spaces, and the evolution of cultural studies. As of December 2025, 10 lectures have been held, attracting 627 participants, with over 5,000 views of its written records and 140,000 views of its short video highlights.

5. Art & Sustainability --2025 City Listening Project

The foundation initiated the "Sustainability Advocacy + Action" program, collaborating with artist collectives and venues to drive sustainability forward. At the end of 2025, the "Audible City Episode" project was launched to advocate for "noise reduction" using "listening" as a thematic guide. In a collaboration with Against Again Troupe, a former Taishin Arts Award Grand Prize winner, the project debuted at Nuit Blanche—an urban event that holds great tension with this topic—in early November with its first installment, *Ever Thus in My Ear*. The six outdoor theater performances drew a total of 1,011 attendees. Simultaneously, the foundation produced lectures and a podcast series titled "Urban Noise," featuring experts from public health pathology, medicine, neuroscience, and field recording to discuss the nature of noise and the power of silence. Upon its release, the podcast climbed to No. 11 among Science podcasts on Apple Podcasts for the week, reaching over 3,600 listeners with 9,000 total plays.

6. Basic Financial Courses for Art Professionals

Upholding the core value of "giving back to society through professional expertise," Taishin has designed financial literacy courses specifically for artists and creative teams. These courses empower art professionals to manage their finances effectively while remaining dedicated to their creative pursuits. Four lectures were held in 2025, where Taishin's financial experts shared insights on wealth management, investment strategies, and fraud prevention. The courses were attended by approximately 140 art professionals to great acclaim.

7. Arts and culture sponsorships

TS FHC has invested close to over millions in arts and culture sponsorships at home and abroad since 2006. The events have cumulatively attracted millions of participants.

c. Sports Sponsorship

TS Financial Holding and Taishin Bank have long attached great importance to sports development. Taishin began supporting the Nantou County Youth Karate Team in 2005, calling upon customers through the PayEasy online platform to participate in small-amount and receipt donations, with cumulative donations exceeding NT$119.26 million.

Since 2011, Taishin has sponsored female professional golfers, with total sponsorship exceeding NT$100 million to date. Taishin has also hosted charity golf tournaments since 2011, with a total of 703 participants and more than NT$24.6 million raised in charitable donations.

Furthermore, since 2017, Taishin has expanded its sponsorship to include basketball, baseball, road running, and e-sports. In 2020, Taishin invested in a professional basketball team and became the title sponsor of the "Formosa Taishin Dreamers." In August 2023, the "Taipei Taishin Mars" team was established.

Taishin adopts a strategy of integrating a "Cycle of Philanthropy," combining sports and public welfare to achieve the highest standard of broad promotion and deep care. To date, Taishin has obtained the Ministry of Education's "Sports Enterprise Certification" four times (initially valid for two years each term, with the validity extended to three years starting in 2020; awarded in 2016, 2018, 2020, and 2023).

In 2025, Taishin was further recognized with the "Sports Activist Awards." Its subsidiary, Taishin Bank, received the "Sponsorship – Gold Award," the "Long-Term Sponsorship Award," and the "Promotion – Silver Award," demonstrating its position as a leading corporate supporter of sports development in Taiwan.

d. Academic Exchange

Taishin is always keen to get involved in major academic communities with the hope that through communications and exchanges between industry professionals, government officials, and academics sound development of Taiwan's financial sector and the financial market as a whole can be facilitated.

Regarding industry-academia cooperation, since 2011, Taishin has been cooperating with universities, technology institutions and vocational schools to design industry-academia cooperation programs that offer students internships and the opportunity to learn and gain practical experience outside school. In 2025, around 550 students were recruited into an internship program. Given the uprise of financial technologies, Taishin has even launched a number of postgraduate internship programs that aimed to explore potential talents in relevant fields such as digital banking, data mining, data analysis and FinTech development.

As part of its commitment to the community and talent development, Taishin offers scholarships and summer internships for National Taiwan University students from financially disadvantaged backgrounds. Furthermore, followed by the courses on "Practices of Innovations in Financial Industry" in National Taiwan University and "Industrial Technology Graduate Program in Financial Innovation" in National Sun Yat-sen University to nurture talents in school and fulfill talent pool in Taishin via the industry-academia collaboration.

e. Environmental Protection

1. Building low-carbon data centers:

   Through the implementation of Internal Carbon Pricing (ICP) to identify energy consumption hotspots, the Information System was identified as the primary source of energy use. Accordingly, Power Usage Effectiveness (PUE) monitoring meters have been installed in the server room of the Bank's Neihu Office. This serves as the foundation for evaluating and establishing short-, medium-, and long-term energy-saving targets. The Bank expects to reduce the average PUE of the 6F server room in the Neihu Office to 1.59 by the second half of 2026. This initiative aims to enhance energy efficiency of server rooms and strategically prepare for the upcoming era of AI-driven finance.

2. Promoting lights-off campaigns and increasing renewable energy usage, replacement with energy-saving equipment, and green building certification:

   The Bank supports Earth Hour each year and implements a flexible dress code year-round. "Workplace Carbon Reports" are issued each month to communicate with employees on the outcomes of energy-saving projects and workplace safety, thereby increasing their awareness and level of engagement in carbon reduction. In 2025, the Bank added three electric vehicle charging stations and one green building certification, as well as completed replacement with two energy-saving air conditioning units and 34 LED energy-saving lamps. Additionally, procurement of renewable energy and certificates reached 10.6 million kWh in accordance with the science-based targets (SBTs)

3. ICP energy-saving initiative:

   To strengthen the correlation between Internal Carbon Pricing (ICP) and the Bank's carbon reduction targets, Taishin Bank continued its branch-level energy-saving competition in 2025. As of December 2025, electricity consumption decreased by 7.9% compared to the same period last year, equivalent to a reduction of 295 tCO_2e. Additionally, a carbon fee was levied on branches that did not achieve the minimum 1% energy-saving threshold, totaling approximately NT$57,952.

D. The number of full-time, non-managerial staff, the average and median of salaries for full-time, non-managerial staff, and differences of the aforementioned figures from the previous year

Unit: NT$1,000; people

Year / Number of People/Amount	2024	2025
Number of Employees	7,360	7,508
Average salary	1,506	1,611
Median salary	1,204	1,266

E. Information system

a. Major information systems

Item number	System name	Name of service
1	NT$ core system (B@NCS)	◆ B@NCS NT$ application system ◆ B@NCS NT$ reports system ◆ General ledger
2	ATM front end processor (FEP)	◆ ATM front end processor system ◆ Clearing system
3	Integrated database system (ODS)	◆ Operational database system(ODS) ◆ Data warehouse(DW/DM)
4	Sales force automation system (SFA)	◆ Sales force automation system(SFA) ◆ Financial planning system
5	Personal finance (Internet/mobile banking)	◆ Internet Banking/Action Bank ◆ NT$/foreign currency transaction inquiries, funds, trust services, credit cards, insurance, shares
6	Digital banking system	◆ Richart digital banking ◆ NTD/FCY transaction inquiry, funds, trust services, and credit cards
7	Trust Investment Platform system (TIPS)	◆ A trading system for funds, ETF, offshore structured instruments, offshore bonds, ADR, and preferred shares
8	Credit card merchant acquiring system (NCPS)	◆ Merchant acquisition of credit card transactions
9	Foreign currency system (WBS)	◆ Limit control, guarantor and collateral management ◆ Import/export/loans/Deposits/ Remittance ◆ Foreign Exchange/Regulatory Media Reporting/Accounting/ Deposit /Nostro

Item number	System name	Name of service
10	Image Operation System(IOPS)	◆ TWD (Accounting/Remittance/Application/Account Opening/Receipts/KYC/Transcript CIF update for personal data / branch official document delivery / account opening OCR CIF file · Acquiring franchise store application, overdue debt collection (Court orders/Property/income documents/Transcript of household registration/Overdue debt collection documents)
	Credit Mortgage Loan System (CMLS)	◆ Credit mortgage loan(includes APP)
	Credit Personal Loan System (CPLS)	◆ Credit personal loan(includes APP)
	Credit Car Loan System(CCLS)	◆ Credit car loan(includes APP)
	Credit Car Loan System(CCLS)	◆ CME loan (Obligation documents/Score card review)
11	Factoring management system (OAEFB)	◆ Accounts receivable system
12	Financial market trading system	◆ Financial markets (FX & MM) trading system ◆ Trading risk control system ◆ Post-trade operations for financial markets
13	Structured product sales system (SDS)	◆ DCI/ELI/GLI/FCI transactions ◆ SI transactions ◆ Spot orders ◆ Gold trading
14	Singapore wholesale banking system (SGWBS)	◆ CIF, limit control, guarantor and collateral management ◆ Funding/Spot/Forward/Swapt ◆ Import/Export/Loan/Deposit/Remittance/Accounting/Nostro
15	Mobile office	◆ A mobile office based on cloud technology ◆ Software development tools based on cloud technology
16	Japan wholesale banking system (JPWBS)	◆ CIF, Limit control, guarantor and collateral management ◆ Import/Export/Loan/Deposit/Remittance/Accounting/Nostro ◆ Funding/Spot/Forward/Swap
17	Bankwide anti-money laundering control system (AML)	◆ Anti-money laundering control systems for head office and overseas branches
18	Brisbane wholesale banking system (AUWBS)	◆ CIF, Limit control, guarantor and collateral management ◆ Import/Export/Loan/Deposit/Remittance/Accounting/Nostro ◆ Funding/Spot/Forward/Swap
19	Hong Kong wholesale banking system (HKWBS)	◆ CIF, limit control, guarantor and collateral management ◆ Import/Export/Loan/Deposit/Remittance/Accounting/Nostro
20	Global Digital Banking Network (GB2B)	◆ Local/Foreign currency deposit and remittance, collection and payment transfer, wholesale financing, corporate financial planning, broker service, Hong Kong, Singapore and Japan deposit and remittance
21	Labuan Branch system (MYWBS)	◆ CIF, limit control, guarantor, and collateral management ◆ Loan/Deposit/Remittance/Accounting/Nostro

Item number	System name	Name of service
22	Credit Card Issuance Authorization System (CCIAS)	◆ The core system for processing of credit card businesses, including credit card issuance, transaction authorization, account settlement, bill payment, bad debt processing, cardholder management, card management, and other functions and services
23	Payment Processing and Settlement System (APSS)	◆ Application and management of merchants for whom we act as acquirer bank, rates, installments, payment, settlement, and other tasks
24	e-Merchant and Online Authorization Service System (TSPG)	◆ Cash services for e-Stores support the 3DS2.0 authentication and payment page for PC, mobile phone, and app ◆ V/M/J Credit Card/Smart Pay/Union Pay/AE/FISC Bill & Tax Payment/ DCC Transaction & Cancellation/Return Transaction & Payment Request/Settlement Service
25	Open Source Mobile Point of Sale P+ (APPOS)	◆ Payment: COF (Card On File) ◆ Payment Barcode: Token Payment, First 2-3 Code Merchant Settings, Exclusive Rules, and Barcode Life Cycle
26	New Service Payment System (TSCB)	◆ Providing domestic/overseas payment instrument interfaces
27	Access Control Server One Time Password System (ACSOTP)	◆ Credit/Debit card 3D online transaction ◆ Credit/Debit card digitization for digital wallet (VISA/MasterCard/ JCB/TWMP) ◆ Credit card cash advances for on-us ATM transaction
28	Credit Card Authorization System (CCAUTH)	◆ Credit/Debit card routing service for international transaction or digital wallet transaction ◆ Credit/Debit card VIP and Warning Bulletin reporting to Visa & MasterCard
29	Enterprise Application Integration System (EAI)	◆ Provide interconnectivity for telecommunication messages among various systems and applications ◆ Provide integrated applications for telecommunication transactions among various systems
30	Resource Password System (TSPDS)	◆ Stores host system accounts and passwords for use by applications ◆ Applications can connect to this interface (API) and, after successful authentication, obtain the required resource account password

b. Future development or installation plan

1. Apply cloud technology to achieve resource integration; maximum use of IT resources to improve service quality.
2. Continue to expand the range of mobile apps.
3. Continuously implement automated monitoring mechanisms for application systems to effectively manage system performance.
4. Continue to develop the smart form processing system to give customers access to fax transaction services and make the Bank more competitive
5. Expand the scope of Richart Life app development, and develop payment scenarios and points programs in everyday environments.
6. Continue with the digital banking (Richart) capacity expansion project in order to support the business and membership growth momentum.
7. Proceed to upgrade the counterparty credit risk algorithm (CCR ALGO)

8. Implement the internal ratings-based approach to credit risk for retail/wholesale banking products and develop risk models and related procedures.
9. Implement a new generation of NTD bond management system for enhanced information security management and better system flexibility and processing performance.
10. Implement a data sharing platform to uniformly record and manage the consent status of customer data sharing and joint marketing between the financial holding company and subsidiary.
11. Continue to optimize the global digital corporate banking network and the corporate banking app in order to provide a wider range of friendly services for wholesale banking customers and make the Bank more competitive.
12. Implementation of AI applications in the Corporate Banking System, including AI-based intelligent OBU deposit account onboarding review and automated corporate banking report generation.
13. Establish multiple payment gateways, improve credit card acquiring business capacity, and integrate the architecture of payment services provided to merchants.
14. Continue to optimize the bank-wide service platform (new application middle platform), stabilize the platform, strengthen the monitoring mechanism, improve service levels and enable the Auto Scale function.
15. Continue to optimize the Global Bank Platform (new application middle platform), stabilize the platform, strengthen the monitoring mechanism, improve service levels and enable the Auto Scale function.
16. Expand the application of the bank-wide service platform (new application middleware) by deploying multi-channel payment, points platform, and Richart Life systems on this unified platform.
17. Scale up the Global Bank Platform (new application middleware) by implementing multi-channel payment, points platform, and Taishin Pay systems on this infrastructure.
18. Continuity establishes an application middle platform (bank-wide service platform) to phase out existing containerized platforms by 2026, and move important systems, e.g., mobile banking system and digital banking system, to the new platform, where more common features can be developed, transaction processing speed increases, and system stability is enhanced, thereby providing customers with consistent banking service experience across multiple channels. Integrate data information to turn services into data and data into services in order to quickly support marketing and innovation. Develop a bank-wide service platform to make us more competitive and able to provide better service.
19. Continuously implement the introduction of New Lookup, a monitoring system, into application systems, to effectively grasp system information and enhance system management.
20. Make plans for expansion of the bank's IT servers over the next 10 years to improve stability of the IT equipment and operating environment.
21. Optimize existing electrical system and air conditioning systems in computer rooms, to transition towards a more energy-saving green computer room in addition to maintaining the stability of the information equipment operating environment.
22. Continuity intensifies the use of a common proxy platform, continue to integrate intra-bank services to support business growth, boost hardware/software resources, and improve system utilization and usability.
23. Continuously implement Automate continuous integration (CI) and continuous deployment (CD) to improve personnel's output and reduce the manpower requisite for maintenance.

24. Executed FEP Host EOS Upgrade project to bolster cybersecurity and enhance the stability of interbank transaction services.

25. Implemented a Centralized Passbook Update Machine (PUM) Architecture project to streamline management and monitoring of passbook update services following the merger.

26. Collaborated with the Innovative Technology Department to implement AI models and an OCR platform for credit card applications, automating image and document recognition to reduce manual data entry and review efforts.

27. Continue to introduce software defined wide area networking (SD-WAN) for more flexible use of the telephone network and enhanced backup connection.

28. Establish a virtual asset custody system to provide clients with secure and reliable virtual asset custody services.

29. Optimize the automation of regulatory reporting mechanism for overseas branch to comply with the regulatory requirement and enhance the efficiency and accuracy.

30. Develop financials-related carbon emission inventory system modules to enhance accuracy and efficiency in calculating carbon inventory as a foundation for future analysis; ensure compliance with the Regulations for Registration and Verification of Greenhouse Gas Emission Inventory and the requirements set forth in ISO 14064-1:2018, to ensure competitiveness in the face of environmental challenges.

31. To demonstrate the credibility of personal information protection, demonstrate the responsibility of good management, and build upon existing foundation of bank information security management, we are introducing international privacy, or personal information, protection standards for our Internet Banking system in Taiwan, aiming to acquire ISO27701 personal information management certification.

32. Assess implementation of migrating data application and e-mail inboxes to the cloud and adopting Office Copilot, with a focus on ensuring compliance, as outlined in the cloud migration project.

33. Establish a virtual platform for the internal Microsoft Windows system to replace the VMWare virtual platform for information development (IT development cloud, manufacturer development cloud).

34. ONE ID Cross-Platform Customer Identification Solution: Upon a customer's authentication and login, subsidiaries process personal data (ID numbers and dates of birth) in accordance with the Financial Holding Company's unified standards and protocols. They independently generate unique OneID identifiers to facilitate cross-subsidiary customer identification and the sharing of Google Analytics (GA) behavioral tags.

35. Promotion of GitHub Copilot: We continue to promote the use of GitHub Copilot as a generative AI-assisted development tool. By actively leveraging innovative AI technologies, we aim to comprehensively optimize operational workflows and continuously enhance organizational efficiency and service quality.

36. The Neihu and Longtan data centers, regional centers, Nangang customer service centers, and branch payment offices have undergone equipment replacement to improve hardware efficiency, strengthen backup mechanisms, and enhance system stability.

c. Emergent backup and security protection system

1. Comply with ISO/IEC 27001 standards. Ensure proper protection to data operations and information systems. Prevent incidents such as data corruption, theft, leakage, alteration, abuse, and infringement. Enhance the confidentiality, completeness and usability of stored information.

2. Continuously implement the use of infiltration tools to scan for network weaknesses regularly.

3. Develop an information security action plan, promote each implement plan, achieve information security goals and support the continued operation of the Taishin's business.
4. Continuously implement external library-based security scanning tools; the Bank's external service systems are scanned for vulnerabilities using external libraries, to enhance protection.
5. Implement Mobile Device Management to strengthen mobile device management and maintenance, and enhance security in accessing business-related information.
6. Build network access control (NAC) to restrict unauthorized devices from accessing the internal network for better network access security.
7. Create an ATM white list management system to reduce the risk of unauthorized access for better ATM security.
8. Taishin Bank assesses computer system security by following the security guidelines on computer systems for financial Institutions in order to improve security of its computer system and website per year.
9. Improve off-site support to accommodate business requirements.
10. Install distributed denial-of-service (DDoS) attack prevention mechanisms so that all network traffic will be filtered through DDoS protection to ensure proper functioning of Taishin Bank's network.
11. Install double advanced persistent threat (APT) detection mechanisms that are capable of detecting unknown cyber attacks and preventing hacker attacks on internal network and trading systems.
12. Install EDR(Endpoint Detection Response) endpoint protection to enable real time detection of and defense against irregularities as a result of hacker attacks on endpoints.
13. SOC (Security Operation Center) Create an information security management platform and integrate infosec data from across the bank to be analyzed by AI and big data analytics so to detect early potential hacker activities and take countermeasures.
14. Edit the information security disaster handling procedures to provide the Bank with contingency guidelines in the event of an information security disaster, to reduce the impact time and scope of the disaster, and regularly implement information security disaster drills and test the feasibility of the handling procedures.
15. Purchase information security insurance to reduce the losses incurred from information security incidents (Transfer risk control).
16. Establish a digital forensic environment and standards to impart basic knowledge, and understand how to collect and preserve digital evidence to strengthen data completeness and availability and improve the ability to analyze incidents, handle incidents, and provide evidence.
17. Introduce two-factor authentication to connect to the production environment, and use two types of authentication methods at the same time to increase the strength of information security.
18. Regularly conduct inventories of IoT devices in accordance with the Regulations on the Use of Internet of Things Devices by Financial Institutions, and establish appropriate control measures and access controls to strengthen the usage management of IoT devices.
19. Plan and execute multiple information security exercises to help identify vulnerabilities in technologies, processes, and personnel and corresponding threats and to continue with planning, deployment, and improvement of security management measures for better information security defense.

20. Design password policy improvement plan, stronger system passwords length with 12 or more characters to comply with the new PCI DSS 4.0 starting in 2025.
21. Install end pointDLP (data loss prevention) to strengthen control of laptops being used outside the bank in terms of connection security policy and endpoint access in order to reduce potential risks in external use.
22. Implement IP management and asset detection tools for IoT equipment to effectively improve network security management inside the bank, simplify the IP process, and strengthen the integrity of network equipment management and inventory.
23. Implement remote browser isolation (RBI) in addition to the Bank's existing access management mechanisms as web browsing remains a relatively high hacker attack risk among cyber threats and RBI is provided to reduce the risk of incidence.
24. Sign MOUs with business partners to enable exchange of cyber threat intelligence and prevention methods in order to strengthen Taishin's capability of information security incident detection, response, and prevention.
25. Implement the ISO 22301 business continuity management system to ensure fast recovery of core business operations after a major disaster or incident in order to reduce impacts on stakeholders, financial markets, and the community and to fulfill Taishin's commitment to sustainability. The Bank continued to obtain certification for ISO 22301 business continuity management system, thereby ensuring fast recovery of core business operations after a major disaster or incident in order to reduce impacts on stakeholders, financial markets, and the community and to fulfill Taishin's commitment to sustainability.
26. Implement Breach and Attack Simulation (BAS) that used scripts of different scenarios to automate simulation of hacker attacks in order to test defense against specific cyber threats and authenticate effectiveness of cybersecurity monitoring and defense deployment. Used test results for refinement and improvement and to enhance cybersecurity monitoring and defense resilience.
27. Implement cyber risk rating that uses non-invasive methods to collect external intelligence, combines honeynets and threat intelligence to detect exposed vulnerabilities, and provides quantitative cybersecurity risk assessment indicators to help businesses examine cybersecurity risk profiles and refine defense on an ongoing basis.
28. Import the system configuration parameter tool system and apply it to the entire bank's operating hosts, complying with the "Finance Configuration Baseline (FCB)" requirements of the Financial Security Action Plan 2.0 promoted by the Financial Supervisory Commission, and improving the security of host equipment.
29. Continue to implement and optimize the automated off-site backup startup mechanism to improve the efficiency of off-site backup startup and shorten the transaction recovery time after major disasters.
30. Provide technical support and assistance for the integration of information systems of financial holding companies, banks, and their subsidiaries in accordance with the date approved by the competent authority for the merger of financial holding companies.
31. By obtaining certification on Privacy Information Management Standard (ISO 27701), the Bank assures comprehensive protection when collecting, processing, and making use of customers' personal information, which raises confidence and trust from customers and partners.

32. The Bank has implemented the SOAR (Security Orchestration, Automation, and Response) system to streamline automated monitoring, investigation, and incident response, while integrating comprehensive threat intelligence management. Furthermore, the Bank is planning to deploy a network micro-segmentation mechanism under a Zero Trust Architecture (ZTA). This will enable granular traffic control to minimize the risk of lateral movement. Additionally, the adoption of SASE (Secure Access Service Edge) architecture aims to reduce the external attack surface and internal component vulnerabilities, thereby strengthening the security of remote access.

33. Implement a Level II zero-trust identity recognition system with two-factor authentication for internal application platforms.

34. Establish an Active Directory (AD) domain server in the test environment to facilitate verification of pre-deployment changes and support micro-segment security control integration, thereby enhancing overall security.

F. Cyber security management

1. Cyber security policies and information security organizations

(1) Taishin Bank has established the Cyber Security Policy, Security Management Guidelines for Network and Communication and other information security rules to provide guidelines for maintaining effective information security protection on an ongoing basis. To further strengthen overall cybersecurity governance, the Bank convenes the "Quarterly Cybersecurity Meeting." This meeting is chaired by the President, with the Chief Information Security Officer (CISO) serving as the Deputy Convener. Members include heads of the Business Groups, IT, Digital Technology, Compliance, Risk Management, and Audit Divisions. Held every quarter, the meeting provides senior management with regular reports on the latest cybersecurity landscape, potential risk exposures and countermeasures, and internal cybersecurity governance outcomes.

(2) The chief information security officer (CISO) is the officer ultimately responsible for information security in the company. CISO oversees all information security operations in the company and validity of information security risk management mechanisms. CISO also delivers updates and results of information security operations regularly to the board of directors.

(3) The information security department is made up by professionals in the sector. The department is responsible for planning and monitoring execution of Taishin Bank's information security policies and plans by gathering and analyzing internal/external trends and issues and stakeholder needs. The department also meets with other departments for evaluation and handling of information security risks. A risk-based approach to information security management is adopted in building a mature information security system aligned with fintech developments.

(4) Concurrently, to plan and manage information security risks from the perspective of robust Business Continuity Management (BCM) and to enhance overall security maintenance capabilities, the Bank has established a Cybersecurity Task Force. This group is composed of designated cybersecurity liaisons from all head office units, overseas branches, and banking subsidiaries. The task force meets regularly to communicate key security issues and precautionary measures. These liaisons serve as "seed members" within their respective units, responsible for propagating and implementing various cybersecurity policies. This structure ensures that cybersecurity awareness is deeply ingrained across the entire organization and among all employees.

2. Detailed management strategies

(1) Taishin Bank received ISO/IEC 27001 certification in 2010. To optimize information security management, the Bank has an independent third party perform a follow up review every six months and a re-certification every three years to ensure that the information security management system works effectively.

(2) The IT assets of all head office units and branches are equipped with firewalls, intrusion detection, anti-virus and other defense in depth mechanisms. Vulnerability scans and repairs are performed regularly, and Red Team Assessmenta, social engineering exercises and distributed denial-of-service attack(DDos) exercise are conducted with a hacker's logic techniques in order to identify hidden risks and reduce attacks and exposures and improve overall information security.

(3) Multiple information security mechanisms have been implemented for the IT systems, internal and external network, and transaction websites. Security data and incidents on data and information security environments are gathered and analyzed for correlation before being presented on the Security Operation Center (SOC) platform. The goal is to optimize Taishin Bank's information security network and support real-time monitoring of information security incidents.

(4) The Company has implemented a complete information security chain that gathers cyber threat intelligence, such as hacker techniques and latest threats and trends from around the world. The Company also checks whether internal security measures are able to detect and respond in real time.

(5) Taishin Bank implements a security assessment of the computer information system each year with regulations in order to understand risks in the overall IT environment and to identify potential information security threats and vulnerabilities and make improvement. The requirement will improve security of the network and IT systems. The evaluation will follow International information Security Framework FFIEC/CAT and CRI to assess information security maturity and make improvement based on the result on maturity.

(6) The Company will continue to purchase information security insurance in order to transfer information security risks, prevent above expected losses from information security incidents, and protect assets and stakeholder interest.

(7) The Bank organizes cybersecurity awareness courses for all employees to continuously promote cybersecurity awareness. All cybersecurity specialists are required to complete at least 15 hours of professional cybersecurity training every year to improve cybersecurity capabilities.

(8) To strengthen the cybersecurity awareness of all employees, Taishin Bank implemented the Proofpoint Social Engineering Simulation Platform in 2025. This initiative transitions from periodic annual drills to a year-round, continuous social engineering simulation program, significantly increasing both the frequency and coverage of these exercises. When an employee inadvertently clicks on a simulated phishing email, the system immediately triggers a warning notification and provides key prevention tips, achieving an instantaneous educational effect and deepening the impact of security awareness. Additionally, a "Report Suspicious Email" button has been integrated into Outlook to encourage employees to report suspicious messages in real-time. This not only heightens employee alertness to phishing attempts but also leverages reported data to enhance the effectiveness of phishing email blocking. Through the flexible utilization of the social engineering platform, the Bank can continuously escalate the frequency and intensity of simulations, ensuring that employees remain vigilant and comprehensively reinforcing the organization's information security.

3. Losses incurred in major cyber security incidents: No major cyber security incidents occurred in 2025

G. Labor-management relationship

a. Various employee welfare measures, retirement system and its execution, labor-management agreements, and various employee interest protection measures are listed in the following

1. Employee Insurance

(1)Labor Insurance: The company bears 70% of the insurance premium; employees bear 20%.

(2)Health Insurance: The company bears 60% of insurance premium; employees bear 30%.

(3)Group Insurance: Employees are entitled to the coverage of association life insurance, accident insurance, medical and surgery insurance, cancer insurance, and occupational injury insurance, whose premiums are born by the company.

(4)Travel safety insurance: Employees traveling abroad for company affairs are covered by travel safety insurance, whose premiums are born by the company.

2. Employee Welfares

(1)The company has an "Employee Welfare Committee" in place to supervise the execution of welfarerelated activities. The company also implements an "Employee Welfare Committee Subsidy Policy" that provides employees with subsidies for various occasions such as wedding, child birth, funeral, festivity, birthday, travel, private associations, and children's education. In addition to various subsidies provided by employee welfare committee, the company also organizes a diverse range of activities such as hiking, beach clean-ups, sports competitions, game viewings, basketball recreation camps, and karate training camps to promote work-life balance. The company also provides employee stock ownership trust, employees physical examination, long-service incentive, subsidy for self development (including subsidy for studying foreign language and computer and subsidy for professional certificates).

(2)For employee assistance, the company cooperates with Teacher Chang Foundation in providing "employee daily-life support program" and establishes "care-for-employee mailbox" and "care-foremployee line" for use by employees.

(3)With regards to employee health management, the company hires occupational health nurses on-site to perform a variety of tasks such as promoting health awareness, hosting seminars, and performing health checkups. In addition, the company has contracted physicians available to provide medical consultation and workplace inspection services.

3. Employee Retirement System

The company has instituted "employee retirement measures" according to which pensions for retirees are paid according to the labor pension system and related laws/regulations.

4. Annual Leaves

The Company's employees are granted leave in accordance with the provisions of the Labor Standards Act. Additionally, the number of leave days is adjusted based on the employee's job level, providing benefits that exceed the statutory minimum.

5. The authority has taken disciplinary actions against the Company and its subsidiaries for results of labor inspections in last year up to the publication date of this annual report: None.

6. There is no other important agreement.

b. Specify losses resulting from labor-management disputes in the most recent year and as of the date of publication of the annual report, and disclose the estimated value of current and potential future losses and countermeasures, or state the reasons why such losses cannot be reasonably estimated:

The Company has maintained harmonious labor-management relations; therefore, there have been no losses due to major labor-management disputes in the most recent year.

H. Important contract

Contract type	Party	Start date/ Expiration Date	Content	Restrictions
Procurement contract	Lien An Services Co., Ltd. Anfeng Enterprise Ltd.	2023/01/01~2025/12/31	ATM cash security services	None
Procurement contract	Taiwan Security Co., Ltd.	2021/12/04~2026/12/04	Cash delivery service (CPC revenue)	None
Procurement contract	Taiwan Security Co., Ltd.	2023/01/01~2025/12/31	Cash delivery service (Bank branch)	None
Procurement contract	Acer E-Enabling Service Business Inc.	2024/01/01~2026/12/31	Microsoft EA large account procurement	None
Procurement contract	Mercuries Data System Ltd.	2025/01/01~2026/12/31	Automated service equipment (ATM, deposit machine, bankbook entry machine)	None
Procurement contract	Mercuries Data System Ltd.	2025/09/24~2027/03/01	ATM equipment	None
Procurement contract	Ecloudvalley digital technology Co., Ltd.	2025/01/01~2026/12/31	Software maintenance (Oracle)	None
Procurement contract	CyberPower Field Services Corporation	2024/11/28~2027/11/27	POS terminal maintenance and operation services	None
Procurement contract	Apollo power co., ltd.	2024/07/17~2026/03/31	Purchase of renewable energy	None

I. Approval of applications for securitized products according to the statute for the securitization of financial assets or the statute for realty securitization in the recent year and related information:

For details, refer to the description of the bank's assets securitization business in point six, chapter five.

V Review and Analysis of Financial Conditions, Financial Performance, and Risk Management

A. Financial status

Main resons for major changes in assets, liabilities, shareholders' equity in recent two years and their effects.

Unit: NT$1,000

Items \ Year	2024.12.31	2025.12.31	change	
			Amount	%
Assets				
Cash and cash equivalents	27,627,541	22,268,156	(5,359,385)	-19.40%
Due from the Central Bank and call loans to banks	108,262,582	121,411,061	13,148,479	12.14%
Financial assets measured at fair value through profit or loss (FVTPL)	129,783,640	143,875,484	14,091,844	10.86%
Financial assets measured at fair value through other comprehensive income (FVTOCI)	153,612,604	170,596,518	16,983,914	11.06%
Investments in debt instruments measured at amortized cost	584,676,328	545,986,048	(38,690,280)	-6.62%
Securities purchased under resell agreements	0	7,098,869	7,098,869	100.00%
Receivables, net	123,203,878	127,894,751	4,690,873	3.81%
Current tax assets	0	0	0	0.00%
Loans, net	1,652,258,269	1,792,967,958	140,709,689	8.52%
Investments accounted for using equity method	4,812,239	4,995,214	182,975	3.80%
Other financial assets, net	7,043,694	8,688,693	1,644,999	23.35%
Property and equipment, net	20,725,381	20,192,326	(533,055)	-2.57%
Right-of-use assets, net	2,206,949	2,431,938	224,989	10.19%
Intangible assets, net	2,661,353	2,561,560	(99,793)	-3.75%
Deferred tax assets	1,944,205	2,485,456	541,251	27.84%
Other assets, net	21,165,813	24,445,778	3,279,965	15.50%
Total assets	2,839,984,476	2,997,899,810	157,915,334	5.56%
Libilities				
Deposits from the Central Bank and other banks	12,676,083	35,472,175	22,796,092	179.84%
Financial liabilities measured at fair value through profit or loss	49,739,905	41,472,377	(8,267,528)	-16.62%
Securities sold under repurchase agreements	56,552,547	45,980,708	(10,571,839)	-18.69%
Payables	29,577,753	35,020,891	5,443,138	18.40%
Current tax liabilities	730,674	4,016,562	3,285,888	449.71%
Deposits and remittances	2,347,981,447	2,487,492,792	139,511,345	5.94%
Bank notes payable	25,000,000	20,050,000	(4,950,000)	-19.80%
Other financial liabilities	100,521,221	102,756,249	2,235,028	2.22%
Provisions	1,344,474	1,337,466	(7,008)	-0.52%
Lease liabilities	2,292,804	2,514,398	221,594	9.66%
Deferred tax liabilities	720,432	547,414	(173,018)	-24.02%
Other liabilities	8,717,202	6,922,173	(1,795,029)	-20.59%
Total liabilities	2,635,854,542	2,783,583,205	147,728,663	5.60%
Share capital	98,709,186	122,991,646	24,282,460	24.60%
Capital surplus	40,056,456	30,185,537	(9,870,919)	-24.64%
Retained earnings	67,835,841	60,883,803	(6,952,038)	-10.25%
Other equity	(2,471,549)	255,619	2,727,168	-110.34%
Total equity	204,129,934	214,316,605	10,186,671	4.99%

Gap analysis:
1. The increase in securities purchased under resell agreements was attributed to short-term fund management, which led to higher reverse repo positions during the current period.
2. The increase in other financial assets was attributed to the growth in gold deposit account during the current period.
3. The increase in deferred tax assets was attributed to valuation movements in unrealized gains/losses on derivatives and loss carryforward during the current period.
4. The increase in deposits from the Central Bank and other banks was attributed to the increase in call loans from other banks during the current period.
5. The increase in current tax liabilities was attributed to the increase in deferred tax expenses recognized during the current period.
6. The decrease in deferred tax liabilities was attributed to the valuation movements of unrealized gains or losses on financial instruments.
7. The decrease in other liabilities was attributed to the decrease in guarantee deposits.
8. The increase in share capital was attributed to the issuance of new shares through the capitalization of capital surplus and legal reserve during the current period.
9. The decrease in capital surplus was attributed to the issuance of new shares through the capitalization of capital surplus during the current period.
10. The increase in other equity was attributed to the increase in unrealized gains(losses) on financial assets at FVOCI.

B. Management outcome

Main reasons for major changes in interest income and pre-tax net profit in recent years, business goal and basis, their possible effect on the bank's future finance, and countermeasures:

Unit: NT$1,000

Items \ Year	2024.12.31	2025.12.31	change	
			Amount	%
Net interest revenue	28,083,864	32,706,057	4,622,193	16.46%
Interest Revenue	78,367,203	79,563,004	1,195,801	1.53%
Interest expenses	(50,283,339)	(46,856,947)	3,426,392	-6.81%
Net income other than net interest income	23,642,047	25,501,317	1,859,270	7.86%
Net service fee and commission income	14,422,996	16,908,026	2,485,030	17.23%
Gain (loss) on financial assets and liabilities measured at FVTPL	5,387,406	5,222,817	(164,589)	-3.06%
Realized gain (loss) on financial assets measured at FVTOCI	2,177,507	1,926,575	(250,932)	-11.52%
Gain (loss) on derecognition of financial assets measured at amortized cost	37,985	104,282	66,297	174.53%
Share of profit(loss) of subsidiaries and associates accounted for using equity method	210,569	199,749	(10,820)	-5.14%
Foreign exchange gain (loss)	1,187,930	884,295	(303,635)	-25.56%
(Impairment loss on assets) reversal of impairment loss on assets	(16,518)	15,151	31,669	-191.72%
Net other non-interest income	234,172	240,422	6,250	2.67%
Bad debt expenses, commitments and guarantees liabilities provision	(878,999)	(1,608,400)	(729,401)	82.98%
Operating expenses	(28,780,728)	(30,637,876)	(1,857,148)	6.45%
Income before income tax	22,066,184	25,961,098	3,894,914	17.65%
Income tax expense	(3,568,563)	(4,580,299)	(1,011,736)	28.35%
Current net income	18,497,621	21,380,799	2,883,178	15.59%

Gap analysis:
1. The increase in gain (loss) on derecognition of financial assets measured at amortized cost was attributed to an increase in disposal gains(losses) on beneficiary certificates for the period.
2. The decrease in net foreign exchange gain (loss) was attributed to lower exchange gains resulting from exchange rate fluctuations for the period.
3. The decrease in impairment loss on assets was attributed to higher reversal of impairment loss on investments in debt instruments measured at amortized cost for the period.
4. The increase in bad debt expenses, commitments and guarantees liabilities provision was attributed to the growth in loan volume for the period.
5. The increase in income tax expense was attributed to higher income before income tax for the period.

C. Cash flow

Liquidity Analysis for the Recent Two Years

Unit: %

Items \ Year	2024	2025	Change
Cash flow ratio(%)	-5.50	-16.57	-201.07%
Propriety ratio for cash flow(%)	362.89	105.69	-70.88%
Satisfaction ratio for cash flow(%)	277.33	2,085.46	651.98%

Note1: The difference of cash flow ratio was mainly due to the increased cash flow from operating activities.
Note2: The difference of propriety ratio for cash flow was mainly due to the decreased cash inflow from operating activities.
Note3: The difference of satisfaction ratio for cash flow was mainly attributed to different net cash inflow from operating activities.

Cash Flow Analysis for the Coming One Year

Unit: NT$1,000

Cash balance at beginning A	Projected net cash flow from operating activities in current period B	Projected cash outflow in current period C	Projected amount of cash surplus (deficit) A+B+C	Remedies for anticipated cash deficit	
				Investment plan	Funding plan
33,939	17,095	(18,134)	32,900	-	-

The company expects that increased deposits partly resulting from the rollout of new deposit products and cash inflow deriving from stead profit growth in the coming one year will be sufficient to fund new loans and investment for new equipment. Therefore, there will be no cash deficit.

D. The effect of major capital outlays in the recent year on finance

Major Capital Outlays and Funding Sources

Unit: NT$1,000

Plan items	Actual or planned funding sources	Actual or planned completion dates	Total funds needed	Actual or anticipated fund utilization				
				2022	2023	2024	2025	2026
Buildings	Own fund	2022	356,175	356,175				
		2023	58,953		58,953			
		2024	57,466			57,466		
		2025	41,950				41,950	
		2026	70,062					70,062
Machinery Equipment	Own fund	2022	629,817	629,817				
		2023	268,202		268,202			
		2024	278,962			278,962		
		2025	264,345				264,345	
		2026	310,912					310,912
Transportation Equipment & Miscellaneous Equipment	Own fund	2022	42,881	42,881				
		2023	68,774		68,774			
		2024	71,271			71,271		
		2025	29,197				29,197	
		2026	27,261					27,261
Leasehold Improvements	Own fund	2022	87,415	87,415				
		2023	57,898		57,898			
		2024	56,606			56,606		
		2025	20,732				20,732	
		2026	27,860					27,860

Note: Expected potential benefits: In 2026, in response to the business expansion, Taishin Bank installed domestic and foreign systems, upgrade systems and purchased equipment, so as to enhance its information enviornment, provide diversified products to increase customer retention, and increase service quality.

E. Long-term investment- policy in the recent year, main reasons for their profit or loss, improvement plan, and investment plans for the coming year

Long-term investment policy and plan of Taishin Bank is being managed by the parent company TS Holdings, in line with the stipulation of article 36, Financial Holdings Company Law, Taishin Bank is a subsidiary of TS Holdings. Article 36 of Financial Holding Company Law stipulates that "Without approval, financial holding companies and affiliates under their direct or indirect control cannot carry out applied investments, except in various financial businesses according to related laws. "Consequently, the bank follows article 74 of the Banking Law in its equity-investment policy and plan. The bank performed well in investments in 2025.

F. Analysis and evaluation of risk management

a. A Series of Qualitative and Quantitative Requirements for Risk Management

1. Credit Risk Management System and Accrued Capital

2024 Credit Risk Management System

Items	Contents
1. Credit Risk Management Strategy, goal, policy, and Process	Credit Risk Management aims at protecting the interests of shareholders by maximizing profits under reasonable risk appetite. As the basis for adjustments in credit policy and collection policy, changes in net cash flow are regularly monitored to catch the trend in asset qualities. Under the prerequisite to comply with laws and regulations, credit risk management, follows pre-determined business goals, should adopt the following strategies: • To emphases cash flow as the main source of payments while earning appropriate returns on risk for credit extension; • To strengthen credit risk measurement, monitoring and management via various systems, analytical tools and monitoring reports; and • To review and adjust credit monitoring methodology and tolerance limits according to the movements of the macro economic situation, the international financial market and so on.
2. Credit Risk Management Organization and Structure	In addition to the credit management units under Retail and Wholesale Banking Groups, there is an independent credit risk management unit to coordinate and facilitate the credit portfolio management for the whole bank as well as trading credit risk management of Financial Market Group. Retail Banking Credit Division is in charge of the setting and management of credit policy for Retail Banking Group. Retail Banking Credit Division evaluate and review cases based on the credit policy. Retail Banking Non-Performing Asset Recovery Division is responsible for collection and management of delinquent cases. Wholesale Credit Administration Division is the credit risk management unit for Wholesale Banking Group. It consists of Credit Administration Department, Credit Risk Management Departments, Wholesale Post-loan Administration Department and Special Asset Management Department. Credit Administration Department is responsible for the establishment of internal credit rating system, the monitoring of credit risk positions and analysis of credit risk concentration, planning of management measures, the appraisal of real estate and etc. Credit Risk Management Departments are responsible for loan evaluation and credit extension. Wholesale Post-loan Administration Department is responsible for checking and reviewing credit conditions after lending, planning and implementation of Watch List, Early warnings system, and Major Event process. Special Asset Management Department is responsible for collection and management of delinquent cases and bad loans, provisioning assessment and loan asset measurement. Credit risk management unit shall review the credit risk profile and limit proposal of the trading desks annually based on the annual budget and the expected loss of the overall credit risk. According to the management needs of financial transactions and accounting holding purposes, credit risk management unit shall set up the credit risk appetite.

Items	Contents
3. Scope and features of credit risk report and evaluation system	For Retail Banking Group, setting appropriate credit policy based on business goals, by utilizing Application Scoring System, Behavior Scoring System and Credit Bureau Scoring System and applying multi-dimension risk grading on customers. Coupled with product profit models, customers are grouped into test and champion according to various credit criteria as to strike the best balance between risk and profits. Asset qualities and the characteristics of defaults are analyzed regularly to adjust risk management indicators and achieve the business goals. For Wholesale Banking Group, internal rating system is used for measurement and management of credit risk. All cases should be rated during application, and tracked and reviewed afterwards. The internal rating system has two dimensions, Obligor Risk Rating (ORR) and Facility Risk Rating (FRR). ORR applies statistical model and scorecards. FRR analyzes collaterals, claim seniority and product types for limit settings. Internal rating system is re-assessed every year to test its stability and performance. Migration analysis and scenario analysis are also conducted under stress testing framework. For Financial Market Group, Financial trading credit management is based on internal rating as the main axis of management, and external rating as auxiliary. Adopting a top-down management structure, credit risk management unit reports the credit risk appetite to the board annually. The annual trading credit limits are set based on the approved credit risk appetite. Through the daily monitoring mechanism and regular post-investment management procedures, risk team keep closely watching on the appearance of the financial transaction credit risk investment portfolio. The monitoring unit performs daily monitor and reports, performing pre-investment assessment and post-investment management rely on front desk officers. Through a complete program planning and notification mechanism, credit risk unit evaluates various risk indicators to establish overall portfolio mastery. For treasury marketing counterparty credit risk management (CCR), the internal model method combined with the Current Exposure Method (CEM) is applied to measure credit risk, in order to incorporate multiple risk factors and price fluctuations into the system. Hence the accuracy and completeness of the calculation can be improved.
4. Policies for hedging and/ or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/mitigations.	Taking collaterals is the main credit risk mitigation technique. Collaterals include real estate, chattels, and securities. Each of them has its own appraisal method and period. The continuing effectiveness of hedges/mitigations is monitored by applying the internal credit rating system, credit portfolio management and review, plus credit exposures diversification and credit limit setting. Strategies and processes for hedging and/or mitigating risk are reviewed and adjusted according to changes in factors such as macro economy or financial regime.
5. Regulatory Capital Requirement Methodology	Standardized Approach

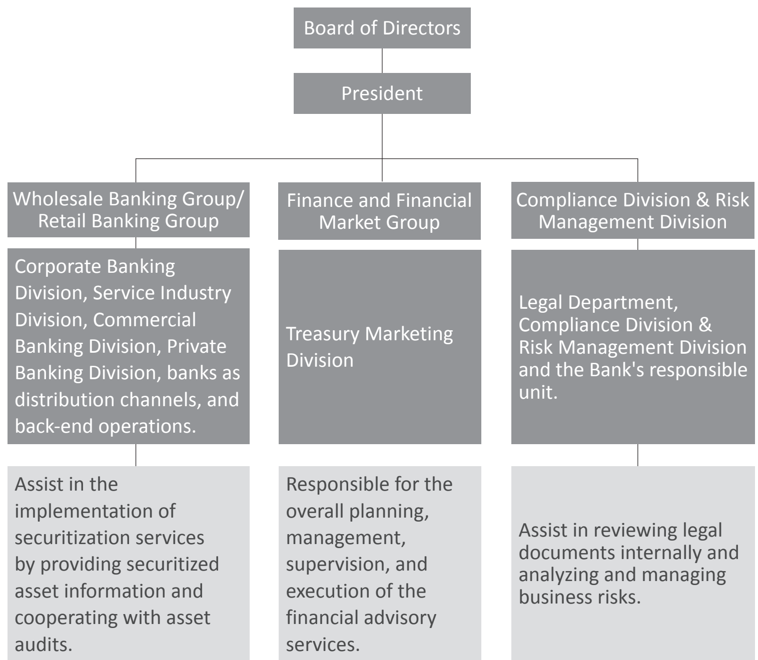
Credit Risk Exposure and Capital Requirement after Mitigation on Standardized Approach

Dec. 31, 2025 Unit: NT$1,000

Type of Risk Exposure	Risk Exposure after Mitigation	Capital Requirement
Sovereigns	617,646,649	16,096
Non-central government public sector entities	5,304,402	84,870
Banks (including multilateral development banks and central counterparties)	273,823,476	6,609,253
Covered bonds	107,460	860
Corporates (including securities firms and insurance companies)	500,542,954	34,317,669
Retails	502,970,542	28,820,819
Real estate	1,004,612,897	39,927,423
Equities investments	17,614,181	2,449,459
Equities invesments in fund and venture capital	0	0
Other assets	53,180,506	3,185,286
Total	2,975,803,067	115,411,735

2. Risk management system for securitized assets, risk exposure, and capital requirement

2025 Risk Management System for Securitized Assets

Items	Contents
1. Strategy and process for securitized assets	1. Strategy for securitized assets The bank's assets securitization business aims to achieve optimal deployment of the bank's assets and liabilities, as well as diversify assets and risks. 2. Process for securitized assets The Bank's responsible unit, along with the Debt Capital Market Department, first analyzes the deployment status of the bank's assets and liabilities, before putting forth proposal for the securitization business according to the direction of the bank's management strategy (including execution costs and benefits) for resolution by the board of directors. (note) Securitized assets of non-originating bank are managed according to the relevant market risk management policy. In the enforcement of management flow, various business units should obtain approval and quota before trading, while independent management units evaluate the income of existing positions daily for regularly reporting the income and exposure status of the positions to executives.
2. Management Organization and Structure for Securitized Assets	
3. Scope and features of report on risk of securitized assets and evaluation system	Contents of regular risk management report include: 1. Detailed information in kind, value, credit rating, and evaluation of investment beneficiary certificates and assets-backed securities 2. Trust report and report of custodian institution (should it exist) 3. Performance of securitized assets
4. Policies for hedging and/or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/mitigations.	Consider industrial concentration, economic cycle risk, and effective capital utilization of risk assets in undertaking assets securitization business and carry out random review of cost-effectiveness, so as to determine proper timing for continuing the securitization business
5. Regulatory capital requirement methodology	Standardized Approach

Risk exposure and required capital relating to asset securitization - by transaction type

Dec. 31, 2025 Unit: NT$1,000

Exposure type / Bank role	Book type	Type of assets	Conventional					Synthetic		Total		
			Exposure				Capital requirement (2)	Exposure	Capital requirement (4)	Exposure (5)=(1)+(3)	Capital requirement (6)=(2)+(4)	Capital requirement before securitization
			Retained or acquired	Liquidity facility	Credit enhancement	Subtotal (1)		Retained or acquired (3)				
Non-Originating bank	Banking book	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	
	Trading book	-	-	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	
	Sub-total	-	-	-	-	-	-	-	-	-	-	
Originating bank	Banking book	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
	Trading book	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-
	Sub-total	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-

Instructions:

1. "Asset Table Category" can be the type of securities issued (e.g. credit card, net worth mortgage, and auto loan) or the type of securities investment (e.g. mortgage backed securities, commercial mortgage backed securities, asset backed securities, and secured debt).
2. Exposure on the banking book should be included in the exposure after risk mitigation. "Supply of liquidity facilities" should include allocated and unallocated exposures.

Information on Securitized Products

(1) Summarized Information on Investment in Securitized Products

Dec 31, 2025 Unit: NT$1,000

Items	Accounting items	Original cost A	Accumulated Valuation Gains/ Losses B	Accumulated impairment loss C	Value on book D=A+(B+C)
1	Beneficiary securities	110,128,108	(197,578)		109,930,530
Total		110,128,108	(197,578)		109,930,530

Note 1: This table contains domestic and foreign securitized products, which are registered according to the following categories and listed accounting items:

(1) Mortgage-backed securities (MBS): including beneficiary certificate for securitized claims on housing-mortgaged loans or asset-backed securities (RMBS) beneficiary certificates for securitized claims on commercial proper-ty-mortgaged loans or asset-backed securitized (CMBS), collateralized mortgage obligation (CMO), and other real- ty-mortgage securities.

(2) Beneficiary certificates or asset-backed securities (ABS): including beneficiary certificates for corporate-loan claims or asset-b acked securitized (collateralized loan, obligation, or CLO) beneficiary certificates for securitized-bond assets or asset-backed securities (collateralized bond obligation, or CBO) beneficiary certificates for securi-tized claims on creditcard debts or asset-backed securities, beneficiary certificates by securitized claims on auto loans or asset-backed securities, beneficiary certificates for securitized claims on consumption loans/cash-card debts or asset-backed securities, beneficiary certificates for securitized leasing claims or assets-backed securi-ties, and other securitized beneficiary certificates or asset-backed securities.

(3) (ABCP) Short-term beneficiary certificates or short-term asset-backed securities (asset-backed commercial pa-per)

(4) Collateralized debt obligation (CDO).

(5) Realty securitization: It refers to real estate asset trust (REAT).

(6) Bills and bonds issued as structured investment vehicles (SIV).

(7) Other securitized products.

Note 2: The table includes beneficiary certificates of asset-backed securities held by the bank with the bank serving as an originating institution.

(2) Mandatory information disclosure for investment in securitized products with original cost exceeding NT$300 M. (excluding those held for credit enhancement with the bank serving as an originator)

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-25 BT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/US	2025/2/3	2055/2/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	4,487,675	-	-	4,487,675	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 142701445.13, number of transactions: 159pools/1701loans"
GNR 2025-139 BT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/US	2025/8/8	2055/8/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	3,078,428	-	-	3,078,428	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 97889460.53, number of transactions: 63pools/1207loans"
GNR 2025-105 PT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/US	2025/6/2	2055/6/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,994,162	-	-	2,994,162	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 95209938.34, number of transactions: 186pools/3936loans"
GNR 2025-156 HT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/US	2025/9/9	2055/9/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,796,299	-	-	2,796,299	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 88918168.9, number of transactions: 136pools/2301loans"
GNR 2025-63 JT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/US	2025/4/10	2055/4/1	Fixed 5.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,617,049	-	-	2,617,049	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 83218281.71, number of transactions: 129pools/2081loans"
GNR 2024-197 JD	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/US	2025/1/2	2054/12/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,402,904	-	-	2,402,904	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 76408800.61, number of transactions: 71pools/858loans"
GNR 2024-79 AB	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/US	2024/5/7	2054/5/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,266,998	-	-	2,266,998	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 72087190.84, number of transactions: 42pools/1028loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-89 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/5/8	2055/5/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,227,009	-	-	2,227,009	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 70815609.1, number of transactions: 50pools/1191loans"
GNR 2025-41 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/3/7	2055/3/1	Fixed 5.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,133,691	-	-	2,133,691	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 67848235.85, number of transactions: 53pools/973loans"
GNR 2025-1 KA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/3	2055/1/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,125,099	-	-	2,125,099	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 67575012.77, number of transactions: 50pools/994loans"
GNR 2025-25 DT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/2/6	2055/2/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,065,698	-	-	2,065,698	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 65686137.14, number of transactions: 3pools/6286loans"
GNR 2025-7 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/2	2055/1/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	2,038,863	-	-	2,038,863	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 64832832.15, number of transactions: 74pools/1037loans"
GNR 2025-104 ET	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/7/3	2055/6/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,892,164	-	-	1,892,164	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 60168019.65, number of transactions: 276pools/4890loans"
GNR 2025-8 NT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/7	2055/1/1	Fixed 5.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,886,548	-	-	1,886,548	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 59989430.11, number of transactions: 1pool/11984loans"
GNR 2025-169 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/10/2	2055/10/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,843,909	-	-	1,843,909	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 58633586.95, number of transactions: 64pools/1572loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2024-204 BD	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/12/4	2054/12/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,821,757	-	-	1,821,757	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 57929173.23, number of transactions: 83pools/1059loans"
GNR 2025-124 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/7/7	2055/7/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,819,508	-	-	1,819,508	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 57857673.76, number of transactions: 58pools/1071loans"
GNR 2025-7 GT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/3/3	2055/1/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,665,040	-	-	1,665,040	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 52945804.61, number of transactions: 147pools/1216loans"
GNR 2025-99 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/6/2	2055/6/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,613,312	-	-	1,613,312	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 51300952.58, number of transactions: 1pool/12743loans"
GNR 2025-8 A	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/3	2055/1/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,577,579	-	-	1,577,579	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 50164673.61, number of transactions: 1pool/20486loans"
GNR 2025-198 B	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/11/4	2055/11/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,555,928	-	-	1,555,928	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 49476216.2, number of transactions: 20pools/676loans"
GNR 2025-135 D	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/9/4	2055/8/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,554,715	-	-	1,554,715	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 49437641.62, number of transactions: 59pools/1380loans"
GNR 2025-29 BT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/2/3	2055/2/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,476,414	-	-	1,476,414	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 46947801.3, number of transactions: 12pools/605loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-168 JT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/10/14	2055/10/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,316,679	-	-	1,316,679	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 41868437.84, number of transactions: 36pools/1092loans"
GNR 2024-126 AT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/8/8	2054/8/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,273,139	-	-	1,273,139	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 40483954.43, number of transactions: 53pools/806loans"
GNR 2024-197 KT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/12/6	2054/12/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,270,448	-	-	1,270,448	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 40398368.15, number of transactions: 63pools/828loans"
GNR 2025-219 DT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/12/1	2055/12/1	Fixed 4.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,248,982	-	-	1,248,982	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 39715791.02, number of transactions: 11pools/395loans"
GNR 2025-211 BT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/12/1	2055/12/1	Fixed 4.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,248,786	-	-	1,248,786	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 39709548.8, number of transactions: 41pools/1327loans"
GNR 2025-214 A	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/12/1	2055/12/1	Fixed 4.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,246,921	-	-	1,246,921	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 39650246.4, number of transactions: 63pools/1898loans"
GNR 2025-177 GT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/10/9	2055/10/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,245,039	-	-	1,245,039	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 39590415.95, number of transactions: 5pools/253loans"
GNR 2024-64 TA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/4/10	2054/4/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,230,264	-	-	1,230,264	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 39120593.27, number of transactions: 414pools/5144loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2024-137 B	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/8/8	2054/8/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,211,493	-	-	1,211,493	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 38523697.74, number of transactions: 42pools/716loans"
GNR 2024-149 NK	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/10/8	2054/9/1	Fixed 4.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,186,248	-	-	1,186,248	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 37720934.84, number of transactions: 341pools/4842loans"
GNR 2024-142 ET	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/3/18	2054/9/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	1,096,681	-	-	1,096,681	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 34872838.83, number of transactions: 87pools/968loans"
GNR 2025-23 BY	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/2/5	2055/2/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	950,037	-	-	950,037	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 30209772.46, number of transactions: 2pools/11833loans"
GNR 2025-210 LT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/12/2	2055/12/1	Fixed 4.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	933,046	-	-	933,046	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 29669501.38, number of transactions: 53pools/724loans"
GNR 2025-137 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/8/21	2055/8/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	920,493	-	-	920,493	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 29270330.42, number of transactions: 52pools/1115loans"
GNR 2025-45 NL	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/3/11	2055/3/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	889,071	-	-	889,071	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 28271159.97, number of transactions: 55pools/771loans"
GNR 2024-184 DA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/11/12	2054/11/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	867,746	-	-	867,746	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 27593035.39, number of transactions: 54pools/1127loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-50 TB	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/3/5	2055/3/1	Fixed 5.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	859,816	-	-	859,816	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 27340886.76, number of transactions: 245pools/3746loans"
GNR 2025-69 DH	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/4/21	2055/4/1	Fixed 5.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	855,382	-	-	855,382	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 27199882.32, number of transactions: 94pools/1382loans"
GNR 2025-41 BT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/3/4	2055/3/1	Fixed 5.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	850,829	-	-	850,829	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 27055099.53, number of transactions: 30pools/545loans"
GNR 2025-22 EA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/2/4	2055/2/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	849,318	-	-	849,318	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 27007056.31, number of transactions: 2pools/4872loans"
GNR 2024-109 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/2	2054/7/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	849,034	-	-	849,034	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 26998025.51, number of transactions: 116pools/1391loans"
GNR 2023-136 CP	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/8/25	2053/9/20	Fixed 6%	Moodys: Aa1	Interest payment every month and early return of principal every month	843,059	-	-	843,059	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 26808016.47, number of transactions: 84pools/1002loans"
GNR 2024-75 NB	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/4/9	2054/4/1	Fixed 5.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	834,517	-	-	834,517	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 26536416.03, number of transactions: 53pools/936loans"
GNR 2024-151 NT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/9/24	2054/9/1	Fixed 4.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	830,528	-	-	830,528	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 26409558.22, number of transactions: 32pools/580loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-41 ET	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/4/8	2055/3/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	829,887	-	-	829,887	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 26389175.02, number of transactions: 55pools/753loans"
GNR 2024-144 ET	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/9/24	2054/9/1	Fixed 4.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	828,798	-	-	828,798	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 26354559.38, number of transactions: 94pools/980loans"
GNR 2025-25 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/2/7	2055/2/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	816,936	-	-	816,936	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 25977357.78, number of transactions: 159pools/1701loans"
GNR 2025-1 KC	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/7	2055/1/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	804,759	-	-	804,759	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 25590139.85, number of transactions: 20pools/406loans"
G2 MA7135	Financial assets at fair value through other comprehensive income	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/1/27	2051/1/1	Fixed 2%	Moodys: Aa1	Interest payment every month and early return of principal every month	766,409	-151,717	-	614,692	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19546287.73, number of transactions: 1pool/90578loans"
GNR 2023-83 MT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/8/9	2053/6/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	735,280	-	-	735,280	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 23380820.42, number of transactions: 61pools/560loans"
GNR 2025-79 DT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/5/5	2055/5/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	734,332	-	-	734,332	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 23350659.72, number of transactions: 197pools/2817loans"
GNR 2023-116 PA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/8/11	2053/8/1	Fixed 5.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	701,917	-	-	701,917	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 22319931.53, number of transactions: 3pools/76loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2023-23 BG	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/2/6	2051/8/20	Fixed 4.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	699,208	-	-	699,208	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 22233784.8, number of transactions: 1pool/7962loans"
GNR 2025-1 HP	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/7	2055/1/1	Fixed 5.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	672,805	-	-	672,805	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 21394204.55, number of transactions: 1pool/5813loans"
GNR 2024-84 CA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/5/7	2054/5/1	Fixed 5.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	659,056	-	-	659,056	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 20956994.86, number of transactions: 127pools/1547loans"
GNR 2020-191 PC	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/1/14	2050/12/1	Fixed 1%	Moodys: Aa1	Interest payment every month and early return of principal every month	653,573	-	-	653,573	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 20782650.79, number of transactions: 7pools/356loans"
GNR 2025-1 HQ	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/10	2055/1/1	Fixed 5.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	628,520	-	-	628,520	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19985993.33, number of transactions: 1pool/11984loans"
GNR 2025-1 HT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/10	2055/1/1	Fixed 5.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	628,422	-	-	628,422	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19982901.61, number of transactions: 1pool/11984loans"
GNR 2025-210 CA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/12/12	2055/12/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	627,907	-	-	627,907	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19966524.14, number of transactions: 53pools/724loans"
GNR 2025-192 DT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/11/13	2055/11/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	626,433	-	-	626,433	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19919646.22, number of transactions: 14pools/742loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-188 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/11/5	2055/11/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	625,293	-	-	625,293	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19883405.13, number of transactions: 51pools/1305loans"
GNR 2025-169 BT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/11/14	2055/10/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	625,257	-	-	625,257	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19882244.46, number of transactions: 98pools/2436loans"
GNR 2025-208 B	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/12/2	2055/12/1	Fixed 4.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	623,115	-	-	623,115	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19814142.42, number of transactions: 277pools/4375loans"
GNR 2025-120 MA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/7/11	2055/7/1	Fixed 5.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	617,395	-	-	617,395	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19632249.5, number of transactions: 9pools/530loans"
GNR 2025-137 MT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/8/14	2055/8/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	615,999	-	-	615,999	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19587855.44, number of transactions: 52pools/1115loans"
GNR 2025-135 NB	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/8/11	2055/8/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	615,814	-	-	615,814	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19581989.64, number of transactions: 17pools/411loans"
GNR 2025-120 TH	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/7/10	2055/7/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	612,759	-	-	612,759	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19484839.72, number of transactions: 28pools/750loans"
GNR 2025-105 KT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/6/2	2055/6/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	601,237	-	-	601,237	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19118438.1, number of transactions: 186pools/3936loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-121 PT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/7/9	2055/7/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	598,931	-	-	598,931	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19045136.5, number of transactions: 8pools/494loans"
GNR 2025-102 G	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/6/6	2055/6/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	597,775	-	-	597,775	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 19008353.12, number of transactions: 40pools/857loans"
GNR 2021-155 GH	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/9/22	2051/9/1	Fixed 1%	Moodys: Aa1	Interest payment every month and early return of principal every month	588,715	-	-	588,715	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 18720265.75, number of transactions: 21pools/171loans"
GNR 2025-50 JT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/3/24	2055/3/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	578,439	-	-	578,439	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 18393515.14, number of transactions: 245pools/3746loans"
GNR 2024-151 GB	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/11/14	2054/11/1	Fixed 4.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	577,863	-	-	577,863	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 18375187.2, number of transactions: 87pools/1292loans"
GNR 2025-69 PT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/4/9	2055/4/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	577,158	-	-	577,158	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 18352786.53, number of transactions: 83pools/1322loans"
GNR 2025-41 PT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/3/7	2055/3/1	Fixed 5.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	566,334	-	-	566,334	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 18008600.93, number of transactions: 30pools/545loans"
GNR 2023-140 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/8/21	2053/9/1	Fixed 6%	Moodys: Aa1	Interest payment every month and early return of principal every month	546,136	-	-	546,136	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 17366311.22, number of transactions: 2pools/10004loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-28 PT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/2/3	2055/2/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	543,570	-	-	543,570	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 17284714.41, number of transactions: 2pools/3534loans"
GNR 2025-9 HT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/1/10	2055/1/1	Fixed 5.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	525,061	-	-	525,061	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 16696168.03, number of transactions: 3pools/4121loans"
GNR 2023-112 TA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/8/14	2053/8/1	Fixed 5.75%	Moodys: Aa1	Interest payment every month and early return of principal every month	503,550	-	-	503,550	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 16012150.3, number of transactions: 7pools/145loans"
GNR 2023-112 B	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/8/15	2053/8/20	Fixed 6%	Moodys: Aa1	Interest payment every month and early return of principal every month	493,736	-	-	493,736	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 15700078.41, number of transactions: 194pools/2243loans"
GNR 2023-19 AT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/2/9	2053/2/20	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	484,408	-	-	484,408	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 15403452.93, number of transactions: 2pools/12075loans"
GNR 2023-24 PT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/2/7	2053/2/20	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	482,837	-	-	482,837	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 15353513.57, number of transactions: 3pools/19977loans"
GNR 2021-78 JH	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/5/6	2051/5/1	Fixed 1.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	445,684	-	-	445,684	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 14172103.23, number of transactions: 1pool/10091loans"
GNR 2023-48 A	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/3/14	2053/3/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	443,324	-	-	443,324	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 14097051.94, number of transactions: 72pools/649loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2025-65 LT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/4/8	2055/4/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	427,144	-	-	427,144	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 13582558.61, number of transactions: 50pools/979loans"
GNR 2024-126 PT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/8/8	2054/8/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	425,213	-	-	425,213	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 13521143.9, number of transactions: 53pools/806loans"
GNR 21-155 EH	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/9/13	2051/9/1	Fixed 1%	Moodys: Aa1	Interest payment every month and early return of principal every month	414,630	-	-	414,630	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 13184635.36, number of transactions: 33pools/345loans"
GNR 2021-172 PB	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/9/7	2051/9/1	Fixed 1.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	412,543	-	-	412,543	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 13118268.46, number of transactions: 1pool/16950loans"
GNR 2024-159 BT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/10/11	2054/10/1	Fixed 4.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	412,148	-	-	412,148	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 13105712.13, number of transactions: 149pools/2327loans"
GNR 2021-176 GD	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/10/8	2051/10/1	Fixed 1.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	399,927	-	-	399,927	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 12717086.6, number of transactions: 1pool/19882loans"
GNR 2024-177 BT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/10/8	2054/10/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	397,929	-	-	397,929	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 12653560.45, number of transactions: 100pools/1626loans"
GNR 2024-185 M	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/11/6	2054/11/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	395,501	-	-	395,501	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 12576359.38, number of transactions: 65pools/1075loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2023-38 DT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/7/31	2053/3/1	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	371,712	-	-	371,712	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 11819905.85, number of transactions: 1pool/1265loans"
GNR 2021-59 UB	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/4/27	2051/4/1	Fixed 1.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	363,777	-	-	363,777	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 11567561.13, number of transactions: 1pool/15405loans"
GNR 2024-4 CT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/1/10	2054/1/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	349,964	-	-	349,964	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 11128326.96, number of transactions: 53pools/553loans"
GNR 2021-155 TD	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/9/17	2051/9/1	Fixed 1.25%	Moodys: Aa1	Interest payment every month and early return of principal every month	339,508	-	-	339,508	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 10795842.37, number of transactions: 49pools/646loans"
GNR 2023-122 AE	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/8/9	2053/8/20	Fixed 5.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	335,500	-	-	335,500	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 10668398.43, number of transactions: 2pools/7895loans"
GNR 2024-13 GA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2024/1/10	2054/1/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	320,280	-	-	320,280	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 10184446.29, number of transactions: 57pools/333loans"
GNR 2023-7 HA	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/1/10	2050/8/20	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	313,306	-	-	313,306	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 9962666.21, number of transactions: 1pool/3125loans"
GNR 2025-192 GT	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2025/11/10	2055/11/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	313,024	-	-	313,024	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 9953693.63, number of transactions: 44pools/1188loans"

Names of securities (note2)	Listed accounting item	Denomination currency	Issuer and its location	Purchase date	Maturity date	Coupon rate	Credit rating (note 3)	Payment method for principal and interest	Original cost	Unrealized Profit & Loss	Accumulated Impairment	BookValue	attachment point (note 4)	Contents of assets pool (note 5)
GNR 2021-213 PC	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2021/12/14	2051/12/1	Fixed 1.5%	Moodys: Aa1	Interest payment every month and early return of principal every month	310,304	-	-	310,304	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 9867222.35, number of transactions: 28pools/303loans"
GNR 2023-13 BE	Debt instruments at amortized cost	USD	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION/ US	2023/1/11	2053/1/1	Fixed 5%	Moodys: Aa1	Interest payment every month and early return of principal every month	300,691	-	-	300,691	-	"Ginnie Mae guaranteed mortgage loans, carrying amount in original currency=USD 9561514.36, number of transactions: 16pools/250loans"

Note 1: The table includes domestic and foreign products.

Note 2: Full names should be provided for same securities product in difference issuance.

Note 3: Provide result of the latest credit rating.

Note 4: Attachment point refers to share of sub-issuance value with compensation priority lower than that for securities held by the bank in the total issuance value of the securitized product. Assuming, for example, a bank purchases A security of a certain CDO (collateralized debt obligation), the security has sub-security BBB and sub-equity security with compensation priority lower than A security. The total issuance value of BBB and sub-equity security amounts to 12% of the total value of the CDO. Then the attachment point for A security is 12%.

Note 5: Assets pool refers to assets portfolio handed by originating institution to trustee or other company with a special purpose. Specify kind of assets in the portfolio (denote primary lien or subordinated status), detail, value on book in original currency, and number.

(3) Mandatory information disclosure for position of securitized products held by the bank for credit enhancement with the bank serving as an originator: None.

(4) Mandatory information disclosure for the bank serving as buyer or position-squaring buyer of securitized assets with impaired credit: None.

(5) Mandatory information disclosure for the bank serving as guarantor for securitized products or liquid credit line provided by the bank: None

3. Operational risk management system and capital requirement

2025 Operational Risk Management System

Items	Contents
1. Operational Risk Management Strategy and Process	To keep operational risk within the Bank's risk tolerance range, Taishin Bank has established an operational risk management framework. It covers risk identification and assessment, monitoring and improvement, as well as disclosure and reporting. Operational risk assessments are also conducted for new products or material changes.
2. Operational Risk Management Organization and Structure	Taishin Bank employs a three-line defense model, with Board oversight and senior management accountability at its core: the first line (business/operations/support units) identifies risks, designs and executes controls, and performs self-assessments and incident reporting; the second line (risk management units) establishes the governance framework, monitors key indicators, and performs review and reporting; and the third line (internal audit units) independently assesses control effectiveness and follows up on remediation.
3. Scope and features of operational risk report and measurement system	Operational risk reporting covers the results and analysis of operational risk self-assessments, monitoring and follow-up of key risk indicators, and the handling and remediation of loss events. The risk management unit holds regular meetings with the second-line compliance unit and the third-line internal audit unit for discussion, and the outcomes are reported to senior management and the Board of Directors.
4. Policies for hedging or mitigating risk and strategies and procedures for monitoring the continuing effectiveness of hedging and risk mitigation tools	Taishin Bank strengthens its internal control system by implementing regulations and procedures and providing employee training to reduce operational risk. Insurance and outsourcing arrangements are applied, where appropriate, to mitigate specific risks. In response to potential business disruption events, contingency and emergency response plans have been established and are tested through regular drills to safeguard the continuity of core operations. In addition, the execution of relevant risk monitoring tools and analytical reports is reviewed to ensure the effectiveness of risk avoidance and mitigation measures.
5. Regulatory Capital Requirement Methodology	New Standardized Approach

Capital Requirement for Operational Risk

Dec. 31, 2025 Unit: NT$1,000

Item		Amount
1	Business Indicator Component(BIC)	7,314,787
2	Internal Loss Multiplier(ILM)	0.66320224
3	Operation Risk Capital Requirement(ORC)	4,851,183
4	Risk weighted Asset(RWA) for Operational Risk	60,639,791
Additional explanation for ILM(Note): None		

Note: Whenever internal loss data are excluded due to non-compliance with the loss data standards, an explanation must be provided

4. Market risk management system and capital requirement

2025 Market Risk Management System

Items	Contents
1. Market Risk Management Strategy and Process	Taishin's market risk policy is designed to manage risk to maximize shareholder value. We have established a risk management framework, including an independent risk management unit to ensure the integrity of the risk control processes, clearly defined market risk management policies and procedures, and a set of risk limits. These components are regularly reviewed to ensure that Taishin's risk-taking is consistent with its business strategy, capital structure and current market conditions.
2. Market Risk Management Organization and Structure	Our market risk team is responsible for the daily management and control of market risk exposures and ensuring that our business activities adhere to our market risk policies. Segregation of duties is organized by function as follows: Product Control, Risk IT, and Quants. The Risk IT team is responsible for system maintenance, and the Quant team supports quantification model development and validation.
3. Scope and Features of Market Risk Reporting and Evaluation Systems	Risk reporting is performed in a timely fashion, and measurements are made at different levels, from products to trading desks. We seek to monitor and control our market risk exposures through a variety of separate but complementary financial, trading management, and reporting systems. **Qualitative Tools**: Our major objectives are to promote risk transparency and awareness. We accomplish this through an independent risk management function, along with the establishment of risk policies and processes, including pricing verification, benchmarking, model validation, and a new product review/approval mechanism. **Quantitative Tools**: We manage our market risk exposures using a number of quantitative tools, including risk limits, stress testing and scenario analyses, and Value-at-Risk (VaR).
4. Policies for Hedging and/or Mitigating Risk, and Strategies and Processes for Monitoring the Continuing Effectiveness of Hedges/Mitigations	Identifying hedging transactions and establishing hedging management procedures are essential to facilitate the daily monitoring of hedge effectiveness. We have policies and procedures in place to ensure the implementation of active and efficient hedges.
5. Regulatory Capital Requirement Methodology	Standardized Approach

Capital Requirement for Market Risk

Dec. 31, 2025 Unit: NT$1,000

Item		Capital Requirement
1	General Interest Rate Risk(GIRR)	1,431,847
2	Equity Risk	320,325
3	Commodity Risk	2,525
4	Foreign Exchange Risk	346,656
5	Credit Spread Risk(CSR): non-securitisations	1,087,519
6	CSR: securitisations (non-Correlation Trading Portfolio(CTP))	0
7	CSR: securitisations (CTP)	0
8	Default Risk Capital(DRC): non-securitisations	2,190,240
9	DRC: securitisations(non-CTP)	0
10	DRC: securitisations(CTP)	0
11	Residual Risk Add-On(RRAO)	11,998
12	Total	5,391,110

5. Liquidity risk includes analysis of maturity of assets and liabilities, as well as explanation of management method for assets liquidity and fund-shortfall liquidity.

(1) Maturity Analysis of Assets and Liabilities for New Taiwan Dollars

Dec. 31, 2025 Unit: NT$1,000

	Total	The Amount for the Remaining Period to Maturity					
		0 -10days	11 -30 days	31- 90 days	91-180 days	181 days-one year	Over one year
Main Cash inflow on maturity	2,981,097,318	465,487,724	436,148,245	421,232,024	232,322,447	325,474,960	1,100,431,918
Main Cash outflow on maturity	3,764,496,221	207,853,799	299,333,926	531,618,133	405,009,583	692,685,768	1,627,995,012
Gap	(783,398,903)	257,633,925	136,814,319	(110,386,109)	(172,687,136)	(367,210,808)	(527,563,094)

(2) Maturity Analysis of Assets and Liabilities for U.S. Dollars

(a) Head Office, Domestic Branches, and Offshore Banking Unit

Dec. 31, 2025 Unit: US$1,000

	Total	The Amount for the Remaining Period to Maturity				
		0 -30 days	31-90 days	91-180 days	181 days- one year	Over one year
Main Cash inflow on maturity	50,155,764	15,174,774	11,426,519	5,442,278	7,794,687	10,317,506
Main Cash outflow on maturity	50,003,946	17,739,340	13,913,266	6,203,632	6,661,676	5,486,032
Gap	151,818	(2,564,566)	(2,486,747)	(761,354)	1,133,011	4,831,474

(b) Overseas branch

Dec. 31, 2025 Unit: US$1,000

	Total	The Amount for the Remaining Period to Maturity				
		0 -30 days	31-90 days	91-180 days	181 days- one year	Over one year
Main Cash inflow on maturity	13,244,239	3,502,622	3,074,828	1,704,740	1,879,729	3,082,320
Main Cash outflow on maturity	13,176,459	4,146,129	4,234,550	1,966,024	1,820,774	1,008,982
Gap	67,780	(643,507)	(1,159,722)	(261,284)	58,955	2,073,338

(3) Assets liquidity and the management of fund-shortfall liquidity

1. Management principle

Risk management for fund liquidity is to assure that under any circumstance at present or in the future, the bank's liquid fund can meet the fund need resulting from assets growth or fulfilling mature obligations. The bank should monitor and manage the following items:

◆ Under normal market change or emergent situation, possess sufficient fund to meet due obligations and fulfill guarantee and commitment for credit extension.

◆ Carry out fund maneuvering at reasonable market prices.

◆ Meet liquidity need for business growth.

2. Basic principles for funding liquidity-risk management include:

◆ Principle of diversification: Avoid over-concentration in fund maneuvering, in terms of maturity date, maneuvering tools, currency, place, funding source, and trading partners.

◆ Principle of stability: Follows the strategy of fund stability to reduce the reliance on unstable funding sources and avoid the effect of market swing on funding sources.

◆ Principle of maintaining adequate assets liquidity: As the status of market liquidity will indirectly affect funding liquidity, the bank must assure that total assets are sufficient to cover total liabilities and keep a certain share of assets with good liquidity or good for use as collaterals, capable of meeting need of working capital in emergency and short-term liabilities.

◆ Principle of matching of assets and liabilities on maturity.

◆ Pay attention to payment commitment resulting from credit-extension business.

b. Effect of changes in major domestic or foreign policies and law regulations on the bank's finance and countermeasures

Law or Regulation / Policy	Impact on this Company	Response measures
Regulations Governing Banks Conducting Financial Products and Services for High-Asset Customers; Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones	To encourage international mega-banks to participate in the domestic high-asset wealth management market, the Financial Supervisory Commission (FSC) has abolished the asset under management (AUM) eligibility requirement for banks applying to provide high-net-worth (HNW) customer services, shifting toward a tiered business management system. Furthermore, to promote Taiwan's emergence as an Asian Asset Management Center, the FSC has issued the Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones. These Directions serve as the regulatory basis for financial institutions to establish a presence in designated zones and conduct pilot operations.	The Bank has applied to the FSC for and launched the relevant businesses, and has established internal regulations accordingly.
Operational Matters for Credit Card Issuers to Verify the Identity of Inquirers in Abnormal Credit Card Consultations; "Operational Matters for Deposit Institutions to Verify the Identity of Inquirers in Abnormal Account Consultations; Compliance Matters for Credit Card Issuers Implementing the Joint Defense Reporting System for Watch-listed Credit Card Settlement Numbers; Compliance Matters for Deposit Institutions Implementing the Joint Defense Reporting System for Watch-listed Accounts	In accordance with the Regulations Governing Fraud Crime Hazard Prevention by Financial Institutions and Businesses or Personnel Providing Virtual Asset Services prescribed by the Financial Supervisory Commission (FSC), subsequent anti-fraud sub-regulations have been established for practical implementation. These sub-regulations clearly stipulate that credit card issuers/deposit institutions may consult with other peers regarding abnormal credit card/deposit accounts suspected of involvement in fraud. Furthermore, upon receiving written or system-based notifications, such as those from law enforcement authorities or joint defense system reports, credit card issuers/deposit institutions shall follow relevant regulations and activate the joint reporting system.	The Bank has established internal management regulations and operational manuals for "inquiries between financial institutions" and the "joint reporting system" accordingly.
Regulations Governing Credit Extension Matters Prescribed in Article 33-3 of the Banking Act; Interpretative Ruling on the Consumer Loan Credit Amount under Paragraph 2, Article 32 of the Banking Act	The original regulations exempting small loans under NT$1 million from banks to the same natural person, legal person, related party, or related enterprise from being included in the total credit outstanding have been revised. Considering economic growth and the enhanced risk-bearing capacity of banks, with the net worth of Taiwan's banking sector more than doubled since 2010, the threshold under the Banking Act has been adjusted to NT$2 million. Concurrently, the credit amount for unsecured consumer loans to interested parties has also been raised from NT$1 million to NT$2 million.	The Bank has accordingly adjusted the credit limit controls for the same person, related party, and related enterprise, as well as the unsecured consumer loan limit for interested parties. We have also updated the relevant systems to facilitate effective monitoring and control.

Law or Regulation / Policy	Impact on this Company	Response measures
Regulations for Managing Risks Associated with a Financial Institution's Information and Communications Systems and Service Supply Chain	To strengthen the due diligence procedures for outsourcing service providers, the risk assessment conducted prior to outsourcing now includes evaluating whether the location where the supplier's products or services are provided, as well as the party with substantial control over the supplier, comply with relevant domestic laws and regulations. Furthermore, requirements have been added to outsourcing contracts or related documents, mandating that suppliers ensure that the location where their products or services are provided, as well as the party with substantial control over them, remain in compliance with relevant domestic laws and regulations.	The Bank has accordingly adjusted its internal regulations regarding the external development and maintenance of information systems by outsourcing service providers. Additionally, all relevant system procurement must now undergo review and verification by the responsible units prior to execution.

c. Effect of technological and industrial changes on the finance of the bank and countermeasures.

1. Impact and response to technological changes

To strengthen overall information security, the Company, in addition to deploying various information security measures, has become a member of the Financial Information Sharing and Analysis Center F-ISAC) in Taiwan. Members have access to early information security alerts and joint defense services in order to facilitate preventive, detective, and corrective planning. The Bank joined the Forum of Incident Response and Security Teams (FIRST) in November 2024, making it the first financial institution in Taiwan to join FIRST. Through this affiliation, the Bank is able to obtain first-hand intelligence on international cybersecurity matters and investigation techniques for various cybersecurity incidents, which in turn strengthens cybersecurity protection and incident response capabilities and supports development of a cybersecurity defense ecosystem. The Company signed MOUs with government agencies in the country and became part of the joint information security defense system for key infrastructures. As one of the first financial institutions to join the state-affiliated information security task force, the Company helps enhance security for stakeholders and financial services as a whole.

(1) Cloud-end service technology

Following its growing business needs and latest developments in technology, Taishin Bank has been implementing cloud services and strengthening information security management in order to facilitate business development and expansion and to take cloud services to borderless management. Results from recent years include:

(a) Lauched customer services on the cloud as anther means by which customers and the bank might communicate and exchange information.

(b) Build a software development cloud for developers. The idea is to improve security by gathering resources and reducing costs.

(c) Implement a mobile office on the cloud to enable employees to establish connections and perform office tasks anytime anywhere.

(d) The content delivery network (CDN) allows customers to swiftly acquire the latest business news and increases the efficiency of customer service.

(e) Evaluate, to the extent permitted by law and information security, implementation of cloud applications and promote cloud projects for better customer service.

(f) Assess hybrid cloud architecture to strengthen financial resilience and ensure business continuity.

(g) Develop cloud talent training programs.

(2) Consumer finance:

With the rising awareness of information security and the public's greater emphasis on personal privacy protection, banks should upgrade their digital service functions by both enhancing the convenience of their services and striving to make their users "feel safe".

(3) Digital Banking:

With the rise of fintech, Taishin Bank works to support government policies and make financial services an integral part of the everyday life.

(a) A variety of mobile payment tools: Apart from responding to the development of the Internet and mobile phones, we also focus on the development of various mobile payment platforms, applications for mobile phones, and new types of wearable devices. Furthermore, for the protection of consumers, we actively integrate the field of biometrics (facial scans) with payments, and concurrently design password inspection mechanisms (authentication codes) to ensure the correctness of the transaction and avoid risk. These measures have also opened new possibilities in the field of biometric payment.

(b) The Bank has taken the following measures to enhance the security of contactless payments made through mobile devices, to prevent fraud:

- When a device is added, if the last four digits of the mobile phone number is consistent with the phone number the applicant has registered with the Bank, the Bank will send an SMS OTP for verification.
- If "the mobile phone number information cannot be recognized", or if "the last 4 digits of the mobile phone number is inconsistent with the mobile phone number the applicant has registered with the Bank at the time of adding a device, the bank will provide customer service center phone number for verification
- After successfully activating mobile Apple Pay/Samsung Pay/Google Wallet/Garmin Pay, the cardholder will receive an "activation SMS" and "activation e-mail" from the Bank, along with added anti-fraud warning text.

(c) Corporate Internet banking and wholesale banking API platform: The Cash Management Department focuses on providing everyday financial services for businesses and engages in fintech application and innovation on an ongoing basis.

(4) Plans for big data development:

(a) For the Bank's wealth management business, individual and household customers are clustered into groups for wealth management. A product recommendation model is used to provide them with exclusive financial consultation and planning services, including currency savings plan, investment products, insurance plans, and loans. By constantly improving our wealth management service capability in combination with tax and asset allocation as well as the support of digital technology, we have planned a comprehensive range of wealth management services to keep pace with wealth management market trends and meet different customer needs. Thanks to our diverse pWe actively integrate internal and external data resources, while introducing advanced big data analytics and artificial intelligence technologies. This enables deep insights into customer behavioral patterns and lifestyle characteristics. By seamlessly combining online and offline (O2O) channels, we deliver real-time, precise, and highly personalized financial products and services, thereby providing superior customer experiences and enhancing overall operational efficiency.

Key Development Directions:

- Effectively integrate customers' online and offline full-spectrum data to establish standardized, reusable data modules. This significantly improves efficiency in data processing, analysis, and model development, thereby accelerating digital insights and decision-making speed.
- Deepen model applications across all product lines while building customer-centric, cross-product, and cross-channel intelligent recommendation systems. These systems enable more precise personalized services and uncover cross-selling opportunities, strengthening customer stickiness and lifetime value.
- Strengthen close collaboration with business units to continuously launch highly real-time and personalized marketing messages and service offerings, driving business growth and elevating customer satisfaction.
- Develop self-service modeling modules for marketing initiatives, leveraging established successful marketing practices to effectively enhance the identification and engagement of customers with high potential demand, enabling marketing and service strategies to be adjusted promptly in response to market changes.

(b) To solidify our long-term competitive advantage in the digital finance sector, the company continues to deepen industry-academia collaborations with top domestic universities. This fosters technology R&D exchange and the practical implementation of innovative applications, while actively investing in campus FinTech education and the cultivation of big data/AI talent to build a robust talent pipeline. Internally, we provide environments and opportunities for data technology exchange to accelerate the enhancement of our digital capabilities.

Specific initiatives include:

- Deepening campus FinTech innovation education through multi-faceted collaborations such as joint R&D projects, internship programs, and capstone competitions. This establishes a two-way platform for technology resource exchange between industry and academia, effectively building a reserve of future talent equipped with emerging technologies to support the company's long-term momentum in digital transformation and innovative development.
- Developing clear career progression plans tailored to different professional fields such as data analytics and AI applications, while providing necessary resources in a timely manner to accelerate the professionalization and scaling of internal digital talent cultivation. roduct portfolio, online and offline distribution channels, and exclusively courteous offer, we were able to attract increasingly more wealth management customers and win a number of awards at home and abroad, including PWM/THE BANKER "Best Private Banking Big Data and AI Application Award", The Digital Banker "Best Data Analytics Experience Award", PBI International Private Banker "Outstanding High-Net-Worth Client Growth Award", Business Today "Best Smart Wealth Management Award", "Best Fair Customer Service Award", "Best Marketing Creativity Award", Wealth Magazine and Excellence Magazine "Best Wealth Management Award", National Brand Yushan Award "Most Popular Brand Award", "Best Product Award", and Digital Era Innovative Business Award "Best Technological Innovation" and "Best Experience Innovation."

2. Impact and response to industry changes

In response to a rapidly changing banking industry, the bank has incorporated resources to provide uptodateindustry analysis so as to improve the quality of its credit assessments. Furthermore, the bank has set risklimits on various industries, and on the group as a whole, to monitor the latest industry developments and how they affect the bank's credit risks.

d. Effect of change in the corporate images of the bank and countermeasures.

Apart from its financial businesses, Taishin bank has long dedicated itself to caring for society and has devoted itself to charitable work and environmental protection. Taishin is well-aware of the responsibilities a company owes to the society, and therefore actively supports environmental protection, charitable, cultural and artistic activities, in the hope of bringing about social change and real benefits for the socially disadvantaged, and fulfilling its role as a member of the society.

e. Anticipated benefits and possible risks from acquisition and countermeasures.

According to bank's experience in financial acquisitions, including Tainan First Credit Cooperation and HsinChu Tenth Credit Cooperative and the acquisition of Daan Bank, financial mergers can generate a number of benefits, including expansion of financial scope.

Via deep cultivation of abundant resource, economy of scale, the integration of various business resources, and product and client integration, financial mergers create concrete synergy effect and bring substantial benefits to shareholders.

1. Anticipated benefits:

(1) Make the bank's service and product portfolio more comprehensive therefore providing customers with greater variety and meeting their needs to drive revenue growth.

(2) Ability to serve customers through a more tightly integrated platform, thereby giving them more convenience and facilitating expansion of the bank's financial services.

(3) Potential to integrate information systems, marketing resources and operating platforms, while making more efficient use of the company's resources at lower costs.

2. Possible risks for acquisition

Risks associated with mergers and acquisitions lie in execution and integration. Only when businesses, personnel, resources and corporate culture are integrated as planned can mergers deliver the hoped for synergies.

3. Countermeasure:

The bank will develop effective management practices and open communication channels to ensure the smoothness of merger transitions, and ultimately achieve the expected synergies

f. Anticipated benefits from the expansion of business offices, possible risk, and countermeasures:

1. The Bank's selection of branch location is always preceded by a complete market survey and assessment, which gathers information on local wealth concentration, growth, and business activities. Meanwhile, the Bank starts with a branch network and the idea of balanced development to increase the width of customer services provided by the Bank. The mission is to deliver on the expected benefits including becoming more

competitive in the market, increasing the number of wealth management accounts, and providing customers easier, faster, better quality services. The Bank relies on its extended branch network to facilitate the development of the Bank's service network.

2. The Bank has been actively expanding overseas in recent years. Besides developing the same healthy banking culture in other countries, the Bank has the overseas offices adhere to compliance and risk management mechanisms and continue to provide a wide range of products and services to Taiwanese businesses and overseas Chinese customers. In addition, the overseas offices will continue to participate in international syndicated loans while actively expanding locally in order to become more involved in the global market and achieve resource synergy as a global player. The Bank works hard to maintain stability in a fast-changing financial market and brings together operational advantages of the overseas offices to create a cross border banking platform in Asia. The approach enables the Bank to keep its competitive advantages and diversify revenue sources for stable profit growth.

3. Expanding domestic branch coverage may result in a number of risks such as over supply of services in the nearby area, over-competition for the same customers etc. Expanding overseas branch coverage may result in a number of risks such as geopolitical, compliance, and regional economic changes and money laundering and terrorism financing activities.

4. The Bank conducts thorough assessments before committing to any new branch establishments. It also adjusts business strategies and risk management policies where appropriate to respond to the risks it encounters.

g. Risk associated with business concentration

1. Backup mechanism

   Due to the sharing of resources and talents resulting from the concentrating of some of the bank's business, the occurrence of incidents will create major impact on the bank. Therefore, in addition to the disaster recovery plan formulated by the information service division, the bank has set up "business continuity planning" (BCP) and labor-hygiene and security-related policy and measures, so as to assure the continuation of the bank's integrated operation, including back-up mechanism for site, system, and personnel, which would undergo regular testing every year. The bank also regularly prepares back-up copies for data which are stored at a different site.

2. Document transmission

   In the wake of operating concentration, internal transmission or delivery of original copies of document may result in information leakage of loss of documents, thereby causing serious consequence on the customers and the bank. To prevent the problems, the bank keeps the track for signed reception and formulates complete delivery rules for the delivery of key documents.

h. The effect of the change of management right on the bank, related risk and Countermeasures:

As of the end of 2025, Taishin Bank is a wholly-owned subsidiary of TS Financial Holding Co., Ltd. There has been no material change in ownership.

i. **Impact on the Bank and risk and response measures as a result of change of dirctors or any major shareholder with more than 1% ownership interest or of large transfer/exchange of equity:**

The Bank is a wholly owned subsidiary of TS Financial Holding Co., Ltd.

j. **Litigation and non-litigation incident:**

Unappealable judgment, or under litigation	The facts of the dispute	Value of Claim	The initiation of Litigation	The involved parties	The current status
Claim for damage compensation	The Taiwan Taipei District court sentenced Zhou in the criminal case regarding unauthorized withdrawals of clients' funds to ten years and six months in prison. Taishin Bank filed an ancillary civil action with the Taiwan Taipei District Court, and the court transferred the case to the cibil court.	NT$262,832,542 +US$1,730,000	2021/08	Taishin Bank vs Zhou, Huang and Zhou	Final judgment of January 8, 2025 (2024 Zhong-Lao-Shang-Zi No.24)

k. **Other major risks and countermeasures:**

International organizations and authorities have paid more attention to the AML/CFT supervision. In order to comply with international practices and relevant regulations, Taishin Bank continue to improve AML/CFT management mechanisms and uses risk-based approach to prevent, detect and monitoring to prevent financial crimes. In addition, an AML/CFT committee is installed to aid the board of directors and executive officers in performing their compliance management duties and ensure related banking procedures and internal controls can be executed effectively. The three lines of defense play a crucial role in Taishin Bank's effort to strengthen AML/CFT control. The first line of defense, which is embodied by the sales units worldwide, has senior managers appointed as the supervisors to oversee AML/CFT programs in their respective units and make AML/CFT practices part of their daily management routines. The second line is responsible for coordinating and overseeing execution of AML/CFT programs, and invests resources to identify and monitor risks on an ongoing basis. Finally, the third line, which is embodied by the internal audit units, conduct audits according to the rules in order to ensure the design and execution of AML/CFT programs remain valid.

G. Crisis response mechanism:

To ensure business continuity and strengthen the Company's emergency response capability to reduce the impact of disasters and resume normal operations as soon as possible, Taishin Bank has defined emergency incidents and risk levels and specified units in charge of and procedures for handling emergencies in accordance with TS Financial Holdings' Business Continuity Management (BCM) Policy and the bank's BCM Guideline. The Bank has established a BCM system to collect relevant information for systematic management. With respect to crisis response measures for financial institutions, Taishin Bank has formulated Contingency Funding Plan and guidelines for the management of continuous IT operations and disaster recovery, which detail handling procedures and responsibilities in order to effectively eliminate a crisis event.

H. Other important affairs: None.

VI Special Disclosure

A. Information of affiliates

a. Consolidated financial statement with affiliates

In 2025, the affiliated enterprises subject to the preparation of consolidated business reports in accordance with the "Criteria Governing Preparation of Affiliation Reports, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises," were identical to the affiliated companies subject to the preparation of consolidated financial statements under the Statement of International Financial Reporting Standards No.10. All mandatory disclosure of the consolidated business reports has already been executed in the consolidated financial statements, therefore no separate consolidated business report was prepared.

b. Consolidated business reports with affiliates

1. Organizational chart of affiliates

Taishin International Bank Organizational chart of affiliates

(Base date: Dec 31, 2025)

2. Business status of affiliates

Dec. 31, 2025 Unit: NT$1,000

Name of enterprises	Capital	Total Assets	Total Liabilities	Book Value	Operating revenue	Operating profit	Current Profit/loss (after tax)	After-tax Profit/loss Per share
Taishin D.A. Finance	3,410,151	19,012,610	14,316,199	4,696,411	994,397	160,201	171,201	0.50
Taishi Real Estate Management	200,000	667,212	300,347	366,865	51,910	22,411	34,011	1.70
Taishin Financial Leasing (China)	2,437,967	9,295,743	6,789,460	2,506,283	1,056,208	37,223	29,417	-

Note 1:All affiliates, regardless of size, are required to make the disclosure.
Note 2:Affiliates that are foreign companies shall show all figures in TWD by converting them at the exchange rates applicable on the report date.

3. Information on affiliates

Dec. 31, 2025 Unit: NT$1,000

Name of enterprise	Date of establishment	Date of establishment	Paid-in Capital	Major business or product items
Taishin D.A. Finance Co., Ltd.	1997.10.13	7F., No.44, Sec.2 Zhongshan N Rd., Zhongshan Dist., Taipei City	3,410,151	1. Rental and Leasing. 2. Wholesale of Medical Devices. 3. Wholesale of Machinery. 4. Retail Sale of Medical Apparatus. 5. Retail Sale of Machinery and Tools. 6. Wholesale of Precision Instruments. 7. Retail Sale of Precision Instruments. 8. Retail Sale of Motor Vehicles. 9. Retail Sale of Motorcycles. 10. Retail Sale of Ship and Component Parts Thereof. 11. Retail Sale of Aircraft and Component Parts Thereof. 12. Car Rental Business. 13. Financial Institution Creditor's Right(Money) Purchase Business. 14. Management Consulting. 15. Information Software Services. 16. Data Processing Services. 17. Energy Technical Services. 18. Other Industrial and Commercial Services. 19. All business activities that are not prohibited or restricted by law, except those that are subject to special approval.
Taishin Real Estate Management Co., Ltd.	1995.08.17	2F-4, No.9, Dehui Street, Taipei city	200,000	1. Construction Manager. 2. Housing and Building Development and Rental. 3. Industrial Factory Development and Rental. 4. Specific Area Development. 5. Investment, Development and Construction in Public Construction. 6. New Towns, New Community Development. 7. Process Zone Expropriation and Urban Land Readjustment Agency. 8. Urban Renewal Reconstruction. 9. Real Estate Business. 10. Real Estate Leasing. 11. Industrial and Commercial Credit Checking Service. 12. All business activities that are not prohibited or restricted by law, except those that are subject to special approval.
Taishin Financial Leasing (China) Co., Ltd.	2011.07.12	Floor 30, Building 4, Nanjing Financial City, No. 248 Lushan Road, Jianye District, Nanjing City, Jiangsu Province, China	2,437,967	Financial Leasing.

4. Information on directors, supervisors, and presidents

Dec. 31, 2025 Unit: shares

Name of enterprise	Title	Name or representative	Shareholding	
			Shareholding	Stake
Taishin D.A. Finance	(Representative) Chairman Director Director Director Supervisor President	Taishin International Bank Andy, Chang Welch, Lin Chen, Li-Hsiung Shin-chu Chien Peter Tsai Tsai, Chin-Fang	341,015,134	100%
Taishin Real Estate Management	(Representative) Chairman Director Director Director (Representative) Supervisor President	Taishin International Bank Tiao, Chieh-Sheng Wu, Tong-Liang Wu, Tong-Shung Michael Liao Taishin Asset Management Welch Lin Alex Pei	12,000,000 8,000,000	60% 40%
Taishin Financial Leasing (China)	(Representative) Chairman Director Director Supervisor President	Taishin D.A. Finance Andy, Chang Chen, Li-Hsiung Tsai, Chin-Fang Peter Tsai Liang, Zheng-Sheng		100%

c. Affiliate report

Statement

Taishin International Bank

Statement on Affiliation Report

Feb. 12, 2026

The company's affiliation report for fiscal 2025 (Jan.1, 2025-Dec. 31, 2025) was compiled according to guidelines for Compilation of Consolidated Business Report, Consolidated Financial Statement, and Affiliation Report of Affiliates, whose disclosed information has no major differences from related information disclosed in the notes of the financial statement for the same period.

Taishin International Bank

Wu, Tong-Liag

Chairman

Opinion on Affiliation Report

To: Taishin International Bank Co., Ltd.

Subject: Opinion on whether the statement prepared by the management of the company regarding the affiliation report for the year ended December 31, 2025 is reasonable in all material respects.

Note: The affiliation report for the year ended December 31, 2025 of the company has been prepared by the management of the company, and a statement has been issued stating that the aforementioned report was prepared in accordance with the Criteria Governing Preparation of Affiliation Reports, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises and that the disclosed information is not significantly inconsistent with the relevant information disclosed in the financial statement footnotes for the year ended December 31, 2025.

In our opinion, the statement issued by the management of the company regarding the preparation of the affiliation report for the year ended December 31, 2025, is reasonable in all material respects.

Chang, Cheng-Tao

Kuo, Shao-Pin

Ernst & Young, Taiwan
February 24, 2026

d. Relationship between subordinated and controlling company

Dec.31, 2025 Unit: %, share

Controlling company name	Controlling Reason	Shareholding and lien obligation of controlling company			Director, supervisor, or manager representating controlling company	
		Shares owned	Share of stake	Shares with lien	Title	Name
TS Financial Holding Co., Ltd.	Own 100% of the shares with voting right issued by the bank	12,299,164,593	100.00%	-	Chairman	Wu, Tong-Liang
					Director	Wu, Tong-Shung
					Director	Kuo, Jui-Sung
					Director	Kao, Chih-Shang
					Director	Chang, Yun-Peng
					Director	Wu, Shang-Pin
					Director	Wu, Shin-Hau
					Independent director	Chang, Min-Yu
					Independent director	Wang, Mei-Hua
					Independent director	Lee, Shyan-Yuan

e. Dealing between subordinated and centrolling company

1. Dealing for purchase and sale: None.

2. Property dealing: None.

3. Fund lending: None.

4. Asset leasing

Unit: NT$1,000

Type of dealing (Rental out or On lease)	Target		Lease Period		Nature of Lease	Basis for rental	Method of rental collection (payment)	Comparison with common rental level	Amount of current rental	Collection of current rental	Other agreed conditions
	Name	Address									
Rental out	TS Holdings Building	12F, 13F, 15F, 16F, 21F, 22F, 23F (Elevator Floors: 13F, 15F, 17F, 18F, 23F, 25F, 26F), No. 118, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City	2021.01.01	2025.12.31	Business lease	Set on reference of market price	Paid Monthly	Similar to market price	6,232	Normal	Deposits received 1,513
Rental out		B1, No. 118, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City	2025.07.24	2030.07.23	Business lease	Set on reference of market price	Paid Monthly	Similar to market price	55	Normal	Deposits received 33

5. Other important dealings:

Base date: Dec. 31, 2025 Unit: NT$1,000

Name of Controlling Company	Item	Ending Balance	Total Interest Expense
TS Financial Holding Co., Ltd.	Deposits	21,457,347	369,144
	Linked-Tax System Payable	4,016,562	

f. Endorsements and guarantees between subsidiary company and controlling company: None.

B. Securities and financial bonds issuance via private placement in 2025 and as of the date of the publication of the annual report: None.

C. Other necessary supplementary explanation: None.

D. Any events with a material impact on shareholders' equity or securities prices, as defined in Article 36, Paragraph 3, Subparagraph 2 of the Securities and Exchange Act, that occurred during the previous fiscal year and up to the date of publication of this annual report, shall be disclosed item by item: None.

VII Directory of Head Office & Branches

Name	Address	Phone Number
Head Office & Business Department	No.44, Sec. 2, Zhongshan N. Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02) 2568-3988
Trust Division	No.118, Sec. 4, Ren-ai Rd., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02) 2326-8899
International Department	2F, 4F, No.17, Sec. 2, Jianguo N. Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02) 2505-6966
Offshore Banking Unit	2F, 4F., No.17, Sec. 2, Jianguo N. Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02) 2505-6966
Dunnan Branch	No.118, Sec. 4, Ren-ai Rd., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02) 8173-2000
Sinsheng Branch	No.62, Sec. 1, Sinsheng S. Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	(02) 2395-2888
Sinjhuang Branch	No.75, Sec. 2, Jhonghua Rd., Xinzhuang District, New Taipei City 242, Taiwan (R.O.C.)	(02) 2998-0888
Taoyuan Branch	No.205, Fusing Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03) 339-6000
Taichung Branch	No.416, Sec. 2, Taiwan Blvd., West Dist., Taichung City 403, Taiwan (R.O.C.)	(04) 2328-5577
Banciao Branch	No.176, Jhongjheng Rd., Banqiao District, New Taipei City 220, Taiwan (R.O.C.)	(02) 2965-8888
Kaohsiung Branch	No.10, Mingcheng 4th Rd., Gushan Dist., Kaohsiung City 80457, Taiwan (R.O.C.)	(07) 553-6653
Tainan Branch	No.389, Sec. 2, Simen Rd., West Central District, Tainan City 700, Taiwan (R.O.C.)	(06) 223-3383
Nantung Branch	No.289, Sec. 3, Nanjing E. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	(02) 2546-1068
Jhongli Branch	No.366, Yanping Rd., Zhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03) 427-2345
Linya Branch	No.260, Jhongshan 2nd Rd., Qianzhen District, Kaohsiung City 806, Taiwan (R.O.C.)	(07) 537-5537
Lujhou Branch	No.197, Changrong Rd., Luzhou Dist., New Taipei City 247, Taiwan (R.O.C.)	(02) 2848-5858
Tienmou Branch	No.88, Sec. 6, Zhongshan N. Rd., Shilin Dist., Taipei City 111, Taiwan (R.O.C.)	(02) 2836-3988
Dali Branch	No.127, Sec. 2, Jhongsing Rd., Dali District, Taichung City 412, Taiwan (R.O.C.)	(04) 2483-4088
Jhonghe Branch	No.341, Jhonghe Rd., Yonghe District, New Taipei City 234, Taiwan (R.O.C.)	(02) 2232-7788
Chiayi Branch	No.620, Chueiyang Rd., West District, Chiayi City 600, Taiwan (R.O.C.)	(05) 222-2818
Fongyuan Branch	No. 368, Yuanhuan E. Rd., Fengyuan Dist., Taichung City 420, Taiwan (R.O.C.)	(04) 2525-7999
Hualien Branch	No.408-9, Zhongshan Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	(03) 834-5930

Name	Address	Phone Number
Hsinchu Branch	No.83, Sec. 2, Dongda Rd., North District, Hsinchu City 300, Taiwan (R.O.C.)	(03) 535-1546
Cisian Branch	No.386, Cisian 1st Rd., Xinxing District, Kaohsiung City 800, Taiwan (R.O.C.)	(07) 238-8545
Sinyi Branch	No.1, Songgao Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.)	(02) 2723-0088
North Taichung Branch	No.55, Sec. 2, Chongde Rd., Beitun District, Taichung City 406, Taiwan (R.O.C.)	(04) 2232-6886
Sanchong Branch	No.116, Jhengyi N. Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	(02) 2983-6100
Yongfu Branch	No.150, Sec. 2, Yongfu Rd., West Central District, Tainan City 700, Taiwan (R.O.C.)	(06) 220-4622
Pingtung Branch	No.103, Guangdong Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)	(08) 721-7777
Da-an Branch	No.118, Sec. 3, Sinyi Rd., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02) 2700-9388
Longtan Branch	No.176, Jhongjheng Rd., Longtan Dist., Taoyuan City 325, Taiwan (R.O.C.)	(03) 499-3800
Chongde Branch	No.260, Chongde Rd., East District, Tainan City 701, Taiwan (R.O.C.)	(06) 290-6901
Jinhua Branch	No.195, Sec. 2, Jinhua Rd., South District, Tainan City 702, Taiwan (R.O.C.)	(06) 263-9121
Houchia Branch	No.520, Yunong Rd., East District, Tainan City 701, Taiwan (R.O.C.)	(06) 209-2638
Haidian Branch	No.130, Sec. 1, Haidian Rd., Annan District, Tainan City 709, Taiwan (R.O.C.)	(06) 258-5015
Changhua Branch	No.273, Sec. 1, Jhongjheng Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04) 722-7789
Wujia Branch	No.734, Wujia 2nd Rd., Fengshan Dist., Kaohsiung City 830, Taiwan (R.O.C.)	(07) 813-1168
Fongshan Branch	No.105, Jhongshan W. Rd., Fengshan District, Kaohsiung City 830, Taiwan (R.O.C.)	(07) 719-9999
Kuting Branch	No.28, Sec. 3, Roosevelt Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	(02) 2364-6888
Jianciao Branch	No.150, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02) 2508-1899
Minsheng Branch	No.88, Sanmin Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02) 8787-2680
Taiping Branch	No.511, Yichang Rd., Taiping District, Taichung City 411, Taiwan (R.O.C.)	(04) 2273-0588
Heping Branch	No.238, Sec. 1, Heping E. Rd., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02) 2368-5589
North Kaohsiung Branch	No.360, Bo-ai 2nd Rd., Zuoying District, Kaohsiung City 813, Taiwan (R.O.C.)	(07) 550-9900
South Sinjhuang Branch	No.58, Fuguo Rd., Xinzhuang District, New Taipei City 242, Taiwan (R.O.C.)	(02) 2906-8868
Neihu Branch	No.358, Sec. 1, Neihu Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	(02) 2659-9966
Yonghe Branch	No.195, Jhulin Rd., Yonghe District, New Taipei City 234, Taiwan (R.O.C.)	(02) 8928-0588
Fong Jia Branch	No.201, Sec. 2, Henan Rd., Xitun Dist., Taichung City 407, Taiwan (R.O.C.)	(04) 2451-7890

Name	Address	Phone Number
Chuke Branch	No.289, Sec. 2, Guangfu Rd., East District, Hsinchu City 300, Taiwan (R.O.C.)	(03) 516-3123
Nantun Branch	No.187, Sec. 2, Dongsing Rd., Nantun District, Taichung City 408, Taiwan (R.O.C.)	(04) 2472-0788
Dazhi Branch	No.645, Bei-an Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02) 8509-6858
Nanmen Branch	No.7, Sec. 1, Roosevelt Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	(02) 2397-2588
Simen Branch	No.57, Sec. 1, Chongcing S. Rd., Zhongzheng District, Taipei City 100, Taiwan (R.O.C.)	(02) 2371-7878
Dunbei Branch	No.133, Sec. 3, Minsheng E. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	(02) 2712-6666
Jhongsiao Branch	No.282, Sec. 4, Jhongsiao E. Rd., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02) 6636-9999
Fusing Branch	No.150, Fusing N. Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02) 2713-7666
Bannan Branch	No.41, Guancian E. Rd., Banqiao District, New Taipei City 220, Taiwan (R.O.C.)	(02) 2956-6789
Mincyuan Branch	No.559, Mincyuan Rd., North District, Taichung City 404, Taiwan (R.O.C.)	(04) 2205-1888
Sanmin Branch	No.573, Chengqing Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07) 398-7111
Jianpei Branch	No.17, Sec. 2, Jianguo N. Rd., Zhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02) 2516-5766
Sanhe Branch	No.183, Sec. 4, Sanhe Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	(02) 2287-7979
North Xindian Branch	No.23, Baoqiang Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02) 2912-3988
Fucheng Branch	No.88, Jhongshan Rd., West Central District, Tainan City 700, Taiwan (R.O.C.)	(06) 228-4400
East Kaohsiung Branch	No.309, Jiansing Rd., Sanmin District, Kaohsiung City 807, Taiwan (R.O.C.)	(07) 380-1500
Keelung Rd. Branch	No.55, Sec. 2, Keelung Rd., Xinyi District, Taipei City 110, Taiwan (R.O.C.)	(02) 2735-2567
Sindian Branch	No. 136, Sec. 1, Beixin Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02) 2915-7766
North Taoyuan Branch	No.166, Sec. 1, Daxing W. Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03) 346-4888
Dadun Branch	No.711, Dadun Rd., Nantunn District, Taichung City 407, Taiwan (R.O.C.)	(04) 2327-4567
Yanping Branch	No.202, Sec. 2, Yanping N. Rd., Datong District, Taipei City 103, Taiwan (R.O.C.)	(02) 2557-9155
Nankan Branch	No.68, Zhongzheng Rd., Luzhu Dist., Taoyuan City 338, Taiwan (R.O.C.)	(03) 321-5999
Jingping Branch	No.634-9, Jingping Rd., Zhonghe District, New Taipei City 235, Taiwan (R.O.C.)	(02) 2242-8989
Wunsin Branch	No.218, Sec. 1, Wenxin Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04) 2473-6767
Gangshan Branch	No. 67, Zhongshan N. Rd., Gangshan Dist., Kaohsiung City 820, Taiwan (R.O.C.)	(07) 621-9677
Songjiang Branch	No.236, Songjiang Rd., Zhongshan Dist., Taipei City 10467, Taiwan (R.O.C.)	(02) 2523-7166

Name	Address	Phone Number
Daya Branch	No.242, Zhongqing E. Rd., Daya Dist., Taichung City 428, Taiwan (R.O.C.)	(04) 2565-2299
Sijhih Branch	No.146, Zhongxing Rd., Xizhi Dist., New Taipei City 221018, Taiwan (R.O.C.)	(02) 2694-5133
Chenggong Branch	No.180, Zihciang S. Rd., Jhubei City, Hsinchu County 30264, Taiwan (R.O.C.)	(03) 550-8396
Shihpai Branch	No.49, Sec. 2, Shihpai Rd., Beitou District, Taipei City 112, Taiwan (R.O.C.)	(02) 55815052
Yongkang Branch	No.986, Jhonghua Rd., Yongkang District, Tainan City 710, Taiwan (R.O.C.)	(06) 242-5788
South Songshan Branch	No. 161, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02) 2528-6188
Danshui Branch	No.76, Zhongshan Rd., Tamsui District, New Taipei City 251, Taiwan (R.O.C.)	(02) 2626-8689
East Keelung Branch	No.133-1, Sin 1st Rd., Xinyi District, Keelung City 202, Taiwan (R.O.C.)	(02) 2424-9999
Xinban Branch	No.98, Sec. 2, Xianmin Blvd., Banqiao District, New Taipei City 220, Taiwan (R.O.C.)	(02) 2957-1858
Peishih Branch	No.347, Sec.2, HepingE. Rd., Da-an District, TaipeiCity106, Taiwan(R.O.C.)	(02) 2705-8588
Yonghua Branch	No. 377, Sec. 2, Yonghua Rd., Anping Dist., Tainan City 708, Taiwan (R.O.C.)	(06)299-6973
Chiangtsui Branch	No.79, Alley 3, Lane 182, Sec. 2, Wunhua Rd., Banqiao District, New Taipei City 220, Taiwan (R.O.C.)	(02) 8252-9999
Songde Branch	No.408, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.)	(02) 8789-5788
Beida Branch	No.457, Beida Rd., North District, Hsinchu City 300, Taiwan (R.O.C.)	(03) 521-8181
Nangang Branch	No.19-12, Sanchong Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)	(02) 2655-9988
Guandong Ciao Branch	No.271, Sec. 1, Guangfu Rd., East District, Hsinchu City 300, Taiwan (R.O.C.)	(03) 577-9292
Jhubei Branch	No.331, Jhongjheng E. Rd., Zhubei City, Hsinchu County 302, Taiwan (R.O.C.)	(03) 551-8383
Nanliao Branch	No.543, Sec. 3, Dongda Rd., North District, Hsinchu City 300, Taiwan (R.O.C.)	(03) 536-2611
Bade Branch	No.991, Sec. 1, Jieshou Rd., Bade Dist., Taoyuan City 334, Taiwan (R.O.C.)	(03) 362-6668
Yuanlin Branch	No.28, Yuying Rd., Yuanlin City, Changhua County 510, Taiwan (R.O.C.)	(04) 839-7899
Shifu Branch	No.91, Sec. 2, Wenxin Rd., Xitun Dist., Taichung City 407, Taiwan (R.O.C.)	(04) 2258-8757
Youchang Branch	No.750, Houchang Rd., Nanzi District, Kaohsiung City 811, Taiwan (R.O.C.)	(07) 365-2200
Shalu Branch	No.201-1, Jhongshan Rd., Shalu District, Taichung City 433, Taiwan (R.O.C.)	(04) 2665-6699
Zhunan Branch	No.61, Minzu St., Jhunan Township, Miaoli County 35041, Taiwan (R.O.C.)	(037) 468777
Luodong Branch	No.153, Gongjheng Rd., Luodong Township, Yilan County 265, Taiwan (R.O.C.)	(03) 953-3366

Name	Address	Phone Number
Donghu Branch	No.452-1, Sec. 5, Chenggong Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	(02) 2630-5678
Wenshan Branch	No.9, Baoyi Rd., Wenshan Dist., Taipei City 116, Taiwan (R.O.C.)	(02) 2938-2323
Fuduxin Branch	No.150, Zhongyuan Rd., Xinzhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02) 8521-1388
Jingmei Branch	No.11-1, Cheqian Rd., Wenshan Dist., Taipei City 116, Taiwan (R.O.C.)	(02) 2930-3013
Hsiungko Branch	No.21, Fuxing 4th Rd., Qianzhen Dist., Kaohsiung City 80661, Taiwan (R.O.C.)	(07) 331-6765
Overseas offices		
Name	Address	Phone Number
Hong Kong Branch	6/F, Tower 5, The Gateway, 15 Canton Road, Tsimshatsui, Kowloon, Hong Kong	(852) 2234-9009
Singapore Branch	18 Robinson Road, #26, Robinson Centre, Singapore 048547	(65) 6224-0888
Tokyo Branch	8F, Meiji Yasuda Life Insurance Bldg., 2-1-1 Marunouchi, Chiyoda-ku, Tokyo 100-0005	(81) 3-3212-6668
Tokyo Branch Fukuoka Sub-Branch	14F, Tenjin Business Center, 1-10-20 Tenjin, Chuo-Ku, Fukuoka 810-0001	(81) 92-737-6688
Brisbane Branch	Level 24, 111 Eagle Street Brisbane, QLD 4000 Australia	(61) 7-32299869
Malaysia Labuan Branch	Office Unit 4(H), Main Office Tower, Financial Park Complex Labuan, Jalan Merdeka, 87000 W.p. Labuan, Malaysia	(60) 87-413636
Malaysia Labuan Branch Kuala Lumpur Marketing Office	Lot No 11-8, Level 11, Menara Hap Seng 2, Plaza Hap Seng, No. 1, Jalan P. Ramlee, 50250 Kuala Lumpur, Malaysia	(60) 3-20221636
Vietnam Representative Office	15A(14th) Floor, No. 10, Nguyen Hue Street, District 1, Ho Chi Minh City, Vietnam	(84) 28-38228375
Myanmar Representative Office	422, Strand Road (Corner of Botahtaung Pagoda Road), #03-01, Botahtaung Township, Yangon, Myanmar	(95) 18203409
Shanghai Representative Office	Room 05-122, 5 / F, 1000 Lujiazui Ring Road, Pudong New Area, Shanghai, China	(86) 21-50380398
Thailand Representative Office	No.11/1, AIA Sathorn Tower, 6th Floor, Room no.603, South Sathorn Road, Yannawa Sub-district, Sathorn District, Bangkok	(66) 2-8533879

Taishin International Bank Co., Ltd.

Chairman

Taishin Bank

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