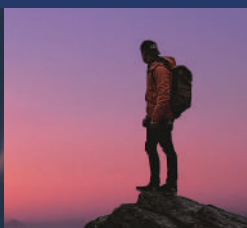
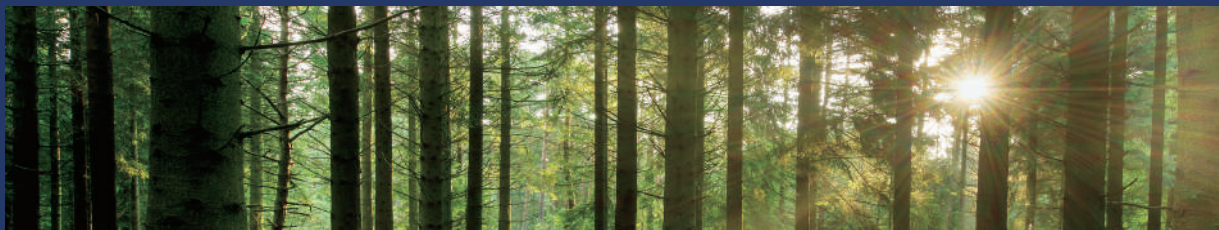




遠東國際商業銀行  
Far Eastern Int'l Bank

Stock Code:2845 | [www.feib.com.tw](http://www.feib.com.tw) | [mops.twse.com.tw](http://mops.twse.com.tw) | Published Date:March 31, 2025



# 2024

Annual Report

中華民國113年 年報

### **Spokesperson**

Name: Jiann Jong Lin  
Title: Chief Executive Vice President  
Tel.: (02) 2378-6868  
Email: [patriciachuang@feib.com.tw](mailto:patriciachuang@feib.com.tw)

### **Acting Spokesperson**

Name: Shin Hwa Chou  
Title: Executive Vice President  
Tel.: (02) 2378-6868  
Email: [patriciachuang@feib.com.tw](mailto:patriciachuang@feib.com.tw)

### **Headquarter and branches address and telephone**

Add.: 26, 27F, No. 207, Sec.2, Dunhua S. Rd., Daan Dist., Taipei City, Taiwan  
Tel.: (02) 2378-6868  
Branches address refer to context

### **Stock Agent**

Name: Oriental Securities Corporation  
Add.: 13F., No. 16, Xinzhan Rd., Banqiao Dist., New Taipei City, Taiwan  
Tel.: (02) 7753-1699  
Website: <https://www.osc.com.tw>

### **Credit Rating Institution**

Name: Fitch Australia Pty Ltd., Taiwan Branch  
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Tel: (02) 8175-7600

### **Recent Annual Financial Statement Auditor**

Name: Deloitte & Touche  
CPA: Chun-Hung Chen, Chen-Hsiu Yang  
Add.: 20F, Taipei Nan Shan Plaza, No. 100, Songren Rd., Xinyi Dist., Taipei, Taiwan  
Tel.: (02) 2725-9988  
Website: <https://www.deloitte.com.tw>

### **Name of Exchange of Overseas Securities and Inquiry Contact**

Luxembourg Stock Exchange  
Website: <https://www.bourse.lu/>  
ISIN: US30733T2069, US30733T1079

### **Our website**

<https://www.feib.com.tw>



Annual Report

2024

誠 Sincerity  
勤 Diligence  
樸 Thrift  
慎 Prudence  
創新 Innovation

# CONTENTS

<b>I. Chairperson's Message</b>	<b>5</b>
<b>II. Corporate Governance Report</b>	<b>12</b>
1. Information of Directors, Management Team, Department Heads, Branch Manager and Consultants .....	12
2. Implementation of Corporate Governance .....	45
3. Information of CPA Audit Fees .....	83
4. Replacement of CPAs.....	84
5. Chairman, President, and Managers in Charge of Finance or Accounting who Holds Any Position in the Bank's Independent Auditing Firm or Its Affiliates in Recent Years .....	84
6. The Changes in Shareholding .....	85
7. Relationship among the Top Ten Shareholders .....	90
8. Shareholding in Affiliated Enterprises .....	91
<b>III. Fund Raising Activities</b>	<b>92</b>
1. Capital and Shares .....	92
2. Issuance of Bank Debentures .....	97
3. Issuance of Preferred Stocks .....	101
4. Issuance of Global Depository Receipts .....	102
5. Issuance of Employee Stock Options .....	102
6. Issuance of New Restricted Shares to Employee .....	102
7. Mergers and Acquisitions.....	102
8. The Execution of Fund Utilization Plan.....	103
<b>IV. Operation Highlights</b>	<b>104</b>
1. Business Activities .....	104
2. Human Resources .....	114
3. Corporate Responsibilities and Ethical Behavior.....	118
4. Number of Full Time Non-Managers, the Average and Median of Non-Managers' Salary .....	120
5. IT Investment.....	120
6. Information Security Management .....	121
7. Labor Relations .....	123
8. Important Contracts .....	126
9. Securitization .....	129

CONTENTS

**V. Review of Financial Conditions, Financial Performance,  
and Risk Management** **130**

1. Analysis of Financial Status .....130

2. Analysis of Financial Performance .....130

3. Analysis of Cash Flow .....131

4. Major Capital Expenditure in Last Year .....131

5. Investment Policy in Last Year, Main Causes of Profits or Losses, Improvement  
Plans and Investment Plans for the Coming Year .....132

6. Risk Management.....133

7. Contingency Plans for Crisis Management.....142

8. Other Important Items .....142

**VI. Special Disclosure** **143**

1. Summary of Affiliated Companies .....143

2. Private Placement and Financial Debentures .....143

3. Other Major Supplementary Information .....143

4. Major Events Affecting Shareholders’ Equity or Share Price .....143

**Information of Headquarter and Branches** **144**





Chairperson Ms. Ching-Ing Hou

## Chairperson's Message

Looking back in 2024, the global economy continued its recovery, with Taiwan experiencing strong exports and stable domestic demand, leading to a GDP growth rate of 4.59%. Looking forward to 2025, the global economy is expected to maintain steady growth, though uncertainties surrounding Trump's new policies may introduce variables. Taiwan's exports and domestic investment are projected to experience moderate growth, with the DGBAS estimating GDP growth at 3.14%. The banking industry is expected to maintain stable operations.

FEIB adheres a strategy of steady long-term growth. In 2024, total assets grew by 8%, reaching NT\$853.5 billion. Due to strong domestic and international investment markets, both financial market investment income and wealth management fee income achieved double-digit growth. Asset quality improved, leading to reduced provisions for bad debts, and a record-high net income of NT\$4.297 billion. Additionally, FEIB continued enhancing credit asset quality, achieving a record-low NPL ratio of 0.065%, and maintaining a CET1 capital adequacy ratio of 11.88%. FEIB's financial strength outperformed industry peers.

FEIB achieved outstanding performance in core businesses in 2024. In Digital Banking, FEIB led the industry in Virtual Asset Service Provider (VASP) payment flow management, achieving the highest market share. A dedicated AI unit was established to accelerate bank-wide digital transformation. In Retail Banking, wealth management fees grew at a double-digit rate, and personal loan assets exceeded NT\$20 billion, reaching a historic high. In Corporate Banking, FEIB participated in and led international syndicated loans, earning the FSC's "Outstanding Award for Credit to Target Countries in New Southbound Policy." SME lending also expanded to support steady total loan growth in corporate banking segment. In Financial Market, FEIB capitalized on market volatility, strategically managed equities, bonds, and NT\$/USD forex transactions, and boosted trading and investment income significantly.

Committed to corporate sustainability, FEIB joined the international Science Based Targets initiative (SBTi) and set goals of green energy purchase, leading to reduced carbon emissions by 6%. FEIB earned The Asset's "Best Sustainable Real Estate-Linked Loan in Taiwan" award through efforts in sustainable finance. Donations to the Eden Social Welfare Foundation continued and surpassed NT\$100 million. FEIB ranked first in the FSC's Category B of Senior Trust for three consecutive years. For four years, FEIB received HR ASIA's "Asia's Best Employer Award". FEIB also was ranked among the top 25% of banks in the FSC's "Customer Fairness Treatment" evaluation for three consecutive years. In corporate governance, independent director seats were increased to one-third of the board, and guidelines of "Responsibility Map" to senior managers were implemented.

In 2025, FEIB's business goal is to expand operational scale by increasing capital through mergers, acquisitions, or cash injections. In the short term, FEIB will increase lending, improve interest spreads, and boost fee income and financial trading revenue to diversify profits. To accelerate AI-driven transformation, FEIB will implement AI-based process management and develop new digital channels and customer acquisition strategies. For promoting social integration, FEIB will further strengthen corporate governance, implement climate risk management, and support inclusive finance. FEIB remains committed to sustainable operations, to create long-term value for shareholders, customers, and employees.





Vice Chairman Mr. Douglas Tong Hsu



## Operating Results for 2024

### 1. Business Plan and Operating Results (by consolidated financials)

(NT\$MM)

Item	Y2024	Y2023	YoY %	Budget Achieving %
Total Assets	853,463	792,504	+8%	104%
Total Loans	495,151	473,824	+5%	98%
Deposits and Remittance	698,869	660,748	+6%	102%
Equity	61,250	58,875	+4%	-
Net Revenue	12,858	12,794	+1%	-
PPOP	5,010	5,247	-5%	-
Net Income	4,297	4,174	+3%	-
EPS (NT\$)	1.01	0.98	+3%	-

### 2. Ratings

Fitch Ratings issued FEIB rating report on Apr. 8, 2024, affirming FEIB's credit rating remained at BBB / F3 for foreign currency LT / ST IDR, A+(twn) / F1(twn) for national long-term / short-term rating, and "Stable" for rating outlook. The rating result reflected the Bank's moderate risk appetite and adequate loss buffer, and FEIB is considered a stable financial institution of investment grade.

### 3. Research and Development

To enhance operational efficiency and improve customer experience, FEIB enriched the digital services, including O2O FX transactions, 24-hour overseas securities trading, and online contract signing for personal loan refinance. Additionally, FEIB upgraded the Bankee digital banking platform, for integrating a multi-application interface with MyData and enabling online early repayment of personal loans. FEIB also formulated a bank-wide AI development strategy, to coordinate AI applications across all departments. Key AI initiatives include internal process automation, document generation, financial assistant, anti-money laundering (AML) & fraud detection, and credit review through various proof-of-concept projects.



President Mr. Thomas Chou

#### 4. Organization Changes

To accelerate AI-driven innovation, FEIB renamed the Digital Banking Group to the “AI & Digital Banking Group” in November 2024. The BU established the “AI Application & Development Department”, which is dedicated to formulating AI governance and application strategies across the Bank.

#### 5. Impact of External Competitive, Regulatory, and Macroeconomic Environments

Taiwan’s banking sector is highly competitive, with fragmented market share and profitability pressured by thin interest margin. Large banks of FHCs are strengthening their dominance through capital and resource advantages. Meanwhile, stricter global and domestic regulations - covering capital requirements, responsibility map, AML, and fraud prevention - demand stronger internal controls and compliance to ensure resilience and social responsibility. In 2024, surging global investment and trading boosted financial market income and wealth management fees. However, government measures to cool the real estate market, including mortgage and construction loan restrictions, posed challenges. Nonetheless, FEIB prudently laid down strategies and optimized its loan portfolio to sustain lending profitability.



## Operating Plans for 2025

### 1. Operating Goals

Major operating goals for 2025 (by consolidated financials) are summarized as follows:

- (1) Total assets: NT\$879.2 billion.
- (2) Total loans: NT\$518.3 billion.
- (3) Total deposits: NT\$720.6 billion.

### 2. Policies and Major Strategies

#### (1) Retail Banking:

The BU will expand wealth management by diversifying products, optimizing digital transactions, and launching thematic investments to grow AUM and mass-segment customers. Special deposit campaigns with online incentives will boost and diversify funding sources. Mortgage portfolio adjustments and increased middle and high margin personal loans will enhance lending margins. Leveraging group synergy, the BU will introduce exclusive credit card privileges to drive transaction revenue. The "FEIB 10 Happiness" WM brand will be strengthened through integrating channels of digital media and offline events to grow retail banking.

#### (2) Corporate Banking:

Aligning with industry financing needs, the BU will adjust domestic and overseas credit allocations, and offer specialized corporate financial services. Focusing on Taiwan's large enterprises and SMEs, the BU will utilize branches in Hong Kong, Shanghai, Singapore, and Vietnam to build a one-stop cross-border financial network. Offshore offices will gather market intelligence to secure high-margin syndicated loans. ESG financing will expand in line with sustainability goals. Strengthening cash flow management will enhance corporate deposit stability.

#### (3) Financial Markets:

The BU will reinforce its leading market shares in "FX margin trading" business using social media and digital tools. Engaging institutional investors and high-net-worth clients, the BU will develop structured products for investment and hedging needs. Expanding investment scale and asset diversity will improve portfolio performance. Emerging market currency trading will be enhanced with options and futures strategies to drive profits. Quantitative assessment tools and derivatives will optimize stock trading returns while mitigating risks. Expanding ESG equity and bond investments will further reinforce the BU's sustainability commitment.

#### (4) Digital Banking:

In response to rapid advancements in AI, the BU will develop precise AI-driven financial innovation strategies and execute AI application projects to drive the Bank's digital transformation. Supporting the government's anti-fraud policy, The BU will deploy AI-

powered detection technologies to establish a fraud prevention financial security network, and improve fraud detection effectiveness. By leveraging diverse digital platforms, The BU will provide Fintech companies and individual clients with innovative digital payment and transaction services, attract new customers, increase digital deposits, and expand transaction volumes. The Bankee digital banking brand will continue expanding with new deposit, loan, and credit card offerings, and boosting digital customer acquisition and profitability.

Chairperson

侯金英







Title	Nationality/ Place of Incorporation	Name	Gender	Date elected	Term (years)	Shareholding when elected		Current shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience ( Education )	Other Position	Executives, Directors or Supervisors Who are Spouses or within Two Degrees of Kinship			Note
			Age	Date first elected		Share	%	Share	%	Share	%	Share	%			Title	Name	Relationship	
Director	R.O.C.	Far Eastern Century New Corp. Representative : James Wu	Male	Jun 19, 2024	3	103,816,444	2.5511	109,069,556	2.5511	0	0	0	0	<ul style="list-style-type: none"> <li>■ MBA, University of Missouri, U.S.A.</li> <li>■ BA Department of Law, National Taiwan University</li> <li>■ Chief Country Officer, Deutsche Bank, Taipei Branch, Taiwan</li> <li>■ Vice Chairman, Citibank, Taiwan Branch</li> <li>■ President, Fubon Commercial Bank</li> <li>■ President, FII Securities Investment Trust Co. (Taiwan) Ltd.</li> <li>■ President, Citibank Securities (Taiwan) Ltd.</li> <li>■ President, Bankers Trust, Tokyo Branch</li> <li>■ Vice President, Bankers Trust, New York</li> <li>■ President, Yung-Shin Securities Co.</li> <li>■ Assistant Vice President, Chase Manhattan Bank, Hong Kong &amp; Taipei District</li> </ul>	Independent Director, Primax Electronics Ltd.	None	None	None	-
			68	Jun 15, 2017		*0	*0	*0	*0	*99,141	*0.0023	*0	*0						
Director	R.O.C.	U-Ming Marine Transport Corp. Representative: (Vacancy)	-	Jun 19, 2024	3	93,235,625	2.3488	97,953,347	2.2911	0	0	0	0	-	-	-	-	-	-
			-	May 21, 2000		*	*	*	*	*	*	*	*						
Independent Director, Managing Director	R.O.C.	Chia-Juh Chang	Male	Jun 19, 2024	3	*0	*0	*0	*0	*0	*0	*0	*0	<ul style="list-style-type: none"> <li>■ Ph.D., Engineering, Purdue University, U.S.A.</li> <li>■ Permanent, Undersecretary of the Ministry of Transport</li> <li>■ President, Chung Hua University</li> <li>■ Chairman, China Airlines Corp.</li> <li>■ Chairman, China Steel Corp.</li> <li>■ Minister, Ministry of Economic Affairs</li> <li>■ Chairman, China Development Industrial Bank</li> <li>■ Chairman, CDIB Capital Group</li> <li>■ Chairman, China Development Financial Holding Corp.</li> </ul>	<ul style="list-style-type: none"> <li>■ Chairman, Transportation &amp; Traffic Foundation</li> <li>■ Director, Esite Corp.</li> <li>■ Commissioner, Mass Data Analysis Research Center of Soochow University</li> <li>■ Commissioner, Cyber Security Center of Excellence of Soochow University</li> </ul>	None	None	None	-
			74	Jun 16, 2023		*0	*0	*0	*0	*0	*0	*0	*0						
Independent Director	R.O.C.	Hsiao Hui Wang	Female	Jun 19, 2024	3	*0	*0	*0	*0	*0	*0	*0	*0	<ul style="list-style-type: none"> <li>■ BA, National Chengchi University, Taiwan</li> <li>■ CPA, Deloitte Touche</li> <li>■ Supervisor, CTCI Advanced systems Inc.</li> <li>■ Independent Director, Les Enphants Co. Ltd.</li> </ul>	Director, TN Soong Foundation	None	None	None	-
			72	Jun 20, 2018		*0	*0	*0	*0	*0	*0	*0	*0						

Title	Nationality/ Place of Incorporation	Name	Gender	Date elected	Term (years)	Shareholding when elected		Current shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience ( Education )	Other Position	Executives, Directors or Supervisors Who are Spouses or within Two Degrees of Kinship			Note
			Age	Date first elected		Share	%	Share	%	Share	%	Share	%			Title	Name	Relationship	
Independent Director	R.O.C.	Bing Shen	Male	Jun 19, 2024	3	*0	*0	*0	*0	*0	*0	*0	*0	<ul style="list-style-type: none"> <li>■ MBA, Harvard Business School, U.S.A.</li> <li>■ Vice President, Morgan Stanley</li> <li>■ Executive Director, Morgan Stanley</li> <li>■ Vice President, China Development Industrial Bank</li> <li>■ President, CDIB &amp; Partners Investment Holding Corp.</li> <li>■ Director, CTCI Corp.</li> </ul>	<ul style="list-style-type: none"> <li>■ Independent Director, Elite Material Co., Ltd.</li> <li>■ Director, Orient Union Chemical Corp.</li> <li>■ Director, ECOVE Environment Corp.</li> </ul>	None	None	None	-
			75	Jun 19, 2024															
Independent Director	R.O.C.	Chiu-Ling Lu	Female	Jun 19, 2024	3	*0	*0	*0	*0	*0	*0	*0	*0	<ul style="list-style-type: none"> <li>■ Ph.D in Finance, University of Connecticut</li> <li>■ Associate Dean, College of Management, National Taiwan University</li> <li>■ Deputy Director, International Industry-Academic Alliance Office of National Taiwan University</li> <li>■ Department Chair, Department of International Business, National Taiwan University</li> <li>■ Professor, Department of Financial, National Chengchi University</li> <li>■ President, Takming University of Science and Technology</li> </ul>	<ul style="list-style-type: none"> <li>■ Independent Director, AU Optonics Corp.</li> <li>■ Independent Director, Chen Full International Co., Ltd.</li> <li>■ Professor, Department of International Business, National Taiwan University</li> </ul>	None	None	None	-
			61	Jun 19, 2024															

\*The representatives' personal shareholding.

Note: The Bank does not have any cases where the chairman and the president or equivalent others (the upper management) are the same person, as spouse or as relative with 1 degree of kinship to each other.

The representative of U-Ming Marine Transport Corporation of the Bank: Mr. Min-Teh Yu due to having been appointed as a full-time professor of a national university resigned on September 1, 2024.

Table 1: Major Shareholders of Institutional Shareholders

March 24, 2025

Name of institutional shareholders	Major shareholders (%)
Yue Ding Industry Co., Ltd.	Fu Da Transportation Co., Ltd. (26.95) 、Yue-Tung Investment Corp. (25.36) 、An Ho Garment Co., Ltd. (15.66) 、Ding Yuan International Investment Corp. (13.20) 、Ton Fu Investment Corp. (4.61) 、Ta Chu Chemical Fiber Co., Ltd. (3.89) 、Ya Li Precast Prestressed Concrete Industries Corp. (3.89) 、Yuan Ding Co., Ltd. (2.59) 、Bai Ding Investment Co., Ltd. (2.31) 、Dingshen Investment Co., Ltd. (1.53)
Far Eastern New Century Corp.	Asia Cement Corp. (22.92) 、Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF custody by TSIB (6.45) 、Asia Eastern University of Science and Technology (4.81) 、Far Eastern Medical Foundation (3.61) 、Far Eastern Memorial Foundation (3.42) 、Yuan-Ze University (2.74) 、Chunghwa Post Co., Ltd. (1.88) 、Douglas Tong Hsu (1.71) 、Hua Nan Commercial Bank is entrusted with the custody of Yuanta Taiwan Value High Dividend ETF Securities Investment Trust Fund Account (1.65) 、Cathay Life Insurance Co., Ltd. (1.31)
Asia Cement Corp.	Far Eastern New Century Corp. (21.16) 、Cathay United Bank was entrusted with custody of Yuanta Polaris Taiwan High Dividend Securities Investment Trust Fund Account (5.41) 、Far Eastern Medical Foundation (5.15) 、Taiwan Business Bank Co., Ltd. is entrusted with the custody of Dahua Bank Taiwan Preferred Dividend High Yield 30 ETF Securities Investment Trust Fund Account (1.89) 、Yuan Ding Investment Co., Ltd. (1.53) 、Labor Pension Fund Committee of Far Eastern New Century Corporation (1.51) 、Chunghwa Post Co., Ltd. (1.42) 、Far Eastern Department Stores Co., Ltd. (1.41) 、Yuan-Ze University (1.37) 、Far Eastern Memorial Foundation (1.24)
U-Ming Marine Transport Corp.	Asia Cement Corp. (39.25) 、Taiwan Cooperative Bank (1.49) 、Yuan Ding Investment Co., Ltd. (1.05) 、Yu Yuan Investment Co., Ltd. (0.94) 、Asia Investment Corp. (0.92) 、HSBC Trustee Mitsubishi UFJ Morgan Stanley Securities Trading Account (0.85) 、Cathay Life Insurance Co., Ltd. (0.84) 、JPMorgan Chase Bank N.A., Taipei Branch in custody for the investment Funds of Japan Securities Finance Co., Ltd. (0.83) 、JPMorgan Chase Bank N.A., Taipei Branch in custody for Vanguard Total International Stock Index Fund, a series of Vanguard Star Funds (0.76) 、Ya Li Transportation Corporation (0.75)

Table 2: Major Shareholders of Table 1 Major Shareholders as Institutional Shareholders

March 24, 2025

Name of Institutional shareholders	Major shareholders (%)
Fu Da Transportation Co., Ltd.	Fu Ming Transportation Co., Ltd. (99.97) 、Asia Investment Corp. (0.03)
Yue-Tung Investment Corp.	U-Ming Marine Transport Corp. (73.54) 、U-Ming Marine Transport (Singapore) Private Ltd. (26.46)
An Ho Garment Co., Ltd.	Far Eastern New Century Corp. (100.00)
Ding Yuan International Investment Corp.	Far Eastern New Century Corp. (100.00)
Ton Fu Investment Corp.	Oriental Union Chemical Corp.(100.00)
Ta Chu Chemical Fiber Co., Ltd.	Yuan Ding Investment Co., Ltd. (41.86) 、Yue Ding Industry Co., Ltd. (30.26) 、Yue Li Investment Corp. (19.38) 、Yu Ming Trading Corp. (8.50)
Ya Li Precast Prestressed Concrete Industries Corp.	Asia Cement Corp. (83.92) 、Far-Eastern Construction Engineering Co., Ltd. (16.03)
Yuan Ding Co., Ltd.	Far Eastern New Century Corp. (37.13) 、Asia Cement Corp. (35.50) 、Der Ching Investment Corp. (14.50) 、Yuan Ding Investment Co., Ltd. (12.86)
Bai Ding Investment Co., Ltd.	Far Eastern Department Stores Co., Ltd. (66.66) 、Bai Yang Investment Corp. (33.34)



Name of Institutional shareholders	Major shareholders (%)
Ding Shen Investment Co., Ltd.	Yue-Tung Investment Corp. (18.00) 、Asia Investment Corp. (18.00) 、Bai Ding Investment Co., Ltd. (18.00) 、Ton Fu Investment Corp. (18.00) 、Yuan Tone Investment Co., Ltd. (18.00) 、Yue Ding Industry Co., Ltd. (5.00)
Yu Ming Trading Corp.	Yuan Ding Investment Co., Ltd. (45.50) 、Ta Chu Chemical Fiber Co., Ltd. (38.20) 、Bai Ding Investment Co., Ltd. (15.50) 、Ding & Ding Management Consultants Co., Ltd. (0.30) 、Yuan Ding Co., Ltd. (0.30) 、Yuan Ding Leasing Corp. (0.20)
Asia Cement Corp.	Far Eastern New Century Corp. (21.16) 、Cathay United Bank was entrusted with custody of Yuanta Polaris Taiwan High Dividend Securities Investment Trust Fund Account (5.41) 、Far Eastern Medical Foundation (5.15) 、Taiwan Business Bank Co., Ltd. is entrusted with the custody of Dahua Bank Taiwan Preferred Dividend High Yield 30 ETF Securities Investment Trust Fund Account (1.89) 、Yuan Ding Investment Co., Ltd. (1.53) 、Labor Pension Fund Committee of Far Eastern New Century Corporation (1.51) 、Chunghwa Post Co., Ltd. (1.42) 、Far Eastern Department Stores Co., Ltd. (1.41) 、Yuan-Ze University (1.37) 、Far Eastern Memorial Foundation (1.24)
Chunghwa Post Co., Ltd.	Ministry of Transportation and Communications, R.O.C. (100.00)
Der Ching Investment Corp.	Asia Cement Corp. (99.99) 、Asia Investment Corp. (0.001)
Far Eastern New Century Corp.	Asia Cement Corp. (22.92) 、Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF custody by TSIB (6.45) 、Asia Eastern University of Science and Technology (4.81) 、Far Eastern Medical Foundation (3.61) 、Far Eastern Memorial Foundation (3.42) 、Yuan-Ze University (2.74) 、Chunghwa Post Co., Ltd. (1.88) 、Douglas Tong Hsu (1.71) 、Hua Nan Commercial Bank is entrusted with the custody of Yuanta Taiwan Value High Dividend ETF Securities Investment Trust Fund Account (1.65) 、Cathay Life Insurance Co., Ltd. (1.31)
Cathay Life Insurance Co., Ltd.	Cathay Financial Holdings Co., Ltd. (100.00)
Taiwan Cooperative Bank	Taiwan Cooperative Holding Corp. (100.00)
Yuan Ding Investment Co., Ltd.	Far Eastern New Century Corp. (99.40) 、An Ho Garment Co., Ltd. (0.30) 、Ta Chu Chemical Fiber Co., Ltd. (0.30)
Far Eastern Department Stores Co., Ltd.	Far Eastern New Century Corp. (17.06) 、Yuan Ding Investment Co., Ltd. (6.88) 、Asia Cement Corp. (5.65) 、Yuan Tong Investment Co., Ltd. (5.62) 、Yuan-Ze University (4.75) 、Labor Pension Fund Committee of Far Eastern Department Stores Ltd. (2.11) 、Mega Bank (2.06) 、Yu Yuan Investment Co., Ltd. (2.06) 、Tranquil Enterprise Ltd. (2.04) 、Far Eastern Memorial Foundation (1.71)
Yu Yuan Investment Co., Ltd.	Asia Cement Corp. (29.92) 、Yuan Ding Co., Ltd. (25.02) 、Yuan Ding Investment Co., Ltd. (18.96) 、U-Ming Marine Transport Corp. (17.66) 、Ding Shen Investment Co., Ltd. (6.50) 、Yue-Tung Investment Corp. (1.84) 、Yue Ding Industry Co., Ltd. (0.10)
Asia Investment Corp.	Asia Cement Corp. (100.00)
Ya Li Transportation Corporation	Asia Cement Corp. (51.61) 、Yu Yuan Investment Co., Ltd. (48.39)

## B. Directors' Professional Qualifications and Independence

Qualifications Name	Professional qualifications and experience	Independence status	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
Ching-Ing Hou	1. Holds academic credentials at lecturer level or above in fields relevant to business, law, finance, accounting, or banking from accredited universities. 2. Has more than five years of experience in business, law, finance, accounting, or banking.	1. Not employed by the bank or any of its affiliates. 2. No spousal or second-degree kinship with other directors. 3. Not subject to any disqualifications under Article 30 of the Company Act. 4. Not a director or supervisor of the bank or its affiliates (exceptions apply where concurrently serving as an independent director in accordance with securities laws).	0
Douglas Tong Hsu	1. Extensive practical experience and capabilities in corporate management. 2. Over five years of relevant experience in business, law, finance, accounting, or banking.	1. Not employed by the bank or any of its affiliates. 2. No spousal or second-degree kinship with other directors. 3. Not subject to any disqualifications under Article 30 of the Company Act. 4. Not a director or supervisor of the bank or its affiliates (exceptions apply where concurrently serving as an independent director in accordance with securities laws). 5. Not elected as a director by government, legal entity, or representative thereof under Article 27 of the Company Act.	0
Shaw Y. Wang	1. Extensive experience in corporate governance and executive leadership. 2. Over five years of relevant experience in business, law, finance, accounting, or banking.	1. Not employed by the bank or any of its affiliates. 2. No spousal or second-degree kinship with other directors. 3. Not subject to any disqualifications under Article 30 of the Company Act. 4. Not a director or supervisor of the bank or its affiliates (exceptions apply where concurrently serving as an independent director in accordance with securities laws).	0
Tsung-Ming Chung	1. Certified public accountant with experience in auditing, and expertise in finance, accounting, and auditing. 2. Over five years of relevant professional experience.	1. Not employed by the bank or any of its affiliates. 2. No spousal or second-degree kinship with other directors. 3. Not subject to any disqualifications under Article 30 of the Company Act. 4. Not a director or supervisor of the bank or its affiliates (exceptions apply where concurrently serving as an independent director in accordance with securities laws).	0
Humphrey Cheng	1. Legal practice background, with expertise in law and corporate management. 2. More than five years of relevant professional and sustainability implementation experience.	1. Not employed by the bank or any of its affiliates. 2. No spousal or second-degree kinship with other directors. 3. Not subject to any disqualifications under Article 30 of the Company Act. 4. Not a director or supervisor of the bank or its affiliates (exceptions apply where concurrently serving as an independent director in accordance with securities laws).	0

Qualifications Name	Professional qualifications and experience	Independence status	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
James Wu	<ol style="list-style-type: none"> <li>1. Practical experience in financial industry corporate governance with strong leadership and decision-making skills.</li> <li>2. Over five years of relevant experience in business, law, finance, accounting, or banking.</li> </ol>	<ol style="list-style-type: none"> <li>1. Not employed by the bank or any of its affiliates.</li> <li>2. No spousal or second-degree kinship with other directors.</li> <li>3. Not subject to any disqualifications under Article 30 of the Company Act.</li> <li>4. Not a director or supervisor of the bank or its affiliates (exceptions apply where concurrently serving as an independent director in accordance with securities laws).</li> </ol>	1
Chia-Juch Chang	<ol style="list-style-type: none"> <li>1. Practical experience in financial industry governance, management, leadership, and decision-making.</li> <li>2. More than five years of professional experience.</li> </ol>	<ol style="list-style-type: none"> <li>1. Not subject to disqualifications under Article 30 of the Company Act.</li> <li>2. Meets independence standards as per Article 3 of the Regulations Governing Appointment of Independent Directors: <ul style="list-style-type: none"> <li>- Neither the director nor close relatives are directors, supervisors, or employees of the bank or its affiliates.</li> <li>- No shareholdings in the bank by self or close relatives (directly or via nominee).</li> <li>- No positions held in entities having specific relationships with the bank.</li> <li>- No receipt of compensation for professional services to the bank or affiliates in the past two years.</li> </ul> </li> </ol>	0
Hsiao Hui Wang	<ol style="list-style-type: none"> <li>1. CPA license with auditing experience and specialization in finance, accounting, and auditing.</li> <li>2. Over five years of relevant experience in business, law, finance, accounting, or banking.</li> </ol>	<ol style="list-style-type: none"> <li>1. Not subject to disqualifications under Article 30 of the Company Act.</li> <li>2. Meets independence standards as per Article 3 of the Regulations Governing Appointment of Independent Directors: <ul style="list-style-type: none"> <li>- Neither the director nor close relatives are directors, supervisors, or employees of the bank or its affiliates.</li> <li>- No shareholdings in the bank by self or close relatives (directly or via nominee).</li> <li>- No positions held in entities having specific relationships with the bank.</li> <li>- No receipt of compensation for professional services to the bank or affiliates in the past two years.</li> </ul> </li> </ol>	0
Bing Shen	<ol style="list-style-type: none"> <li>1. Practical experience in financial governance, executive leadership, and decision-making.</li> <li>2. Over five years of relevant experience in business, law, finance, accounting, or banking.</li> </ol>	<ol style="list-style-type: none"> <li>1. Not subject to disqualifications under Article 30 of the Company Act.</li> <li>2. Meets independence standards as per Article 3 of the Regulations Governing Appointment of Independent Directors: <ul style="list-style-type: none"> <li>- Neither the director nor close relatives are directors, supervisors, or employees of the bank or its affiliates.</li> <li>- No shareholdings in the bank by self or close relatives (directly or via nominee).</li> <li>- No positions held in entities having specific relationships with the bank.</li> <li>- No receipt of compensation for professional services to the bank or affiliates in the past two years.</li> </ul> </li> </ol>	1

Qualifications Name	Professional qualifications and experience	Independence status	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
Chiu-Ling Lu	1. Holds lecturer-level qualifications or above in business, law, finance, accounting, or corporate management from accredited institutions. 2. Over five years of relevant professional experience.	1. Not subject to disqualifications under Article 30 of the Company Act. 2. Meets independence standards as per Article 3 of the Regulations Governing Appointment of Independent Directors: - Neither the director nor close relatives are directors, supervisors, or employees of the bank or its affiliates. - No shareholdings in the bank by self or close relatives (directly or via nominee). - No positions held in entities having specific relationships with the bank. - No receipt of compensation for professional services to the bank or affiliates in the past two years.	2

### C. Diversity and Independence of the Board of Directors

#### (a) Diversity of the Board of Directors

FEIB has established a "Corporate Governance Guidelines," which include a Board Diversity Policy and specific management objectives outlined in Chapter 4, "Enhancing Board Function." Among the current 12th Board of Directors, there are no directors who are employees of the Bank. The term distribution of independent directors is as follows: three have served less than three years, none between four and six years, and one for more than six years. The Board comprises three directors aged over 81, four aged 71–80, and three aged 61–70. All directors possess diverse and extensive professional backgrounds and qualifications.

FEIB emphasizes gender equality in the composition of its Board. Since 2008, a woman has served as the Chairperson of the Board, making FEIB a pioneer in the industry. At present, there are three female directors, accounting for 30% of the Board, which meets the Bank's target of having each gender exceed 25% of total board seats. Board member selection is based on professional expertise and suitability, and the qualifications and contributions of the current members align with the Bank's operational needs. Going forward, FEIB will continue to actively promote gender diversity on the Board and give priority to female candidates in future elections. The Bank's Board Diversity Policy is also publicly disclosed on its official website.

#### (b) Independence of the Board of Directors

The 12<sup>th</sup> Board of Directors of FEIB includes four independent directors, representing 40% of the Board. None of these independent directors are in violation of Article 26-3, Paragraphs 3 and 4 of the Securities and Exchange Act. Specifically, there are no marital or second-degree kinship relationships among board members.

## (2) President, Executive Vice President, Deputy Executive Vice President and Department Heads

(Including discretionary trust shares)

December 31, 2024

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
President	R.O.C.	Thomas Chou	Male	Aug 08, 2016	2,690,596	0.0629	0	0	0	0	<ul style="list-style-type: none"> <li>■ President of FEIB</li> <li>■ Dept. of Banking, National Chengchi University</li> </ul>	<ul style="list-style-type: none"> <li>■ Director, Far Eastern Asset Management Corp.</li> <li>■ Director, Dah Chung Bills Finance Corps.</li> <li>■ Director, Ding Ding Integrated Marketing Service..Ltd.</li> <li>■ Director, Cosmos Foreign Exchange International Co., Ltd.</li> </ul>	None	None	None	
Chief Executive Vice President	R.O.C.	Giann Jong Lin	Male	Aug 12, 2016	2,336,024	0.0546	1,032,069	0.0241	0	0	<ul style="list-style-type: none"> <li>■ Chief Executive Vice President, Head of HQ Business Executive Office and HQ Administration Executive Office of FEIB</li> <li>■ Master of Science, Louisiana State University, U.S.A.</li> </ul>	<ul style="list-style-type: none"> <li>■ Director, Far Eastern Asset Management Corp.</li> <li>■ Director, Far Eastern International Securities Company Limited.</li> <li>■ Director, FEIB Financial Leasing Corp.</li> </ul>	None	None	None	
Senior Executive Vice President	R.O.C.	Ben Liao Ru	Male	Aug 21, 2014	1,588,734	0.0372	1,660,060	0.0388	0	0	<ul style="list-style-type: none"> <li>■ Senior Executive Vice President, Head of Financial Markets Group of FEIB</li> <li>■ Master of International Management, American Graduate School of International Management, U.S.A.</li> </ul>	None	None	None	None	
Executive Vice President	R.O.C.	Simon Tai	Male	Aug 12, 2016	924,297	0.0216	0	0	0	0	<ul style="list-style-type: none"> <li>■ Executive Vice President, Head of AI &amp; Digital Banking Group of FEIB</li> <li>■ Master of Science, Computer Science, Polytechnic University, U.S.A.</li> </ul>	<ul style="list-style-type: none"> <li>■ Director, Far Eastern International Securities Company Limited.</li> </ul>	None	None	None	



Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Executive Vice President	R.O.C.	Sophie Chang	Female	Aug 12, 2016	433,254	0.0101	0	0	0	0	<ul style="list-style-type: none"> <li>Executive Vice President, Head of Retail Banking Group of FEIB</li> <li>Executive Master of Business Administration in International Business Management, National Taiwan University</li> </ul>	<ul style="list-style-type: none"> <li>Director, Far Eastern International Securities Company Limited.</li> </ul>	None	None	None	
Executive Vice President	R.O.C.	Steve Chi	Male	Aug 14, 2018	518,599	0.0121	0	0	0	0	<ul style="list-style-type: none"> <li>Executive Vice President, Head of Corporate Banking Group of FEIB</li> <li>Master of Business Administration, University of Minnesota, U.S.A.</li> </ul>	<ul style="list-style-type: none"> <li>Chairman, FEIB Financial Leasing Corp.</li> </ul>	None	None	None	
Executive Vice President	R.O.C.	Lonnie Liu	Male	Mar 20, 2013	1,249,244	0.0292	0	0	0	0	<ul style="list-style-type: none"> <li>Executive Vice President, Head of Operations Group of FEIB</li> <li>Master of Business Administration, New York University, U.S.A.</li> </ul>	None	None	None	None	
Executive Vice President	R.O.C.	James Dai	Male	Aug 14, 2018	937,744	0.0219	0	0	0	0	<ul style="list-style-type: none"> <li>Executive Vice President, Head of Risk Management Group of FEIB</li> <li>Master of Arts in Economics, Feng Chia University</li> </ul>	<ul style="list-style-type: none"> <li>Chairman, Far Eastern Asset Management Corp.</li> <li>Director, Dah Chung Bills Finance Corps.</li> <li>Director, FEIB Financial Leasing Corp.</li> </ul>	None	None	None	
Executive Vice President	R.O.C.	Shin Hwa Chou	Female	Aug 12, 2019	330,915	0.0077	0	0	0	0	<ul style="list-style-type: none"> <li>Executive Vice President, Head of Financial Strategy Group and Human Resources Group of FEIB</li> <li>Master of Business Administration, Case Western Reserve University, U.S.A.</li> </ul>	<ul style="list-style-type: none"> <li>Director, DWS Far Eastern Investments Limited.</li> </ul>	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Executive Vice President	R.O.C.	Ying Ching Hu	Male	Jul 29, 2021	491,924	0.0115	0	0	0	0	<ul style="list-style-type: none"> <li>Executive Vice President, Head of Information Technology Group of FEIB</li> <li>Executive Master of Business Administration Program, National Chengchi University</li> </ul>	None	None	None	None	
Chief Compliance Officer of the Head Office	R.O.C.	Elaine Yeh	Female	Apr 11, 2019	267,122	0.0062	1,481	0.0000	0	0	<ul style="list-style-type: none"> <li>Chief Compliance Officer of the Head Office of FEIB</li> <li>Executive Master of Business Administration in International Business Management, National Taiwan University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Hui Ling Chen	Female	Sep 01, 2015	145,139	0.0034	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Dept. of Insurance, Tamkang University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Roger Lo	Male	Aug 12, 2016	412	0.0000	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Executive Master of Business Administration, National Chung Hsing University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Vincent Liu	Male	Aug 14, 2018	545,893	0.0128	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Executive Master of Arts in Economics, Soochow University</li> </ul>	<ul style="list-style-type: none"> <li>Supervisor, FEIB Financial Leasing Corp.</li> </ul>	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Yueh Hua Wu	Male	Aug 14, 2018	12,403	0.0003	176,929	0.0041	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Dept. of Economics, National Chung Hsing University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Bob Chen	Male	Aug 14, 2018	176,524	0.0041	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, The University of Dallas, U.S.A.</li> </ul>	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Senior Deputy Executive Vice President	R.O.C.	Civi Tsai	Female	Aug 14, 2020	80,000	0.0019	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration Program, National Chengchi University	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Cindy Chen	Female	Aug 14, 2020	445,463	0.0104	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Master of Accounting, National Chengchi University	■ Supervisor, Far Eastern Asset Management Corp. ■ Supervisor, Far Eastern International Securities Company Limited.	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Chingh Siang Chen	Male	Aug 14, 2020	22,535	0.0005	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration in Accounting and Management Decision-Making, National Taiwan University	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Teu Wei Kuo	Male	Jan 04, 2021	57,783	0.0014	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Master of Business Administration, National Chengchi University	■ Director, FEIB Financial Leasing Corp.	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Yi Chen Wang	Male	Jul 29 2021	115,566	0.0027	122,475	0.0029	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Master of Business Administration, Yuan Ze University	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Alex Kao	Male	Jul 29 2021	297,957	0.0070	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration Program, National Chengchi University	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Senior Deputy Executive Vice President	R.O.C.	Ines Hong	Female	Aug 12, 2022	940	0.0000	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration Program, National Chengchi University	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Din Chan Chen	Male	Aug 12, 2022	184,217	0.0043	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Master of Science in Finance, National Central University	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Yu Ching Chiu	Male	Nov 30, 2022	0	0	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Master of Business Administration, University of New Haven, U.S.A.	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Jen Yu Tang	Male	Jan 03, 2023	0	0	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Master of Business Administration, University of Pittsburgh, U.S.A.	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Margaret Du	Female	Aug 29, 2023	469,088	0.0110	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Dept. of Banking, Tamkang University	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Sen Hsing Pei	Male	Aug 29, 2023	289,022	0.0068	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration Program, National Chengchi University	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Audrey Lin	Female	Aug 29, 2023	64,314	0.0015	0	0	0	0	■ Senior Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration Program, National Chengchi University	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Senior Deputy Executive Vice President	R.O.C.	An Li Ma	Female	Aug 09, 2024	252,129	0.0059	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Deputy Executive Vice President of FEIB</li> <li>■ Master of Science, Temple University, U.S.A.</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Teresa Lo	Female	Aug 09, 2024	84,048	0.0020	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Deputy Executive Vice President of FEIB</li> <li>■ Master of Management Science, National Chiao Tung University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Dan Wen Yu	Male	Aug 09, 2024	52,530	0.0012	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Deputy Executive Vice President of FEIB</li> <li>■ Master of Science, Business Administration, San Francisco State University, U.S.A.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chiung Yu Song	Female	Dec 21, 2012	642,544	0.0150	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Dept. of Banking, National Chengchi University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Emily Chou	Female	Aug 15, 2013	358,644	0.0084	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Executive Master of Business Administration Program, National Chengchi University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Joy Tien	Female	Jun 16, 2015	964	0.0000	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Business Administration, Cleveland State University, U.S.A.</li> </ul>	<ul style="list-style-type: none"> <li>■ Supervisor, Xin Fu Xiu Ltd.</li> </ul>	None	None	None	
Deputy Executive Vice President	R.O.C.	Frank Song	Male	Aug 12, 2016	453	0.0000	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Science in Financial Operations, National Kaohsiung First University of Science and Technology</li> </ul>	None	None	None	None	



Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Deputy Executive Vice President	R.O.C.	Shu Yun Cheng	Female	Aug 12, 2016	227,460	0.0053	1,185	0.0000	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Science, None University of Illinois at Urbana-Champaign, U.S.A.		None	None	None	
Deputy Executive Vice President	R.O.C.	Kuo Ying Huang	Female	Aug 09, 2017	204,919	0.0048	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Statistics, Tamkang University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Felicia Tseng	Female	Dec 01, 2017	84,048	0.0020	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration, University of North Alabama, U.S.A.	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Warren Ko	Male	Dec 18, 2017	52,530	0.0012	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Doctor of Philosophy in Finance, Feng Chia University	■ Independent Director, World Fitness Services Ltd.	None	None	None	
Deputy Executive Vice President	R.O.C.	Starsky Chiang	Male	Feb 01, 2018	84,048	0.0020	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of International Business, Tung Hai University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Wen Ming Yang	Male	Aug 14, 2018	119,398	0.0028	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration, Chinese Culture University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Karry Tsai	Female	Aug 14, 2018	241,923	0.0057	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration, University of North Alabama, U.S.A.	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Deputy Executive Vice President	R.O.C.	Justice Chang	Male	Aug 14, 2018	84,048	0.0020	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Executive Master of Business Administration Program, National Chengchi University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Alex Chien	Male	Aug 14, 2018	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Science in Money, Banking and Finance, Tamkang University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Amber Tseng	Female	Aug 12, 2019	253,976	0.0059	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Bachelor of Arts in Business Administration, Seattle University, U.S.A.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Shu Hui Lee	Female	Aug 12, 2019	520,362	0.0122	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Dept. of Cooperative Economics, National Chung Hsing University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Patty Wei	Female	Aug 12, 2019	219,638	0.0051	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Science, The City University of New York, The Bernard M. Baruch College, U.S.A.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Su Hsiang Li	Female	Aug 12, 2019	224,082	0.0052	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Cheung Sha Wan Catholic English Evening Secondary School, Hong Kong</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Tony Li	Male	Aug 12, 2019	85,931	0.0020	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Laws, National University of Kaohsiung</li> </ul>	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Deputy Executive Vice President	R.O.C.	Tun Pin Wang	Male	Aug 12, 2019	192,281	0.0045	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration, National Chung Cheng University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Allen Lu	Male	Aug 14, 2020	124,331	0.0029	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration, Tiffin University, U.S.A.	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Olive Yin	Female	Aug 14, 2020	207,548	0.0049	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Arts in Economics, National Taiwan University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Jung Chang Juan	Male	Aug 14, 2020	85,085	0.0020	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Accounting and Statistics Department, Tamsui Oxford College	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chih Cheng Hsieh	Male	Aug 14, 2020	0	0	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration, Tamkang University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Jerry Chiang	Male	Aug 14, 2020	33,788	0.0008	369	0.0000	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration, Yuan Ze University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chih Jung Chen	Male	Aug 14, 2020	231,553	0.0054	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration in Information Management, Yuan Ze University	None	None	None	None	

Title	National ity	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Deputy Executive Vice President	R.O.C.	Chiu Nan Chen	Male	Nov 30, 2020	84,048	0.0020	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration in Information Management, National Taiwan University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Jeff Chiu	Male	Jul 29, 2021	84,048	0.0020	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Engineering Science, National Cheng Kung University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Yao Chang Lin	Male	Jul 29, 2021	214,626	0.0050	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Business Administration, Soochow University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Hsin Yu Chou	Female	Jul 29, 2021	120,740	0.0028	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration, Yuan Ze University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chih Yen Wang	Male	Jul 29, 2021	301,629	0.0071	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Business Administration, National Taiwan University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Yea Ru Sheu	Female	Jul 29, 2021	153,996	0.0036	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration Program, National Chengchi University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Mei Chu Peng	Female	Jul 29, 2021	114,680	0.0027	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Executive Master of Accountancy, Soochow University	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Deputy Executive Vice President	R.O.C.	Ying Chieh Yang	Male	Jul 29, 2021	151,540	0.0035	171	0.0000	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Industrial Management Science, National Cheng Kung University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Pei Wen Liu	Female	Jul 29, 2021	123,765	0.0029	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Science, University of Illinois at Urbana-Champaign, U.S.A.	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chia Hsun Hsu	Male	Aug 12, 2022	54,378	0.0013	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of International Trade, National Taipei College of Business	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Ming Chih Lin	Male	Aug 12, 2022	201,892	0.0047	7,674	0.0002	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Information Management, Fu Jen Catholic University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Tzu Hao Liu	Male	Aug 12, 2022	214,837	0.0050	54,913	0.0013	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration in Financial Management, Drexel University, U.S.A.	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Pei Chih Lin	Female	Aug 12, 2022	63,544	0.0015	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Business Administration, National Taiwan Institute of Technology.	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Min Hung Liao	Male	Aug 12, 2022	0	0	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Executive Master of Business Administration, Soochow University	None	None	None	None	



Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Deputy Executive Vice President	R.O.C.	Cheng Yu Huang	Male	Aug 12, 2022	131,939	0.0031	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Management Science, Ming Chuan College</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chien Hung Liu	Male	Aug 12, 2022	52,530	0.0012	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Science in Finance, National Taiwan University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Ting Chieh Lin	Male	May 02, 2023	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Business Administration in International Business, National Taiwan University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Bin Yih Lu	Male	Aug 29, 2023	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Dept. of Economics, National Taiwan University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Shiao Ling Tang	Female	Aug 29, 2023	109,554	0.0026	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Dept. of International Business, National Taiwan University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Hsing Mei Chen	Female	Aug 29, 2023	180,736	0.0042	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Arts in Economics, Soochow University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chia Chien Hsieh	Female	Aug 29, 2023	52,530	0.0012	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Dept. of Statistics, National Cheng Kung University</li> </ul>	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Deputy Executive Vice President	R.O.C.	Der Chin Pan	Male	Dec 06, 2023	149,508	0.0035	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Science in Computer Engineering, National Chiao Tung University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Wan Ping Wu	Female	Aug 09, 2024	42,024	0.0010	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Business Administration, National Chengchi University	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Tzu Wen Lin	Female	Aug 09, 2024	22,011	0.0005	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Master of Business Administration in Executive MBA Program of Information and Finance Management, National Taipei University of Technology	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chun Mei Hsieh	Female	Aug 09, 2024	0	0	0	0	0	0	■ Deputy Executive Vice President of FEIB ■ Dept. of Mathematics, Soochow University	None	None	None	None	
Senior Vice President	R.O.C.	Mag Chen	Female	Aug 12, 2015	174,816	0.0041	0	0	0	0	■ Senior Vice President of FEIB ■ Master of Science in Agricultural Economics, National Chung Hsing University	None	None	None	None	
Senior Vice President	R.O.C.	Chia Wei Hsiao	Male	Aug 12, 2016	112,819	0.0026	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of History, National Taiwan University	None	None	None	None	
Senior Vice President	R.O.C.	Sofia Hsu	Female	Aug 09, 2017	58,916	0.0014	0	0	0	0	■ Senior Vice President of FEIB ■ The Bank Group of the Dept. of Banking and Insurance, Feng Chia University	None	None	None	None	
Senior Vice President	R.O.C.	Wilson Huang	Male	Aug 09, 2017	0	0	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of Data Processing, National Taipei College of Business	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Senior Vice President	R.O.C.	Heng Kuang Wang	Male	Jan 01, 2020	640	0.0000	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of Banking and Insurance, National Taipei College of Business	None	None	None	None	
Senior Vice President	R.O.C.	Chun Yen Kuo	Male	Aug 14, 2020	16,196	0.0004	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of Business Administration, Tamkang University	None	None	None	None	
Senior Vice President	R.O.C.	Wen Wen Tseng	Female	Aug 14, 2020	27,839	0.0007	0	0	0	0	■ Senior Vice President of FEIB ■ Executive Master of Laws in Business Administration, National Taiwan University	None	None	None	None	
Senior Vice President	R.O.C.	Chih Yuan Huang	Male	Mar 26, 2021	52,530	0.0012	0	0	0	0	■ Senior Vice President of FEIB ■ Executive Master of Business Administration Program, National Chengchi University	None	None	None	None	
Senior Vice President	R.O.C.	Chia Chen Lee	Female	Jul 29, 2021	102,399	0.0024	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of French, Tamkang University	None	None	None	None	
Senior Vice President	R.O.C.	Ching Fu Sung	Male	Nov 09, 2021	10,606	0.0002	0	0	0	0	■ Senior Vice President of FEIB ■ Executive Master of Business Administration, Soochow University	None	None	None	None	
Senior Vice President	R.O.C.	Hui Fen Wei	Female	Nov 09, 2021	0	0	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of Banking and Finance, Tamkang University	None	None	None	None	
Senior Vice President	R.O.C.	Judy Yu	Female	Aug 12, 2022	102,774	0.0024	0	0	0	0	■ Senior Vice President of FEIB ■ Executive Master of Business Administration in Human Resource Management, National Sun Yat-sen University	None	None	None	None	
Senior Vice President	R.O.C.	Ring Tsai	Female	Aug 12, 2022	42,024	0.0010	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of Economics, National Chung Hsin University	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Senior Vice President	R.O.C.	Feng Ying Tsai	Female	Aug 12, 2022	82,857	0.0019	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of Business Administration, Soochow University	None	None	None	None	
Senior Vice President	R.O.C.	Tsung Fan Chi	Male	Aug 12, 2022	0	0	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of Finance, Shih Hsin University	None	None	None	None	
Senior Vice President	R.O.C.	Ya Wan Chang	Female	Mar 02, 2023	13,518	0.0003	0	0	0	0	■ Senior Vice President of FEIB ■ Executive Master of Business Administration in Management Sciences, Tamkang University	None	None	None	None	
Senior Vice President	R.O.C.	Pao Tsai Tsai	Male	May 15, 2023	52,996	0.0012	0	0	0	0	■ Senior Vice President of FEIB ■ Master of Business Administration, National Chiayi University	None	None	None	None	
Senior Vice President	R.O.C.	Jane Tsai	Female	Aug 29, 2023	105,504	0.0025	53,555	0.0013	0	0	■ Senior Vice President of FEIB ■ Dept. of Business Administration, National Cheng Kung University	None	None	None	None	
Senior Vice President	R.O.C.	Tse Pin Liang	Male	Aug 29, 2023	0	0	0	0	0	0	■ Senior Vice President of FEIB ■ Executive Master of Business Administration, National Taipei University of Business	None	None	None	None	
Senior Vice President	R.O.C.	Shan Tseng Wen	Male	Aug 29, 2023	42,024	0.0010	0	0	0	0	■ Senior Vice President of FEIB ■ Master of Business Administration, Pace University, U.S.A.	None	None	None	None	
Senior Vice President	R.O.C.	Chia Hsien Tseng	Male	Aug 29, 2023	10,506	0.0002	0	0	0	0	■ Senior Vice President of FEIB ■ Dept. of Industrial Management, Kun Shan University	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Senior Vice President	R.O.C.	Bill Lee	Male	Aug 09, 2024	138,853	0.0032	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Vice President of FEIB</li> <li>■ Executive Master of Business Administration, Ling Tung University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Sheng Hsien Chuang	Male	Jan 02, 2024	26,265	0.0006	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Vice President of FEIB</li> <li>■ Master of Business Administration, National Kaohsiung Normal University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Chia Mei Kuo	Female	Aug 09, 2024	42,024	0.0010	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Vice President of FEIB</li> <li>■ Master of Science in Production Engineering and Management, National Taipei University of Technology</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Yu Shui Chen	Male	Aug 09, 2024	42,024	0.0010	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Vice President of FEIB</li> <li>■ Executive Master of Business Administration in International Finance, National Taipei University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Ke Yao Shen	Male	Aug 09, 2024	42,024	0.0010	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Vice President of FEIB</li> <li>■ Dept. of Public Administration, National Chung Hsing University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Yu Chieh Lin	Female	Aug 09, 2024	42,024	0.0010	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Vice President of FEIB</li> <li>■ Master of Business Administration, National Dong Hwa University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Vivian Lee	Female	Aug 09, 2024	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Vice President of FEIB</li> <li>■ Master of Business Administration in Global Entrepreneurial Management &amp; Business Administration, Fu Jen Catholic University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Chih Fan Lin	Female	Aug 09, 2024	42,063	0.0010	0	0	0	0	<ul style="list-style-type: none"> <li>■ Senior Vice President of FEIB</li> <li>■ Executive Master of Science in International Business, Soochow University</li> </ul>	None	None	None	None	



Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Vice President	R.O.C.	Wei Cheng Chen	Male	Mar 04 2014	0	0	0	0	0	0	■ Branch Manager of FEIB ■ Master of Arts in History, Tunghai University	None	None	None	None	
Vice President	R.O.C.	Pi Yun Peng	Female	May 15, 2017	0	0	0	0	0	0	■ Branch Manager of FEIB ■ Master of Science in Finance and Banking, National Tsing Hua University	None	None	None	None	
Vice President	R.O.C.	Kuan I Li	Male	Jan 01, 2018	2,024	0.0000	0	0	0	0	■ Branch Manager of FEIB ■ Executive Master of Business Administration, National Taipei University	None	None	None	None	
Vice President	R.O.C.	Rich Liu	Male	Apr 01, 2019	0	0	0	0	0	0	■ Branch Manager of FEIB ■ Dept. of Industrial Engineering and Management, Lien Ho College of Technology & Commerce	None	None	None	None	
Vice President	R.O.C.	Chin Hsing Yeh	Male	Aug 12, 2019	42,024	0.0010	0	0	0	0	■ Branch Manager of FEIB ■ Master of Business Administration, I-Shou University	None	None	None	None	
Vice President	R.O.C.	I Wen Pao	Male	Aug 12, 2019	0	0	0	0	0	0	■ Branch Manager of FEIB ■ Dept. of Finance and Banking, Shih Chien University	None	None	None	None	
Vice President	R.O.C.	Che Wei Chang	Male	Nov 05, 2020	0	0	0	0	0	0	■ Branch Manager of FEIB ■ Dept. of Accountancy, National Taipei University	None	None	None	None	
Vice President	R.O.C.	Adam Chen	Male	Jul 29, 2021	43,217	0.0010	0	0	0	0	■ Branch Manager of FEIB ■ Dept. of Economics, Chinese Culture University	None	None	None	None	
Vice President	R.O.C.	Tien Chung Li	Male	Aug 02, 2021	42,024	0.0010	0	0	0	0	■ Branch Manager of FEIB ■ Dept. of Finance, Taichung Healthcare and Management University	None	None	None	None	
Vice President	R.O.C.	Chi Shun Lien	Male	Aug 02, 2021	0	0	0	0	0	0	■ Branch Manager of FEIB ■ Master of Business Administration, Tung Hai University	None	None	None	None	
Vice President	R.O.C.	Kuan Hsuan Chen	Female	Aug 02, 2021	0	0	0	0	0	0	■ Branch Manager of FEIB ■ Dept. of Japanese Language and Culture, Soochow University	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Vice President	R.O.C.	Suih Chi Liu	Male	Aug 02, 2021	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Land Management and Development, Chang Jung Christian University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Min Chung Lin	Male	Nov 09, 2021	42,024	0.0010	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Master of Business Administration in Human Resources and Public Relations, Da-Yeh University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Hui Sheng Yang	Male	Jan 01, 2022	57,752	0.0014	162,141	0.0038	0	0	<ul style="list-style-type: none"> <li>■ Vice President of FEIB</li> <li>■ Master of Business Administration, Yuan Ze University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Huei Chen Chien	Female	May 05, 2022	42,024	0.0010	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Master of Business Administration in Management, Fu Jen Catholic University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Yung Chieh Lin	Male	May 05, 2022	10,506	0.0002	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Executive Master of Business Administration in International Finance, National Taipei University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Chun Yu Huang	Male	Aug 12, 2022	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Master of Science in Industrial Economics, National Central University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Yu Ju Chang	Female	Aug 12, 2022	27,315	0.0006	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Master of Business Administration, Chaoyang University of Technology</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Yu Shan Huang	Female	Sep 01, 2022	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Information Management, Chien Hsin University of Science and Technology</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Hao Kuei Cheng	Male	Nov 03, 2022	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Statistics, Fu Jen Catholic University</li> </ul>	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Vice President	R.O.C.	Pei Hua Huang	Male	Nov 03, 2022	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Electronic Engineering, Cheng-Shiu Institute of Technology &amp; Commerce</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Shih Cheng Lin	Male	Mar 02, 2023	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of International Trade, Extension School with Chihlee Institute of Technology</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Sung Huang Kuo	Male	Mar 02, 2023	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Economics, Aletheia University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Fang Liang Yeh	Male	Aug 29, 2023	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Executive Master of Business Administration in Technology Management, National University of Tainan</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Chung En Weng	Male	Aug 29, 2023	27,355	0.0006	0	0	0	0	<ul style="list-style-type: none"> <li>■ Vice President of FEIB</li> <li>■ Master of Education in Industrial Technology Education, National Taiwan Normal University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Yu Wei Li	Male	Aug 29, 2023	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Master of Science in Finance and Risk, SHU-TE University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Wei Lan Lu	Male	Aug 09, 2024	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Insurance, Tamkang University</li> </ul>	None	None	None	None	

Title	Nationality	Name	Gender	Date elected	Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Experience (Education)	Other Position	Managers who are Spouses or Within Two Degrees of Kinship			Note
					Shares	(%)	Shares	(%)	Shares	(%)			Title	Name	Relation	
Vice President	R.O.C.	Chien Lung Chen	Male	Aug 09, 2024	45,133	0.0011	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Master of Business Administration, Yuan Ze University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Hui Min Hsu	Female	Nov 07, 2024	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of International Trade, Chung Chou Institute of Technology &amp; Commerce</li> </ul>	None	None	None	None	
Deputy Vice President	R.O.C.	Chin Chi Lin	Male	Jan 02, 2024	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Economics, Tunghai University</li> </ul>	None	None	None	None	
Deputy Vice President	R.O.C.	Shu Yu Chang	Female	Nov 07, 2024	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Business Administration, National Taiwan Institute of Technology</li> </ul>	None	None	None	None	

Note: The difference in appointment dates compared to previous years is due to a change in disclosure policy, which now references the date approved by the Board of Directors.

### (3) Information of the Bank's Consultants Retiring from the Bank or Its Affiliates as Chairman or President

Title	Nationality	Name	Gen der	Pre-retirement position		Date as the Consultant	Hiring Purpose	Authority and Responsibility	Remuneration	Ratio of Remuneration as a % of Net Income (%)
				Organization & Position	Retire Date					
None										

### (4) The reasons, justification, necessity and corresponding actions when Chairman and President or the equivalent most senior manager are the same person, as spouse, or as a relative with 1 degree of kinship to each other

None.

## (5) Remuneration of Directors, President, Vice Presidents, Consultants and Mangers

## A. Remuneration of Directors and Independent Directors

Unit: NT\$ Thousands

December 31, 2024

Title	Name	Remuneration								Total Remuneration (A+B+C+D) and the Ratio to Net Income (%)		Relevant Remuneration Received by Directors Who are Also Employees								Total Compensation (A+B+C+D+E+F+G) and Ratio to Net Income (%)		Compensation Paid to Directors from an invested Company Other than the Company's Subsidiary
		Base Compensation (A)		Severance Pay (B)		Directors Compensation (C)		Allowances (D)				Salary, Bonuses, and Allowances (E)		Severance Pay (F)		Employee Compensation (G)						
		The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements					
																		cash	stock	cash	stock	
Chairperson	Yue Ding Industry Co., Ltd. Representative: Ching-Ing Hou	17,626	17,626	-	-	11,392	11,392	145 (note : car rental 277; Driver's compensation : 554)	145 (note : car rental 277; Driver's compensation : 554)	Total : 105,818	Total : 105,866	-	-	-	-	-	-	-	-	Total : 105,818	Total : 105,866	NA
Vice Chairman	Douglas Tong Hsu	14,628	14,628	-	-	8,544	8,544	95	85	Ratio: 2.463%	Ratio: 2.464%	-	-	-	-	-	-	-	-	Ratio: 2.463%	Ratio: 2.464%	980
Directors	(refer as follow)	2,780	2,828	-	-	40,102	40,102	210	210			-	-	-	-	-	-	-	-			NA
Independent Directors	(refer as follow)	4,400	4,400	-	-	5,786	5,786	110	80			-	-	-	-	-	-	-	-			NA

1. Please explain the policies, systems, standards, and structure of independent directors' compensation, and describe how the remuneration amount relates to responsibilities, risks, and time commitment:

Remuneration for independent directors includes compensation and profit-sharing bonuses. According to Article 25 of the Bank's Articles of Incorporation, directors' remuneration shall not exceed 1.5% of the Bank's profit before tax, employee bonuses, and directors' compensation. The Bank's "Regulations for Distribution of Directors' Remuneration" have been approved by both the Remuneration Committee and the Board. The determination process refers to industry standards, results of Board and committee performance evaluations, and takes into account business performance and actual or expected risk exposures. The level of remuneration is positively correlated with the duties, risks, and time commitment of independent directors.

2. In addition to the disclosed information above, no directors received compensation for providing non-employee services (e.g., serving as consultants to subsidiaries or investees included in the financial report) in the most recent year: NA

※The list of Directors:

1. Far Eastern New Century Corp. Representatives: Shaw Y. Wang / Executive Director, Humphrey Cheng / Director, James Wu / Director
2. Asia Cement Corp. Representatives: Tsung-Ming Chung / Executive Director, Shi-Chun Hsu / Director released on June 19, 2024.
3. U-Ming Marine Transport Corp. Representative: Min-Teh Yu / Director, Representative resigned on September 1, 2024.

※The list of Independent Directors:

1. Independent Director & managing Director: Chia-Juch Chang. Independent Director: Hsiao Hui Wang. Independent Director: Bing Shen elected on June 19, 2024. Independent Director: Chiu-Ling Lu elected on June 19, 2024. Independent Director: Susan S. Chang released on June 19, 2024.

## Remuneration Range of Directors

December 31, 2024

Range of Remuneration	Name of Directors			
	Total Remuneration (A+B+C+D)		Total Remuneration (A+B+C+D+E+F+G)	
	The Bank	All companies in the consolidated financial statements	The Bank	Parent company and subsidiaries
Under NT\$1,000,000	-	-	-	-
NT\$1,000,000 (inclusive) ~ NT\$2,000,000 (non-inclusive)	■ Independent Directors: Susan S. Chang; Bing Shen; Chiu-Ling Lu	■ Independent Directors: Susan S. Chang; Bing Shen; Chiu-Ling Lu	■ Independent Directors: Susan S. Chang; Bing Shen; Chiu-Ling Lu	■ Independent Directors: Susan S. Chang; Bing Shen; Chiu-Ling Lu
NT\$2,000,000 (inclusive) ~ NT\$3,500,000 (non-inclusive)	■ Director: Asia Cement Corp. Representative: Shi-Chun Hsu ■ Independent Directors: Chia-Juch Chang; Hsiao Hui Wang	■ Director: Asia Cement Corp. Representative: Shi-Chun Hsu ■ Independent Directors: Chia-Juch Chang; Hsiao Hui Wang	■ Director: Asia Cement Corp. Representative: Shi-Chun Hsu ■ Independent Directors: Chia-Juch Chang; Hsiao Hui Wang	■ Director: Asia Cement Corp. Representative: Shi-Chun Hsu ■ Independent Directors: Chia-Juch Chang; Hsiao Hui Wang
NT\$3,500,000(inclusive) ~ NT\$5,000,000 (non-inclusive)	■ -	■ -	■ -	■ -
NT\$5,000,000 (inclusive) ~ NT\$10,000,000 (non-inclusive)	■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu ■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung ■ Director: U-Ming Marine Transport Corp. Representative: Min-Teh Yu	■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu ■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung ■ Director: U-Ming Marine Transport Corp. Representative: Min-Teh Yu	■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu ■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung ■ Director: U-Ming Marine Transport Corp. Representative: Min-Teh Yu	■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu ■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung ■ Director: U-Ming Marine Transport Corp. Representative: Min-Teh Yu
NT\$10,000,000(inclusive) ~ NT\$15,000,000 (non-inclusive)	■ -	■ -	■ -	■ -
NT\$15,000,000 (inclusive) ~ NT\$30,000,000 (non-inclusive)	■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou ■ Director: Douglas Tong Hsu	■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou ■ Director: Douglas Tong Hsu	■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou ■ Director: Douglas Tong Hsu	■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou ■ Director: Douglas Tong Hsu
NT\$30,000,000 ~ (inclusive) NT\$50,000,000 (non-inclusive)	-	-	-	-
NT\$50,000,000 (inclusive) ~ NT\$100,000,000 (non-inclusive)	-	-	-	-
Over NT\$100,000,000	-	-	-	-
Total	13	13	13	13

※Independent Director: Bing Shen & Chiu-Ling Lu elected on June 19, 2024. Independent Director: Susan S. Chang released on June 19, 2024. Director: Asia Cement Corp. Representative: Shi-Chun Hsu released on June 19, 2024. U-Ming Marine Transport Corp. Representative: Min-Teh Yu / Director, Representative resigned on September 1, 2024.

## B. Remuneration of the President and Executive Vice Presidents

Unit: NT\$ Thousands

December 31, 2024

Title	Name	Salary(A)		Severance or Retirement Payment (B)		Bonus and Special Allowance (C)		Dividends (D)				Total Compensation (A+B+C+D) and Ratio to Net Income (%)		Remuneration from Investee Companies, Excluding Subsidiaries or parent company
		The Bank	All companies in the financial statement	The Bank	All companies in the financial statement	The Bank	All companies in the financial statement	The Bank		All companies in the financial statement		The Bank	All companies in the financial statement	
								Cash dividend	Stock dividend	Cash dividend	Stock dividend			
President	Thomas Chou	50,591	50,663	-	-	79,596 (Car rental : 2,399 ; Driver compensation : 3,031)	79,926 (Car rental : 2,399 ; Driver compensation : 3,031)	11,895	-	11,895	-	Total: 142,082 Ratio: 3.306%	Total: 142,484 Ratio: 3,316%	850
Chief Executive Vice President	Jiann Jong Lin													-
Senior Executive Vice President	Ben Liao Ru													-
Executive Vice President	Simon Tai													-
Executive Vice President	Sophie Chang													-
Executive Vice President	Steve Chi													-
Executive Vice President	Lonnie Liu													-
Executive Vice President	James Dai													730
Executive Vice President	Shin Hwa Chou													-
Executive Vice President	Ying Ching Hu													-
Chief Auditor	Chih Wei Huang (remark)													-
Deputy Executive Vice President	Wen Ming Yang (remark)													-
Chief Compliance Officer of the Head Office	Elaine Yeh													-

Note: Chih Wei Huang, the Chief Auditor, retired on August 10, 2024. Deputy Executive Vice President Wen Ming Yang has been appointed as the acting Chief Auditor, with the agent's remuneration to be disclosed from the date of appointment.



## Remuneration Range of President and Executive Vice President

December 31, 2024

Range of Remuneration	Names of President and Executive Vice President	
	The Bank	Parent company and subsidiaries
Below NT\$1,000,000	-	-
NT\$1,000,000(inclusive)~2,000,000(exclusive)	Wen Ming Yang	Wen Ming Yang
NT\$2,000,000(inclusive)~3,500,000(exclusive)	-	-
NT\$3,500,000(inclusive)~5,000,000(exclusive)	Chih Wei Huang	Chih Wei Huang
NT\$5,000,000(inclusive)~10,000,000(exclusive)	Simon Tai / Lonnie Liu / James Dai / Shin Hwa Chou/ Ying Ching Hu / Elaine Yeh	Simon Tai / Lonnie Liu / James Dai / Shin Hwa Chou/ Ying Ching Hu / Elaine Yeh
NT\$10,000,000(inclusive)~15,000,000(exclusive)	Jiann Jong Lin / Ben Liao Ru / Sophie Chang	Jiann Jong Lin / Ben Liao Ru / Sophie Chang
NT\$15,000,000(inclusive)~30,000,000(exclusive)	Thomas Chou / Steve Chi	Thomas Chou / Steve Chi
NT\$30,000,000(inclusive)~50,000,000(exclusive)	-	-
NT\$50,000,000(inclusive)~100,000,000(exclusive)	-	-
Over NT\$100,000,000	-	-
Total	13	13

Note: Chih Wei Huang, the Chief Auditor, retired on August 10, 2024. Deputy Executive Vice President Wen Ming Yang has been appointed as the acting Chief Auditor, with the agent's remuneration to be disclosed from the date of appointment.

## C. Remuneration of Managers

Unit: NT\$ Thousands

December 31, 2024

	Title	Name	Employee Compensation - in Stock (Fair Market Value)	Employee Compensation - in Cash	Total	Ratio of Total Amount to Net Income (%)
Managers	Please refer Page 20-39		0	36,802	36,802	0.86%

## (6) Analysis of Directors, President, and Executive Vice Presidents' Remuneration over the Past Two Years, and Its Proportion to Net Income

## A. Remuneration Amount and Net Income Proportion for the Past Two Years.

Unit: NT\$ Thousands

Title	2023				2024			
	Total Amount		Ratio of Total Amount to Net Income (%)		Total Amount		Ratio of Total Amount to Net Income (%)	
	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements	The Bank	All companies in the consolidated financial statements
Directors	110,931	110,979	2.658	2.659	105,818	105,866	2.463	2.464
President,								
Executive Vice Presidents	134,321	134,753	3.218	3.228	142,083	142,485	3.306	3.316
Total	245,252	245,732	5.876	5.887	247,901	248,351	5.769	5.779

Note: Chih Wei Huang, the Chief Auditor, retired on August 10, 2024. Deputy Executive Vice President Wen Ming Yang has been appointed as the acting Chief Auditor, with the agent's remuneration to be disclosed from the date of appointment.

- B. Compensation policy, standards and structure, decision process, and linkage to business performance and risk
- (a) Directors' remuneration includes compensation, fees, and profit-sharing bonuses. In accordance with Article 25 of the Articles of Incorporation, up to 1.5% of pre-tax profit (before deduction of employee and director compensation) shall be allocated as directors' remuneration. The determination process considers industry standards and performance evaluations (including meeting attendance, continuing education compliance, regulatory compatibility, engagement and contribution to operations, and interaction with management). These evaluations are reviewed by the Remuneration Committee and submitted to the Board for final approval.
  - (b) According to Article 25 of the Articles of Incorporation, 3.5%–4.5% of pre-tax profit (before employee and director compensation) shall be distributed to employees, and up to 1.5% to directors. In cases of accumulated losses, such losses must be first offset. The compensation policy and structure for managerial officers (including the President and Executive Vice Presidents) are determined by the Remuneration Committee, which refers to market practices and considers individual performance, company results, and future risk exposure. Remuneration is reviewed regularly and recommendations are submitted to the Board, which assesses performance, after net of risk. Remuneration components include salary and bonuses. Bonus evaluations include financial indicators (e.g., revenue, pre-tax profit) and non-financial indicators (e.g., regulatory compliance, risk management).

## 2. Implementation of Corporate Governance

### (1) Information for the Operations of the Board of Directors

In 2024, the Board of Directors convened five times. The attendance of directors (including independent directors) is detailed as follows:

Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%)	Remarks
Chairperson	Yue Ding Industry Co., Ltd. Representative: Ching-Ing Hou	4	1	80%	Re-elected
Vice Chairman	Douglas Tong Hsu	4	0	80%	
Executive Director	Far Eastern New Century Corp. Representative: Shaw Y. Wang	5	0	100%	
Executive Director	Asia Cement Corp. Representative: Tsung-Ming Chung	5	0	100%	
Director	Far Eastern New Century Corp. Representative: Humphrey Cheng	5	0	100%	
Director	Far Eastern New Century Corp. Representative: James Wu	5	0	100%	
Director	U-Ming Marine Transport Corp. Representative: Min-Teh Yu	3	0	75%	Re-elected, but resigned on Sep 1, 2024
Director	Asia Cement Corp. Representative: Shi-Chun Hsu	0	0	0%	Dismissal
Independent Director, Managing Director	Chia-Juch Chang	5	0	100%	Re-elected
Independent Director	Hsiao Hui Wang	5	0	100%	
Independent Director	Bing Shen	2	1	67%	
Independent Director	Chiu-Ling Lu	3	0	100%	Elected on Jun 19, 2024
Independent Director	Susan S. Chang	2	0	100%	Dismissed on Jun 19, 2024

#### Additional Disclosures:

- If any of the following occurred during board meetings, details including the meeting date, session, resolution agenda, independent directors' opinions, and how the company addressed them must be provided:
  - Items listed under Article 14-3 of the Securities and Exchange Act:
 

According to Article 14-5 of the Securities and Exchange Act, FEIB has established an Audit Committee. Therefore, Article 14-3 is not applicable.
  - Other board resolutions opposed or with reserved opinions by independent directors with written statements or records: None.
- Conflict of interest recusals must include the director's name, the agenda topic, the reason for the recusal, and their participation in voting:
 

In 2024, conflict of interest matters included credit approvals, employee health checks, nomination of director and independent director candidates, release from non-compete restrictions, expenses related to the construction of the headquarters B5 basement floor, nomination and appointment of committee members, leasing of part of the 14th floor of the Far Eastern Plaza as headquarters.

Other items include credit limits for Mega Bills/President Securities. Directors involved in conflicts disclosed their names and abstained from discussion and voting. All other attending directors approved the proposals as presented.
- Listed and OTC banks must disclose the evaluation period, frequency, scope, method, and key content of board self-assessments or peer reviews. A summary of performance evaluations for the board and its functional committees is provided in the annexed table.

## Performance Evaluation Implementation of the Board and Functional Committees:

Evaluation Cycle	Evaluation Period	Evaluation Scope	Evaluation Method	Evaluation Content
Internal evaluation Once a year	2024	1.Board of directors meeting 2.Functional committees	1.Overall evaluation 2.Self-evaluation by individual members	Board Evaluation Scope: 1. Overall: Covers participation in operations, decision-making quality, board composition and structure, director selection and development, and internal control. 2. Individual Directors: Understanding of company goals, duties awareness, participation in operations, internal relationship management, professional competence, continuous education, and internal control. Functional Committees Evaluation Scope (Overall and Individual Members): Participation in company operations, awareness of committee duties, decision-making quality, committee composition and member selection, and internal control.
External evaluation once three years	In April 2022, the Bank commissioned Ernst & Young Consulting to conduct an independent evaluation of the Board and Functional Committees' effectiveness.	1.Board of directors meeting 2.functional committees	Methods included document review, director interviews, and analysis of internal performance self-assessment questionnaires, culminating in observations and recommendations.	Evaluation covered eight aspects: board structure and processes, member composition, corporate governance structure, roles and responsibilities, behaviors and culture, director training and development, risk oversight, and reporting/disclosure and performance supervision, summarized into three dimensions: structure, membership, and information processes.

4. Objectives and outcomes of board function enhancements for the current and previous fiscal years (e.g., establishing an Audit Committee, improving information transparency):

- (1) To prevent insider trading and ensure sound operations, FEIB established the "Guidelines for Prevention of Insider Trading in Affiliated Enterprises" on December 31, 2009. On January 25, 2024, it was renamed "Guidelines for Transactions with Related Parties and Prevention of Insider Trading" and revised. On January 23, 2025, further revisions were made to strengthen regulatory compliance.
- (2) To improve board operations, FEIB adopted the "Rules of Procedure for the Board of Directors" on February 23, 2005. The 14th amendment was approved on November 7, 2024.
- (3) Pursuant to Article 14-4 of the Securities and Exchange Act, FEIB enacted the "Audit Committee Charter" on May 5, 2015. The 4th revision was made on November 7, 2024, to enhance the committee's authority.
- (4) To enhance corporate governance, FEIB issued the "Corporate Governance Best Practice Principles" on November 6, 2015. The 4th revision was completed on March 2, 2023, focusing on board-level sustainability.
- (5) To implement corporate sustainability practices, FEIB introduced the "Corporate Social Responsibility Principles" on November 6, 2015, renamed the "Sustainability Practices Principles" on August 12, 2022, with expanded content.

**(2) Information for the Operations of Audit Committee****A. Composition of the Audit Committee**

In accordance with Article 14-4 of the Securities and Exchange Act, the Audit Committee of FEIB is composed entirely of independent directors.

**B. Responsibilities of the Audit Committee**

According to Article 6 of the Audit Committee Charter, the responsibilities include:

- (a) Reviewing or amending internal control systems as stipulated by Article 14-1 of the Securities and Exchange Act.
- (b) Evaluating the effectiveness of internal control systems.
- (c) Reviewing or amending procedures for major financial operations such as asset acquisitions/disposals, derivatives trading, lending funds, or providing guarantees as per Article 36-1.
- (d) Reviewing matters involving conflicts of interest of directors.
- (e) Reviewing major asset or derivatives transactions.
- (f) Reviewing public offerings, issuances, or private placements of equity securities.
- (g) Appointment, dismissal, or compensation of the certifying CPAs.
- (h) Appointment or dismissal of financial, accounting, or internal audit officers.
- (i) Reviewing annual and semi-annual financial statements.
- (j) Reviewing business reports, earnings distributions, or loss offsetting proposals.
- (k) Reviewing merger and acquisition cases.
- (l) Promoting and supervising the implementation of the responsibility mapping system.
- (m) Supervising risk management practices.
- (n) Reviewing other major matters as required by the bank or regulators.

**C. Meeting Attendance of the Audit Committee**

- (a) In 2024, the Audit Committee convened four times. Attendance by independent directors is summarized as follows:

Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%)	Remarks
Independent Director	Hsiao Hui Wang	4	0	100%	3 <sup>rd</sup> and 4 <sup>th</sup> committee members
Independent Director, Managing Director	Chia-Juch Chang	4	0	100%	
Independent Director	Susan S. Chang	2	0	100%	3 <sup>rd</sup> committee members
Independent Director	Bing Shen	1	1	50%	4 <sup>th</sup> committee members

**Additional Notes:**

1. If the committee discussed any of the following, please disclose the meeting date, session, agenda, resolution, and handling of committee opinions:

- (1) Items under Article 14-5 of the Securities and Exchange Act.
- (2) Items not approved by the Audit Committee but passed by two-thirds of the full Board.

(b) In each meeting, the Committee presented a report on the implementation of resolutions from the previous meeting, and deliberated on the following agenda items:

Audit Committee	Agenda and Follow-up	Items in Article 14-1 of the Securities and Exchange Act	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
12 <sup>th</sup> Session of 3 <sup>rd</sup> Audit Committee March 1, 2024	<ul style="list-style-type: none"> <li>■ FSC general audit report from December 2021 / FSC special audit on credit card customer data protection in December 2022 / General audit report from May 2023</li> <li>■ Internal Audit Work Report</li> <li>■ Report on the implementation of legal compliance systems and outsourced operations in the second half of 2023 / AML and CFT report</li> <li>■ 2023 Information Security Implementation Report</li> <li>■ Write-off of bad debts</li> <li>■ 2023 Consolidated and Individual Financial Reports / Earnings Distribution / Capital Increase via Stock Dividend</li> <li>■ Independence and qualification assessment of CPAs for 2024 financial reports</li> <li>■ Private placement of common shares / preferred shares / convertible financial bonds</li> <li>■ 2023 Annual Business Report</li> <li>■ Amendments to the Articles of Incorporation</li> <li>■ Statements on Internal Control System and Personal Data Protection for 2023</li> <li>■ AML and CFT Internal Control Statement for 2023 / Special Audit Results</li> <li>■ Revisions to Insurance Internal Control and Solicitation Procedures</li> <li>■ 2024 Employee Health Check Program</li> <li>■ Credit Cases</li> </ul> <p>Result : The proposal was passed by a unanimous vote and no objection. Dealing with result of Audit Committee : None.</p>	✓	None
13 <sup>th</sup> Session of 3 <sup>rd</sup> Audit Committee May 7, 2024	<ul style="list-style-type: none"> <li>■ FSC Special Audit follow-up on credit card data protection (Dec 2022) / structured products and FX derivatives (Sep 2023)</li> <li>■ Internal Audit Work Report</li> <li>■ Write-off of bad debts</li> <li>■ Q1 2024 Consolidated Financial Statements</li> <li>■ Nomination of director and independent director candidates and release from non-compete restrictions</li> <li>■ Amendments to Board Meeting Rules / Audit Committee Charter</li> <li>■ Construction expenses for FEIB Headquarters (B5)</li> <li>■ Construction contract with Yuan-Yang Construction Co., Ltd. for FEIB HQ (B5)</li> <li>■ Revisions to internal control standards for bond trading by securities dealers</li> <li>■ 2023 AML/CFT Risk Assessment / Program / AML risk assessment for insurance agents</li> <li>■ Credit Cases</li> </ul> <p>Result : The proposal was passed by a unanimous vote and no objection. Dealing with result of Audit Committee : None.</p>	✓	None

Audit Committee	Agenda and Follow-up	Items in Article 14-1 of the Securities and Exchange Act	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
1 <sup>st</sup> Session of 4 <sup>th</sup> Audit Committee Aug 8, 2024	<ul style="list-style-type: none"> <li>■ FSC General &amp; Special Audits follow-up: General (May 2023) / Structured &amp; FX Derivatives (Sep 2023) / Internal Mgmt (Jan 2024) / FX Remittance and Exchange (Mar 2024)</li> <li>■ Internal Audit Work Report</li> <li>■ Report on Legal Compliance and Outsourcing (H1 2024) / AML &amp; CFT Execution Report</li> <li>■ Write-off of bad debts</li> <li>■ H1 2024 Individual and Consolidated Financial Reports</li> <li>■ Leasing part of the 14th floor of Far Eastern Plaza as Headquarters</li> <li>■ Revisions to Ethical Management Principles / Asset Acquisition &amp; Disposal Procedures</li> <li>■ Executive Changes</li> </ul>	✓	None
Result : The proposal was passed by a unanimous vote and no objection.			
Dealing with result of Audit Committee : None.			
2 <sup>nd</sup> Session of 4 <sup>th</sup> Audit Committee Nov 06, 2024	<ul style="list-style-type: none"> <li>■ FSC Inspections Follow-up: General (May 2023) / Internal Mgmt incl. supervision of subsidiaries (Jan 2024) / Liquidity Risk Management (May 2024)</li> <li>■ Write-off of bad debts</li> <li>■ 2025 Internal Audit Plan</li> <li>■ Q3 2024 Consolidated Financial Statements</li> <li>■ Implementation Guidelines for Responsibility Mapping System</li> <li>■ Mechanisms to Improve FSC Ratings and Enhance Internal Controls</li> <li>■ Revisions to Board Meeting Rules / Audit Committee Charter</li> <li>■ Establishment of Guidelines for ESG Information Management</li> <li>■ Lease Extension for Banciao Mega City Branch</li> <li>■ Revisions to various internal controls and operating procedures including for insurance, lending, bad debt provisions, derivatives, bond trading by securities dealers</li> <li>■ Credit Limits for Oriental Securities / DAH CHUNG BILLS FINANCE CORP</li> <li>■ Credit Cases</li> </ul>	✓	None
Result : The proposal was passed by a unanimous vote and no objection.			
Dealing with result of Audit Committee : None.			

2. Conflict of interest recusals by independent directors: None.

3. Communication between Independent Directors, Internal Audit Officers, and CPAs:

(1) Communication Methods:

- The CPA has fully communicated with the Independent Directors regarding the first-half financial statements of the year, the annual financial statements, and the annual audit plan.
- The internal audit officer meets at least once a year with the Board to present audit findings and discusses key audit matters. Records of such meetings are submitted to



the Board.

- The Audit Committee receives quarterly reports from the internal audit officer on audit execution and internal control. Urgent matters may prompt ad hoc meetings.

## (2) Summary of Communications Between Independent Directors and Internal Audit/CPAs:

- Communication between Independent Directors and CPAs

Date	Points of communication	Result
The 12 <sup>th</sup> Audit Committee meeting of the 3 <sup>rd</sup> term held on March 1, 2024	Reported the results of auditing 2023 parent company only financial statements and consolidated financial statements, and responded to the questions from Independent Directors.	Noted
The 1 <sup>st</sup> Audit Committee meeting of the 4 <sup>th</sup> term held on August 8, 2024	Reported the results of auditing and reviewing the second quarter of 2024 parent company only financial statements and consolidated financial statements, and responded to the questions from Independent Directors.	
Conference between Independent Directors and CPA on November 6, 2024	1.Key Audit Risks for 2024. 2.Key Audit Matters for 2024. 3.2024 Audit Schedule Planning.	

- Communication between Independent Directors and the Chief Auditor:

Date	Highlights of Communication	Result
March 1, 2024 The 12 <sup>th</sup> meeting of the 3 <sup>rd</sup> Audit Committee	1. Q4 2023 Audit Report 2. 2023 Internal Control System Statement	Noted
May 7, 2024 The 13 <sup>th</sup> meeting of the 3 <sup>rd</sup> Audit Committee	1. Q1 2024 Audit Report 2. Follow-up on FSC inspection suggestions and improvement actions	
August 8, 2024 The 1 <sup>st</sup> meeting of the 4 <sup>th</sup> Audit Committee	1. Q2 2024 Audit Report 2. Follow-up on FSC inspection suggestions and improvement actions	
November 6, 2024 The 2 <sup>nd</sup> meeting of the 4 <sup>th</sup> Audit Committee	1. Q3 2024 Audit Report 2. 2025 Internal Audit Plan	
November 7, 2024 Forum between the independent directors and auditors	1. Rise in flagged accounts and mitigation measures 2. Key Audit Insights from 2024 General Audit Office 3. 2024 Banking Industry Penalties and Fine Statistics	

## (3) Information for the Operations of the Corporate Sustainability Committee

### A. Composition of the Corporate Sustainability Committee

To advance initiatives in environmental sustainability, social responsibility, and corporate governance, FEIB established the Corporate Sustainability Committee under the Board on November 9, 2021. Members are appointed by the Board, with at least three members and a majority being independent directors.

#### Members and Professional Qualifications of the Corporate Sustainability Committee

Title	Name	Professional qualifications and Experience
Director	Humphrey Cheng	Experience in promoting corporate sustainability at listed companies, legal affairs, business management, and legal expertise
Independent Director	Hsiao Hui Wang	CPA audit experience with specialties in finance, accounting, and auditing
Independent Director	Chiu-Ling Lu	Expertise in investment banking, real estate financing and investment, asset securitization

**B. Responsibilities of the Corporate Sustainability Committee**

- (a) Promote and strengthen the integrity management system.
- (b) Promote and develop matters related to corporate sustainability.
- (c) Supervise other sustainability-related tasks assigned by the Board.

The committee meets at least twice per year and is responsible for supervising implementation of sustainability policies, strategies, and goals, reporting to the Board.

**C. Meeting Attendance of the Corporate Sustainability Committee****(a) Committee Term:**

- First Term: November 9, 2021 to July 19, 2024 (approved in the 11<sup>th</sup> Board, 3rd Meeting).
- Second Term: August 9, 2024 to June 18, 2027 (approved in the 12<sup>th</sup> Board, 2nd Meeting).

(b) In 2024, the ESG Committee convened twice. All members attended in person.  
Attendance rate: 100%.

Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%)	Remarks
Director	Humphrey Cheng	2	0	100%	The First and Second Term
Independent Director	Hsiao Hui Wang	2	0	100%	The First and Second Term
Independent Director	Chiu-Ling Lu	1	0	100%	The Second Term
Independent Director	Susan S. Chang	1	0	100%	The First Term

(C) In each meeting, the committee reported on the status of the previous meeting and addressed the following agenda items:

Corporate Sustainability Committee	Agenda
6 <sup>th</sup> Session of 1 <sup>st</sup> Corporate Sustainability Committee Feb 20, 2024	<ul style="list-style-type: none"> <li>■ Report on 2023 Sustainability Progress</li> <li>■ Plan for 2024 Sustainability Development Initiatives</li> </ul> <p>Result : All members present passed the resolution unanimously.</p>
1 <sup>th</sup> Session of 2 <sup>nd</sup> Corporate Sustainability Committee Oct 01, 2024	<ul style="list-style-type: none"> <li>■ Report on 2023 Sustainability Report Key Metrics and Highlights</li> <li>■ H1 2024 Sustainability Development Progress Report</li> </ul> <p>Result : All members present passed the resolution unanimously.</p>

#### (4) Items to Be Disclosed According to the Corporate Governance Best-Practice Principles for the Banking Industry

Please refer to the Bank's website: <https://www.feib.com.tw/> and <http://mops.twse.com.tw/>

## (5) FEIB Corporate Governance Implementation Status and Deviations

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best-Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
1. Shareholding Structure and Shareholders' Rights				
(1) Has the bank established internal procedures for handling shareholders' proposals, inquiries, disputes, and litigation, and are these procedures implemented?	✓		<ul style="list-style-type: none"> <li>■ FEIB has formulated the 'Corporate Governance Best Practice Principles,' which includes a dedicated section on 'Protection of Shareholder Rights.' In accordance, FEIB has designated spokespersons and assigned Far Eastern Securities Co., Ltd. as the shareholder services agent to handle shareholder inquiries and suggestions.</li> <li>■ Legal issues involving shareholding structure or shareholder rights are handled with the support of the Compliance Department in coordination with relevant units.</li> </ul>	None
(2) Does the bank maintain an updated registry of its ultimate controlling shareholders?	✓		<ul style="list-style-type: none"> <li>■ FEIB continuously maintains and reports the updated list of ultimate controlling shareholders as required by law.</li> </ul>	None
(3) Has the bank established and implemented risk control and firewall mechanisms between itself and affiliated enterprises?	✓		<ul style="list-style-type: none"> <li>■ In accordance with the Banking Act and the relevant regulatory requirements, FEIB has established operational procedures for granting credit and engaging in transactions with related parties. These procedures define adequate collateral, credit limits, approval conditions, and strict approval mechanisms. It also covers non-credit transactions with related parties to ensure internal compliance.</li> <li>■ FEIB has also formulated 'Risk Management Guidelines for Subsidiaries' to ensure lawful compliance and sound governance between FEIB and its subsidiaries.</li> </ul>	None
2. Board Composition and Responsibilities				
(1) Has the bank established a board diversity policy and specific management objectives?	✓		<ul style="list-style-type: none"> <li>■ FEIB has defined a board diversity policy in Chapter IV of its Corporate Governance Best-Practice Principles. As of the 12th board session: no employee directors (0%), 30% female directors, 3 independent directors with &lt;3 years of tenure, 1 with &gt;6 years. Age composition includes 3 directors aged 81+, 4 aged 71–80, and 3 aged 61–70. Directors have diverse professional backgrounds. The board has maintained gender balance with at least 25% from each gender.</li> </ul>	None
(2) In addition to statutory committees (remuneration and audit), has the bank voluntarily set up other functional committees?	✓		<ul style="list-style-type: none"> <li>■ In addition to mandatory remuneration and audit committees, FEIB voluntarily established a Sustainability Committee (since November 9, 2021) and a Human Resources and Policy Committee (since August 29, 2023). Each consists of ≥3 members, including a majority of independent directors.</li> </ul>	None
(3) Has the bank formulated and implemented performance evaluation methods for the board of directors, conducted	✓		<ul style="list-style-type: none"> <li>■ FEIB adopted the 'Board and Functional Committee Performance Evaluation Measures' in 2016 (revised in 2019). Annual evaluations</li> </ul>	None

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best- Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
regular annual assessments, submitted results to the board, and applied outcomes to individual director remuneration and nomination?			are conducted and results are reported to the board and disclosed on the website. Results are used to determine director remuneration and renomination.	
(4) Does the bank regularly evaluate the independence and competence of its certified public accountants using Audit Quality Indicators (AQIs)?	✓		<ul style="list-style-type: none"> <li>■ In line with auditing standards and Article 27-5 of FEIB's governance principles, the bank annually evaluates CPA independence and competence. The 2024 evaluation confirmed compliance. Evaluation criteria include CPA tenure, regulatory penalties, financial interests, relationships, gift receipt, and conflicts of interest..</li> <li>■ Assessment items for this year:               <ol style="list-style-type: none"> <li>1. As of the latest audit engagement, the Bank has not retained the same auditor for more than seven consecutive years.</li> <li>2. As of the latest audit engagement, the auditors have not been subject to any disciplinary actions.</li> <li>3. Neither the audit team members nor their spouses and dependents have:                   <ol style="list-style-type: none"> <li>(1) Held direct or indirect material financial interests in the Bank.</li> <li>(2) Had any business relationship with the Bank or its directors or managers that could affect independence.</li> </ol> </li> <li>4. During the audit period, neither audit team members nor their spouses or dependents served as directors, managers, or in roles significantly affecting the audit work.</li> <li>5. Audit team members have no spousal, direct blood relation, direct marriage relation, or second-degree collateral blood relation with the Bank's directors or managers.</li> <li>6. Audit team members have not received gifts or favors exceeding normal social etiquette from the Bank, its directors, managers, or major shareholders.</li> <li>7. Audit team members have completed required independence and conflict of interest procedures, with no violations or unresolved conflicts found.</li> </ol> </li> <li>■ The Bank has obtained the CPA firm's Declaration of Independence and Audit Quality Indicators (AQI Report). Evaluation results were submitted to and approved by the 12th Board of Directors at its 4th meeting on March 4, 2025. All currently engaged auditors meet independence and suitability requirements.</li> </ul>	None
3. Does the bank have an adequate number of corporate governance personnel with appropriate	✓		<ul style="list-style-type: none"> <li>■ On May 6, 2019, the board appointed Ms. Li Shuhui as the dedicated Corporate Governance Officer. She has over 10 years of</li> </ul>	None

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best-Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
qualifications, and appoint a chief corporate governance officer as the most senior officer to be in charge of corporate governance affairs (including but not limited to furnishing information required for business execution by directors and supervisors, assisting directors with legal compliance, handling matters relating to board meetings and shareholders meetings according to laws, handling corporate registration and amendment registration and producing minutes of board meetings and shareholders meetings)?			<p>experience in shareholder affairs and board operations. Responsibilities include assisting directors with meeting compliance, preparing agendas and minutes, tracking resolutions, organizing shareholder meetings, monitoring independent director qualifications, and facilitating ongoing director education.</p> <p>■ Corporate Governance Practices in 2024:</p> <ol style="list-style-type: none"> <li>1. Handling Board of Directors, Executive Board, and Audit Committee matters: Providing directors and committee members with necessary information; issuing meeting notices and agendas at least seven days in advance; distributing meeting minutes within 20 days after meetings; compiling resolutions and tracking implementation, reporting to the Chairman's Office.</li> <li>2. Handling Shareholders' Meeting matters: Registering meeting dates in accordance with legal deadlines; uploading meeting notices and handbooks at least 30 days prior; uploading meeting minutes within 20 days after the meeting to the Market Observation Post System (MOPS).</li> <li>3. Assisting Director Continuing Education: Providing information about director training courses.</li> <li>4. Assisting Directors in Legal Compliance: Periodically distributing communications and regulations issued by competent authorities related to directors or corporate governance; promoting compliance with Articles 32 and 33 of the Banking Act regarding conflicts of interest twice annually.</li> <li>5. Reporting to the Board on the eligibility of Independent Directors during nomination, election, and tenure.</li> <li>6. Assisting in Director re-election and changes.</li> <li>7. Conducting performance evaluations under the 'Board and Functional Committee Performance Evaluation Rules', with results disclosed on the Bank's website.</li> </ol>	

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best- Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
4. Does the Bank establish communication channels for stakeholders (including but not limited to shareholders, employees, and customers), and establish webpage on the Bank's website to response to stakeholders about CSR issues?	✓		■ FEIB has a 'Stakeholder Zone' on its website, with contact points for investors, customers, suppliers, employees, and NPOs. Stakeholder concerns are responded to appropriately.	None
5. Information Disclosure				
(1) Does the Bank have a corporate website to disclose both financial standings and the status of corporate governance?	✓		■ FEIB maintains a corporate website with governance, financial, and operational updates.	None
(2) Does the Bank have other information disclosure channels (e.g. building an English website, appointing designated people to handle information collection and disclosure, creating a spokesman system, webcasting investor conferences)?	✓		■ An English site, designated disclosure officer, and spokesperson system are in place. Investor conference data is uploaded to the site.	None
(3) Does the bank announce and declare the annual financial report within the time limit in accordance with Banking Law and Securities Exchange Law, and announce the first, second and third quarter financial reports and the monthly operating situation before the prescribed time limit?	✓		■ FEIB meets deadlines for financial and operational disclosures, per regulations.	None
6. Is there other important information to facilitate a better understanding of the Bank's corporate governance practices (including but not limited to employee rights and interests, employee care, investor relations, rights and interests of interested parties, records of training for directors and supervisors, implementation of risk management policy and risk evaluation criteria, implementation of customer relations policy, purchases of professional indemnity insurance for directors and supervisors, and donations to political parties, stakeholders, and charitable groups)?	✓		<ul style="list-style-type: none"> <li>■ Employee Rights &amp; Care: See pages 116-117 and 123-125 of the annual report.</li> <li>■ Investor Relations: Dedicated personnel, spokesperson, deputy, and transfer agent handle inquiries. Quarterly investor conferences held.</li> <li>■ Stakeholder Rights: Disclosures on website and Market Observation Post System in Chinese and English.</li> <li>■ Director Education: All directors attend relevant training sessions. Details provided in Table 2.</li> <li>■ Risk Management Policy: Refer to pages 133-140 of the annual report.</li> <li>■ Customer Policy Execution: <ul style="list-style-type: none"> <li>1. FEIB implements Financial Consumer Protection Policies and SOPs.</li> <li>2. Product and service changes comply with legal standards.</li> </ul> </li> </ul>	None

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best-Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
			<p>3. Complaint hotlines and consumer protection officers are in place.</p> <ul style="list-style-type: none"> <li>■ Director Liability Insurance: Purchased for all board members to mitigate risk.</li> <li>■ Political and Charitable Donations: <ul style="list-style-type: none"> <li>- NT\$1,030,269 to Eden Social Welfare Foundation (Eden Charity Card Cashback Donation).</li> <li>- NT\$150,000 to Eden Social Welfare Foundation (Donation for Early Intervention Services for "Slow-Flying Angels").</li> <li>- NT\$300,000 to Taiwan World Vision Foundation (Le Card Donation for "30-Hour Famine – Domestic Families in Special Situations").</li> <li>- NT\$42,000 to Taiwan World Vision Foundation (Scholarship Charity Event Vouchers).</li> <li>- NT\$65,651 to Yuan Ding Co., Ltd. (Adoption of the Green Belt and Sidewalk on Dunhua South Road in Front of the Far Eastern Plaza).</li> <li>- NT\$100,000 to Yunlin County Social Welfare Workers Association (Donation for Micro insurance).</li> <li>- NT\$500,000 to Taiwan Connection (Sponsorship for the Music Festival Program for Underprivileged Children's Musical Talent Development).</li> <li>- NT\$40,000 to Tainan University of Technology (Scholarship Sponsorship).</li> <li>- NT\$995 to Takming University of Science and Technology (Industry-Academia Collaboration Academic Feedback Fund).</li> </ul> </li> </ul> <p>Relevant information has been disclosed on our official website under "Statutory Public Disclosures / List of External Donations."</p>	
			<p>7. Please describe improvements already made based on the results of the Corporate Governance Evaluation released by the Taiwan Stock Exchange Corporate Governance Center in the most recent year; as well as priority to those improvements yet to be made:</p> <p>Improvements based on 2024 TWSE Governance Indicators:</p> <ol style="list-style-type: none"> <li>1. Disclosed senior executive compensation and ESG-linked incentives.</li> <li>2. Sustainability report reviewed and approved by the board.</li> <li>3. Increased independent directors to 4 (<math>\geq 1/3</math> of board seats).</li> <li>4. Established formal regulations for related-party transactions.</li> </ol> <p>Priority measures for enhancement:</p> <ol style="list-style-type: none"> <li>1. Hold annual general meeting by the end of May.</li> <li>2. Introduce internal carbon pricing mechanisms.</li> </ol>	



Table 1: Diversity of the Board Members

Name	Gender	Professional knowledge and skills			Ability							
		Professional background	Professional qualifications	Financial industry experience	Operational judgement	Analysis of Accounting and financial	Operational management	Risk Management	crisis Management	Industrial know-how	International prospective	Leadership & decision-making
Ching-Ing Hou	Female	Finance	Bank / Finance Professor	v	v	v	v	v	v	v	v	v
Douglas Tong Hsu	Male	Operating		v	v	v	v	v	v	v	v	v
Shaw Y. Wang	Male	Operating		v	v	v	v	v	v	v	v	v
Tsung-Ming Chung	Male	Accounting	Accountant	v	v	v	v	v	v	v	v	v
Humphrey Cheng	Male	Law		v	v	v	v	v	v	v	v	v
James Wu	Male	Finance		v	v	v	v	v	v	v	v	v
Chia-Juch Chang	Male	Operating/ Information Security	Doctor of Engineering	v	v	※	v	v	v	v	v	v
Hsiao Hui Wang	Female	Accounting	Accountant	v	v	v	v	v	v	v	v	v
Bing Shen	Male	Finance		v	v	v	v	v	v	v	v	※
Chiu-Ling Lu	Female	Finance	Financial professor		v	v	v	v	v	v	v	v

※ indicates the member of the Board of Directors who is moderately capable

Table 2: Directors' and Independent Directors' Training Status

Title	Name	Date elected	Training Date		Organizer	Courses	Hours
			Start	End			
Chairperson	Ching-Ing Hou	Jun 19, 2024	Jul 03, 2024	Jul 03, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - The Era of Carbon Pricing and Corporate ESG Actions	3
			May 16, 2024	May 16, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Lecture - Board of Directors and Supervisors' Financial Statement Review and Analysis	3
Vice Chairman	Douglas Tong Hsu	Jun 19, 2024	Nov 27, 2024	Nov 27, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - From Digital Transformation to AI Empowerment	3
			Jul 03, 2024	Jul 03, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - The Era of Carbon Pricing and Corporate ESG Actions	3
Executive Director	Shaw Y. Wang	Jun 19, 2024	Nov 27, 2024	Nov 27, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - From Digital Transformation to AI Empowerment	3
			Jul 03, 2024	Jul 03, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - The Era of Carbon Pricing and Corporate ESG Actions	3

Title	Name	Date elected	Training Date		Organizer	Courses	Hours
			Start	End			
Executive Director	Tsung-Ming Chung	Jun 19, 2024	Nov 27, 2024	Nov 27, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - From Digital Transformation to AI Empowerment	3
			Oct 04, 2024	Oct 04, 2024	Securities and Futures Institute	2024 Anti-Insider Trading Awareness Seminar	3
Director	Humphrey Cheng	Jun 19, 2024	Nov 27, 2024	Nov 27, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - From Digital Transformation to AI Empowerment	3
			Jul 03, 2024	Jul 03, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - The Era of Carbon Pricing and Corporate ESG Actions	3
Director	James Wu	Jun 19, 2024	Feb 06, 2024	Feb 06, 2024	Securities and Futures Institute	How Should the Board of Directors and Supervisors Oversee Corporate Risk Management and Crisis Handling	3
			Feb 02, 2024	Feb 02, 2024	Securities and Futures Institute	Carbon Credit Trading Mechanism and Carbon Management Applications	3
Independent Director, Managing Director	Chia-Juch Chang	Jun 19, 2024	Nov 27, 2024	Nov 27, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - From Digital Transformation to AI Empowerment	3
			Sep 27, 2024	Sep 27, 2024	Securities and Futures Institute	Information Security Management Act and Cases of Penalties by the Financial Supervisory Authorities	3
			Jul 03, 2024	Jul 03, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - The Era of Carbon Pricing and Corporate ESG Actions	3
			Apr 17, 2024	Apr 17, 2024	The Corporate Governance and Sustainable Development Association	Corporate Sustainability and Net-Zero Strategies in the Age of Climate Change	3
Independent Director	Hsiao Hui Wang	Jun 19, 2024	Nov 27, 2024	Nov 27, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - From Digital Transformation to AI Empowerment	3
			Jul 03, 2024	Jul 03, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - The Era of Carbon Pricing and Corporate ESG Actions	3
Independent Director	Bing Shen	Jun 19, 2024	Aug 02, 2024	Aug 02, 2024	Taiwan Institute of Directors	The Application and Challenges of Generative AI from ChatGPT's Perspective	3
			May 03, 2024	May 03, 2024	Taiwan Institute of Directors	2024 Global Economic Trends, Risk Indicators, and Response Strategies	3
			Nov 27, 2024	Nov 27, 2024	Taiwan Academy of Banking and Finance	Corporate Governance Forum - From Digital Transformation to AI Empowerment	3
Independent Director	Chiu-Ling Lu	Jun 19, 2024	Aug 03, 2024	Aug 03, 2024	Taiwan Institute of Directors	Legal Planning and Risk Management in Cross-Border Mergers and Acquisitions	3
			Aug 03, 2024	Aug 03, 2024	Taiwan Institute of Directors	How Foreign Institutional Investors View ESG Sustainable Governance and Investment Responsibility	3

## (6) Composition, Responsibilities and Operations of the Remuneration Committee

## A. Composition of the Remuneration Committee:

## Professional Qualifications and Experience

December 31, 2024

Qualifications Name		Professional qualifications and Experience	Independence Status	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Remuneration Committee Member
Independent Director	Hsiao Hui Wang (Convener)	<ol style="list-style-type: none"> <li>1. Holds a CPA license and has practical experience in auditing; expertise in finance, accounting, and auditing.</li> <li>2. More than five years of experience in business, law, finance, accounting, or banking services.</li> </ol>	<ol style="list-style-type: none"> <li>1. No disqualifying conditions under Article 30 of the Company Act.</li> <li>2. Compliance with Article 3 of the 'Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies': <ul style="list-style-type: none"> <li>- Neither the independent director, spouse, nor second-degree relatives serve as directors, supervisors, or employees of the Bank or its affiliates.</li> <li>- Neither the independent director, spouse, nor second-degree relatives (including via nominees) hold shares in the Bank.</li> <li>- No roles as directors, supervisors, or employees in companies with specific relationships with the Bank.</li> <li>- No compensation received from the Bank or its affiliates for business, legal, financial, or accounting services in the past two years.</li> </ul> </li> </ol>	0
Independent Director	Chia-Juch Chang	<ol style="list-style-type: none"> <li>1. Practical experience in corporate governance of financial institutions; strong management, leadership, and decision-making skills.</li> <li>2. More than five years of experience in business, law, finance, accounting, or banking services.</li> </ol>	<ol style="list-style-type: none"> <li>1. No disqualifying conditions under Article 30 of the Company Act.</li> <li>2. Compliance with Article 3 of the 'Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies': <ul style="list-style-type: none"> <li>- Neither the independent director, spouse, nor second-degree relatives serve as directors, supervisors, or employees of the Bank or its affiliates.</li> <li>- Neither the independent director, spouse, nor second-degree relatives (including via nominees) hold shares in the Bank.</li> <li>- No roles as directors, supervisors, or employees in companies with specific relationships with the Bank.</li> <li>- No compensation received from the Bank or its affiliates for business, legal, financial, or accounting services in the past two years.</li> </ul> </li> </ol>	0
Independent Director	Chiu-Ling Lu	<ol style="list-style-type: none"> <li>1. Expertise in investment banking, real estate financing and investment, and asset securitization.</li> <li>2. More than five years of experience in business, law, finance, accounting, or banking services.</li> </ol>	<ol style="list-style-type: none"> <li>1. No disqualifying conditions under Article 30 of the Company Act.</li> <li>2. Compliance with Article 3 of the 'Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies': <ul style="list-style-type: none"> <li>- Neither the independent director, spouse, nor second-degree relatives serve as directors, supervisors, or employees of the Bank or its affiliates.</li> <li>- Neither the independent director, spouse, nor second-degree relatives (including via nominees) hold shares in the Bank.</li> <li>- No roles as directors, supervisors, or employees in companies with specific relationships with the Bank.</li> <li>- No compensation received from the Bank or its affiliates for business, legal, financial, or accounting services in the past two years.</li> </ul> </li> </ol>	1

**B. Responsibilities of the Remuneration Committee:**

The committee faithfully exercises its duties as a prudent manager and provides recommendations to the Board:

- (a) Establish and periodically review policies, systems, standards, and structures for performance evaluations and remuneration of directors and managerial officers.
- (b) Periodically assess and determine remuneration for directors and managerial officers.
- (c) Performance evaluations and remuneration of directors and managerial officers should be aligned with peer industry practices and reasonably linked to individual performance, company operational results, and future risks.

**C. Operation of the Remuneration Committee**

- (a) The Remuneration Committee consists of three members.
- (b) Term of the current committee: 6<sup>th</sup> Term, from August 9, 2024 to June 18, 2027 (Approved by the 12<sup>th</sup> Board at its 2nd meeting). Two meetings were convened in the most recent fiscal year. Member qualifications and attendance are as follows:

Title	Name	Attendance in Person	By Proxy	Attendance Rate (%)	Remarks
Convener	Hsiao Hui Wang	2	0	100%	5 <sup>th</sup> & 6 <sup>th</sup> term
Committee Member	Chia-Juch Chang	1	0	100%	6 <sup>th</sup> term
Committee Member	Chiu-Ling Lu	1	0	100%	6 <sup>th</sup> term
Committee Member	Patrick P. Y. Wu	1	0	100%	5 <sup>th</sup> term
Committee Member	Susan S. Chang	1	0	100%	5 <sup>th</sup> term

**Additional Notes:**

- If the Board of Directors does not adopt or modifies a Remuneration Committee proposal, it shall disclose the meeting date, resolution content, outcome, and how the committee's opinion was handled (including explanations where Board-approved remuneration exceeds the committee's recommendation): None.
- If any committee member expresses dissenting or reserved opinions in meeting records or written statements, such matters shall be disclosed, including date, session, resolution, and opinions expressed by each member and the committee's handling thereof: None.

- (c) In 2024, the Remuneration Committee held two meetings. Average member attendance was 100%. Each meeting included a review of 'Previous Meeting Minutes and Execution Status' and the following resolutions:

The Remuneration Committee	Issue	Result	The Follow-Up Measures
the 7 <sup>th</sup> meeting of the 5 <sup>th</sup> term February 16, 2024	Appropriation of 2023 employee and director remuneration	Approved unanimously by all attending members	Submitted to the Board and handled according to resolution
	Appropriation of 2023 employee and director remuneration	Certain parts amended as resolved; remaining content approved unanimously	Proposal adjusted per committee decision; submitted to the Board and handled accordingly
the 1 <sup>st</sup> meeting of the 6 <sup>th</sup> term October 7, 2024	2023 Managerial Officer Remuneration Report	Approved unanimously for acknowledgment	Approved unanimously by the Board
	2024 Annual Business Bonus and 2025 Performance Incentive Program	Approved unanimously by all attending members	Submitted to the Board and handled according to resolution.

## (7) Sustainability Development, Implementation and Deviations

Evaluation Item	Implementation Status			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies" and Reasons
	Yes	No	Abstract Illustration	
1. Has the bank established a governance structure for promoting sustainable development, set up a dedicated (or concurrent) unit, authorized senior management by the Board to handle it, and implemented Board oversight?	✓		<ul style="list-style-type: none"> <li>■ To fulfill its commitment to corporate sustainability, FEIB established the "Corporate Sustainability Committee" under the Board on November 9, 2021. The committee convenes at least twice annually to oversee the implementation of sustainability-related actions (e.g., policies, strategies, targets), and reports directly to the Board.</li> <li>■ The Secretariat of the Corporate Sustainability Committee, the Administration Division, houses the ESG Task Force, acting as the operational unit to promote sustainability. Their responsibilities include:               <ol style="list-style-type: none"> <li>1. Formulating eight key ESG implementation pillars: climate change, environmental sustainability, sustainable finance (environmental); human rights, inclusive innovation, social cohesion (social); corporate governance, and risk management (governance).</li> <li>2. Coordinating business units to propose and implement relevant plans.</li> <li>3. Reporting results and plans to the Sustainability Committee and annually to the Board.</li> </ol>               In 2025, the ESG Task Force reported the 2024 sustainability implementation results to the Board on March 4.             </li> <li>■ The Board supervises ESG execution through these annual reports, offering timely oversight and strategic adjustments.</li> <li>■ Please refer to pages 50-51 for the annual execution report of the Corporate Sustainability Committee.</li> </ul>	None
2. Does the bank conduct materiality-based risk assessments on environmental, social, and governance issues related to its operations and formulate relevant risk management policies or strategies?	✓		<ul style="list-style-type: none"> <li>■ FEIB conducts risk assessments based on materiality principles in sustainability and formulates corresponding risk management policies or strategies, please refer to the Table on pages 68-69.</li> </ul>	None
3. Environmental issues (1) Has the bank established an appropriate environmental management system tailored to its industry characteristics?	✓		<ul style="list-style-type: none"> <li>■ To support the government's 2050 Net-Zero Emissions target, FEIB set up an Environmental and Energy Management Committee to manage and integrate energy and environmental actions across its operations. It oversees decarbonization, energy and water conservation, and waste reduction.</li> <li>■ FEIB has obtained international certifications:               <ul style="list-style-type: none"> <li>■ All domestic and overseas business units of the bank have passed ISO 14064-1 verification.</li> <li>■ The headquarters building, Banqiao Daguan Building, and Cultural Miracle Building of the bank have obtained ISO 14001 Environmental</li> </ul> </li> </ul>	None

Evaluation Item	Implementation Status			Deviations from “Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies” and Reasons																					
	Yes	No	Abstract Illustration																						
(2) Has the bank promoted energy efficiency and the use of environmentally friendly renewable resources?	✓		<p>Management System certification (certificate validity: December 5, 2022, to December 4, 2025) and ISO 50001 Energy Management System certification (certificate validity: December 15, 2023, to December 14, 2026).</p> <p>■ To enhance the efficiency of resource usage, our bank has established the "Environmental and Energy Management Guidelines," with specific measures as follows:</p> <ol style="list-style-type: none"><li>1. Replacing old AC units and maintaining indoor temperatures at 26°C.</li><li>2. Using LED lighting with zoned energy management and turning off unused lights.</li><li>3. Implementing power-saving modes and shut-down functions for PCs and shared equipment.</li></ol> <p>The electricity consumption of the bank and its subsidiaries in the consolidated financial statements over the past two years is as follows:</p> <table><tr><th colspan="2">Item</th><th>2024</th><th>2023</th></tr><tr><td colspan="2">Total nonrenewable energy consumption (Gray energy)</td><td>9,771,389</td><td>10,288,841</td></tr><tr><td rowspan="4">Renewable energy consumption</td><td>On-site</td><td>43,627</td><td>35,472</td></tr><tr><td>REC</td><td>242,000</td><td>-</td></tr><tr><td>PPA</td><td>321,247</td><td>-</td></tr><tr><td>Total</td><td>606,874</td><td>35,472</td></tr></table> <p>■ In response to the government's 2050 net-zero carbon emissions policy, the bank is actively investing in the use of renewable energy, with specific measures as follows:</p> <ol style="list-style-type: none"><li>1. Installed solar panels at the Taoyuan building; 2024 solar output: 43,627 kWh.</li><li>2. Used 310,247 kWh of green electricity via self-generation and purchase.</li><li>3. Purchased 242 renewable energy certificates totaling 242,000 kWh.</li><li>4. Invested TWD 19.6 million in green procurement.</li></ol>	Item		2024	2023	Total nonrenewable energy consumption (Gray energy)		9,771,389	10,288,841	Renewable energy consumption	On-site	43,627	35,472	REC	242,000	-	PPA	321,247	-	Total	606,874	35,472	None
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	REC	242,000	-																						
	PPA	321,247	-																						
	Total	606,874	35,472																						
(3) Has the bank assessed climate change-related risks and opportunities and implemented response measures?	✓		<p>■ According to “Task Force on Climate-related Financial Disclosures”, the Climate-related Risk are composed of Physical Risk, including Acute Risk and Chronic Risk, and Transition Risk, including Policy and Legal Risk In addition, the Climate-related Opportunities are composed of Resource Efficiency, Energy Source, Products and Services, Markets and Resilience. At the end of 2022, the identifications of FEIB’s risk and opportunities for the climate change have been established.</p> <p>1. Climate Risk</p> <p>(1)There are two significant physical risk with the countermeasures being set up. Firstly, the natural disasters lead to the disruption of</p>	None																					

Evaluation Item	Implementation Status			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and Reasons
	Yes	No	Abstract Illustration	
			<p>online and physical banking. In consequence, the revenue and customer satisfaction are affected. Secondly, the value of the corporate and individual collateral decreases because of the natural disaster. Consequently, FEIB's asset value is affected and the risk exposure increases.</p> <p>(2) There's only one significant transition risk, carbon fee/tax. Carbon fee/tax will cause counterparty's profit goes down, and then affect bank's asset value and investment income.</p> <p>2. Climate Opportunities</p> <p>There are two significantly opportunities with the following implementation being set up. Firstly, strengthen the resources recycle to alleviate the impacts of the environment and reduce the operational costs. Secondly, through the online services/digital technology, reduce the resources wasted by the traditional services and improve the convenience of financial services for customers.</p> <ul style="list-style-type: none"> <li>■ In order to learn about the effect of climate risk, scenario analysis is been used as methodology of climate risk assessment. Setting "global average temperature raise below 2°C" and "global average temperature raise over 4°C" as future scenario, to presume possible climate-related disaster, amending of law, and use the presumption to assessment the impact of climate risk in future.</li> <li>■ Physical risk estimation was based on "global average temperature raise over 4°C", using climate-related public database to clarify the exposure and vulnerability, then combining clarified data with floors and age of real estate to assess physical risk. According to the physical risk assessment, bank's physical risk impact is not very significant, just a several credit collaterals lie in high climate-risk area. Besides, branches which sits in high climate-related risk area were already prepare to deal with climate-related disaster.</li> <li>■ In the part of transition risk, because of bank's GHG emission ascribes to electricity using (scope 2 emission) mainly, GHG emission was less than technology industry and manufacturing, bank's operating capacity wasn't affected by transition risk too much. In the part of business, bank used the methodology draft by "Partnership for Carbon Accounting Financials" to calculate bank's GHG emission by credit and investment, and then coordinating with climate scenario ("global average temperature raise below 2°C") to assess the risk of carbon fee/tax. According to the scenario analysis, bank doesn't get great influence by transition risk,</li> </ul>	



Evaluation Item	Implementation Status			Deviations from “Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies” and Reasons																															
	Yes	No	Abstract Illustration																																
(4) Has the bank assessed climate change-related risks and opportunities and implemented response measures?	✓		<p>because there just a few high GHG emission corporation among bank’s counterparties.</p> <ul style="list-style-type: none"><li>■ According to the difference of climate risk trait and business categories, bank sets climate metrics and targets as a tool to keep monitoring and managing climate risk influence.</li><li>■ FEIB follows ISO 14001 and ISO 50001 standards and has an environmental and energy management policy. It commits to: Compliance with environmental laws and sustainable targets. Continuous improvement of energy performance. Pollution prevention and circular economy support. Green procurement and low-carbon product adoption. Enhancing staff environmental awareness.</li><li>■ Initiatives include:<ol style="list-style-type: none"><li>1. Energy-efficient lighting and inverter AC systems.</li><li>2. Office temperature control at 26-28°C.</li><li>3. Lighting retrofits with LED.</li><li>4. Power-saving settings for devices.</li><li>5. Elevator optimization during off-peak hours.</li><li>6. Quarterly reviews of electricity/water usage.</li><li>7. Water-saving devices and low-flush toilets.</li><li>8. Waste sorting and recycling.</li></ol></li><li>■ Past two years’ GHG, water use, and waste data are provided in the appendix.1.Greenhouse gas emissions</li></ul> <table><tr><th colspan="2"></th><th colspan="2">nit : tons of CO<sub>2</sub>e</th></tr><tr><th colspan="2"></th><th>2024</th><th>2023</th></tr><tr><td colspan="2">Scope 1</td><td>296.49</td><td>306.88</td></tr><tr><td rowspan="2">Scope 2</td><td>Market Benchmark</td><td>4,721.50</td><td>5,151.62</td></tr><tr><td>Location Benchmark</td><td>4,999.74</td><td>5,151.62</td></tr><tr><td colspan="2">Total carbon emissions</td><td>5,017.99</td><td>5,458.50</td></tr><tr><td colspan="2">Carbon intensity (tons of CO<sub>2</sub>e/ NT\$ million)</td><td>0.3903</td><td>0.4266</td></tr><tr><td colspan="2">Data Coverage</td><td colspan="2">All Domestic and overseas branches and subsidiaries</td></tr></table> <p>Note 1 : Conducted in accordance with ISO 14064-1:2018 inventory standards. The emissions for the past two years have been verified by the British Standards Institution (BSI) according to the ISO 14064-3:2019 standard. The assurance opinion is at a reasonable assurance level.</p> <p>Note 2 : Subsidiaries include Far Eastern Asset Management Corp., FEIB Financial Leasing Co., Ltd. and Far Eastern International Securities.</p> <p>Note 3: Information on Scope 3 inventory will be disclosed in the sustainability report.</p>			nit : tons of CO <sub>2</sub> e				2024	2023	Scope 1		296.49	306.88	Scope 2	Market Benchmark	4,721.50	5,151.62	Location Benchmark	4,999.74	5,151.62	Total carbon emissions		5,017.99	5,458.50	Carbon intensity (tons of CO <sub>2</sub> e/ NT\$ million)		0.3903	0.4266	Data Coverage		All Domestic and overseas branches and subsidiaries		None
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Evaluation Item	Implementation Status			Deviations from “Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies” and Reasons																
	Yes	No	Abstract Illustration																	
			<div>2. Water consumption and Waste</div> <table><tr><th></th><th>2024</th><th>2023</th><th>Increase (Decrease)</th></tr><tr><td>Water consumption (degree)</td><td>66,231</td><td>67,183</td><td>(952)</td></tr><tr><td>Waste (ton)</td><td>142.15</td><td>145.33</td><td>(3.18)</td></tr><tr><td>Data Coverage</td><td colspan="3">All Domestic branches and subsidiaries</td></tr></table> <div>Note1: Conducted in accordance with ISO 14064-1:2018 inventory standards. The bank’s total water usage and waste weight for the past two years have been verified by the British Standards Institution (BSI). The assurance opinion is based on the Agreed-Upon Procedures (AUP).</div> <div>Note2: Subsidiaries include Far Eastern Asset Management Corp. and Far Eastern International Securities.</div>		2024	2023	Increase (Decrease)	Water consumption (degree)	66,231	67,183	(952)	Waste (ton)	142.15	145.33	(3.18)	Data Coverage	All Domestic branches and subsidiaries			
	2024	2023	Increase (Decrease)																	
Water consumption (degree)	66,231	67,183	(952)																	
Waste (ton)	142.15	145.33	(3.18)																	
Data Coverage	All Domestic branches and subsidiaries																			

## 4. Social issues

- |   |   |  |      |
|---|---|--|------|
| (1) Has the Bank formulated relevant management policies and procedures in accordance with applicable laws and international human rights conventions?        | ✓ | <ul style="list-style-type: none"> <li>■ In accordance with labor laws and international human rights conventions, FEIB has established 'Work Rules' and a comprehensive set of personnel policies. Regular training is conducted to safeguard labor rights and promote gender equality in the workplace.</li> </ul>                                       | None |
| (2) Has the Bank implemented reasonable employee benefits (including compensation, leave, and other welfare) and linked business performance to compensation? | ✓ | <ul style="list-style-type: none"> <li>■ Refer to pages 123-125 of the annual report: 'Section IV – Operation Highlights ' / 7. Labor Relations / (1) Employee Benefits, Retirement System Implementation, and Labor-Management Agreements / A. Employee Welfare Measures and C. Labor-Management Agreements and Protection of Employee Rights.</li> </ul> | None |
| (3) Does the Bank provide a safe and healthy work environment and regularly conduct health and safety training for employees?                                 | ✓ | <ul style="list-style-type: none"> <li>■ Refer to page 125 of the annual report: 'Section IV – Operation Highlights ' / 7. Labor Relations / (2) Workplace Environment and Measures for Physical and Mental Health Protection.</li> <li>■ No fire incidents occurred in 2024.</li> </ul>   | None |
| (4) Has the Bank developed effective career development and training programs for employees?  | ✓ | <ul style="list-style-type: none"> <li>■ Refer to page 115 of the annual report: 'Section IV – Operation Highlights ' / 2. Employees / (2) Training Plan Implementation Over the Past Three Years and (3) 2025 Training Plan.</li> </ul>   | None |
| (5) Does the Bank comply with laws and international guidelines regarding customer health and safety, privacy, marketing, and                                 | ✓ | <ul style="list-style-type: none"> <li>■ The Bank has established the 'FEIB Financial Consumer Protection Policy' and the 'FEIB Financial Consumer Dispute Resolution Mechanism'.</li> <li>■ All products and services comply with applicable standards and guidelines.</li> <li>■ Amendments to product/service terms (e.g.,</li> </ul>                   | None |

Evaluation Item	Implementation Status			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and Reasons
	Yes	No	Abstract Illustration	
labeling, and establish consumer protection policies and complaint procedures?			<p>standardized contracts or customer notifications) are handled in accordance with competent authority regulations and management procedures.</p> <ul style="list-style-type: none"> <li>■ In line with the Financial Friendly Principles, all branch offices are equipped with accessible facilities in compliance with the Ministry of the Interior Construction and Planning Agency's 'Architectural Accessibility Design Guidelines' and the 'Improvement Guidelines for Existing Public Buildings'.</li> <li>■ To protect customer privacy and manage personal data securely, the Bank has implemented policies including: 'Personal Data Protection Management Policy', 'Personal Data Protection Indicators and Standards', 'Personal Data File Security Management Guidelines', and 'Personal Banking Office Data Handling Guidelines'. These establish confidentiality responsibilities and define controls for removing sensitive data from the workplace. In case of data breach, procedures under the 'FEIB Personal Data Security Incident Reporting and Handling Guidelines' and the 'Employee Reward and Disciplinary Rules' are followed.</li> <li>■ Marketing and labeling-related issues: <ul style="list-style-type: none"> <li>■ The Bank has issued the 'Review and Assessment Guidelines for Investment Products'. All products must undergo a pre-listing review process, including proposal, analysis, product selection, and risk classification.</li> <li>■ Regulations include the 'Know Your Customer Guidelines', 'Sales and Account Risk Management Policy', 'Fair Treatment for Elderly Customers Policy', and 'Financial Consumer Protection Management Guidelines'. These ensure that investment attributes and risk tolerance are properly assessed, product suitability is evaluated, and transactions above a threshold are subject to confirmation and review.</li> <li>■ Promotional activity and material management is governed by: 'Advertising, Promotion, and Marketing SOP', 'Sales and Risk Management Policy', and 'Telemarketing Guidelines for Personal Banking'. These require all external materials to be approved by the Legal &amp; Compliance Department, and mandate disclosures for fees, rewards, customer rights, and website posting of contract details. A standardized contract section is provided on the corporate website with downloadable documents and mutual fund fee change notifications.</li> </ul> </li> <li>■ Customer Interest Protection and Appeal Procedures: <ul style="list-style-type: none"> <li>■ The Board of Directors and senior management oversee consumer protection. The Bank has adopted the 'Fair Customer Treatment Policy' and</li> </ul> </li> </ul>	

Evaluation Item	Implementation Status			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and Reasons
	Yes	No	Abstract Illustration	
			<p>reports on its implementation annually. The 'Financial Consumer Dispute Resolution SOP', 'Consumer Dispute Case Management Guidelines', and 'Dispute Case Handling Procedures' define complaint handling mechanisms and KPIs. The Bank is certified under the BSI ISO 10002 Quality Management System for complaints.</p> <ul style="list-style-type: none"> <li>■ Supervisory departments regularly analyze root causes of consumer disputes and propose improvements. Internal processes are reviewed to enhance service quality. To reinforce consumer protection, customer complaint cases attributable to employees are considered in annual performance reviews under the customer dimension, as per the Fair Customer Treatment Working Group.</li> <li>■ A dedicated complaint database for elderly customers has been established to better protect the rights of senior clients.</li> <li>■ The Bank provides user-friendly complaint channels, including a 24-hour customer service line (local landline: 0800-261-732; mobile/outlying islands: 02-8073-1166), AI-powered chatbot 'Xiaole', a 24-hour complaint hotline (0800-213-198), and an email contact (service@feib.com.tw). These channels are also disclosed on the official website, ensuring accessibility.</li> </ul>	
(6) Has the bank established a supplier management policy requiring compliance with environmental, occupational safety and health, or labor and human rights regulations? What is its implementation status?	✓		<ul style="list-style-type: none"> <li>■ To jointly promote corporate social responsibility with suppliers and ensure sustainable environmental development and basic human rights, FEIB has formulated the 'Supplier Corporate Social Responsibility Guidelines.' These cover four major areas: labor and human rights, health and safety, environmental protection, and ethical standards. These guidelines serve as the framework for supplier operations. Major suppliers are required to review these standards prior to contract signing or transaction execution and must sign the 'Supplier CSR Commitment Letter,' 'Supplier CSR Self-Assessment Form,' and 'Supplier Anti-Corruption Risk Assessment Form.' The procurement department sets individual assessment criteria for different case types and includes relevant clauses in contracts to ensure supplier compliance (e.g., ISO certifications). No incidents involving human rights or labor rights violations by suppliers were reported in 2024.</li> <li>■ In addition to evaluating quality, technology, and financials of suppliers who signed the CSR Commitment Letter, ESG criteria—such as environmental sustainability, social responsibility, labor conditions, and environmental protection—are</li> </ul>	None

Evaluation Item	Implementation Status			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEx Listed Companies" and Reasons
	Yes	No	Abstract Illustration	
			included in the supplier evaluation indicators. Evaluation results are disclosed on the company website.	
5. Does the bank prepare CSR or other non-financial information disclosure reports based on internationally recognized reporting standards or guidelines? Has the report been assured by a third-party verification body?	✓		■ FEIB's 2023 Sustainability Report was prepared in accordance with the Global Reporting Initiative (GRI) Standards and its financial sector supplement, the Sustainability Accounting Standards Board (SASB) standards for commercial banks, and the Task Force on Climate-related Financial Disclosures (TCFD) recommendations. The report has been assured by a certified public accounting firm.	None
6. If the bank has adopted its own sustainable development guidelines based on the 'TWSE Corporate Sustainability Best-Practice Principles,' please indicate any discrepancies in operation or implementation.			No discrepancies.	
7. Other important information that helps understand the implementation of sustainability initiatives:			<ul style="list-style-type: none"> <li>■ Please refer to pages 118-120 of the annual report for the Bank's Corporate Social Responsibility and Ethical Behavior.</li> <li>■ A training program on the Convention on the Rights of Persons with Disabilities and characteristics/needs of elderly clients was completed by 100% of full-time employees (including senior managers).</li> </ul>	

Table 1: Risk assessments of important issues on the basis of the principle of corporate sustainable development and risk management policies or strategies

Important Issues	Risk Assessment Items	Risk Management Policies or Strategies
Environment	Environmental Impact and Management	<ul style="list-style-type: none"> <li>■ Climate risk is identified in line with the TCFD framework. <ul style="list-style-type: none"> <li>■ A climate risk matrix identifies short-, medium-, and long-term climate-related risks and opportunities. Flood hazard analysis is applied to assess mortgage collateral and bank-owned branches/warehouses.</li> <li>■ Based on organizational impact surveys, six major climate risks and five climate-related opportunities were identified.</li> </ul> </li> <li>■ The Environmental and Energy Management Committee, chaired by the CEO, oversees enterprise-wide integration of environmental and energy practices. The Bank has introduced ISO 14001, ISO 50001, and ISO 14064-1 standards and implemented policies for carbon reduction, energy and water conservation, and waste management to enhance environmental performance.</li> </ul>
Social	Site security	<ul style="list-style-type: none"> <li>■ Business location selection is based on environmental and climate data to avoid coastal, low-lying, or geologically unstable areas.</li> <li>■ Flood protection measures such as flood barriers and sandbags are installed at branch and office locations.</li> </ul>

Important Issues	Risk Assessment Items	Risk Management Policies or Strategies
	Information infrastructure and uninterrupted operations	<ul style="list-style-type: none"> <li>■ The Bank has designated the General Administration Department as the disaster response unit, with a chief duty officer system and emergency reporting protocols to escalate major incidents to management within 30 minutes and initiate crisis management.</li> <li>■ FEIB complies with ISO 22301:2019 BCMS (Business Continuity Management System), establishing relevant procedures to ensure swift response and continuity of critical operations during unexpected events. Annual BSI audits are conducted to verify certification validity.</li> </ul>
Corporate Governance	Socioeconomic compliance and legal adherence	<ul style="list-style-type: none"> <li>■ Governance and internal control mechanisms are established to ensure full compliance with regulatory requirements by all personnel.</li> </ul>
	Board function enhancement	<ul style="list-style-type: none"> <li>■ Directors receive support through ongoing updates on regulatory changes, supervisory communications, and policy trends.</li> <li>■ All directors are covered by liability insurance to mitigate legal and financial risks.</li> <li>■ A 'Corporate Sustainability Committee' has been established under the Board to oversee sustainability efforts.</li> <li>■ The Board has approved 'Climate Change and Environmental Risk Management Guidelines' which define scope, targets, procedures, and responsibilities for effective oversight by the Board and management.</li> </ul>
	Stakeholder Communication	<ul style="list-style-type: none"> <li>■ A designated spokesperson, deputy spokesperson, and investor relations department are in place to provide communication channels for investor inquiries and feedback.</li> </ul>

### Bank's climate - related information

#### 1. Implementation status for climate - related information

Item	Implementation Status		
1. Governance and Supervision of Climate Risks and Opportunities by the Board and Management.	<ul style="list-style-type: none"> <li>■ The Board of Directors is the highest decision-making body for climate risk management at FEIB, responsible for approving climate risk strategies and overseeing the effectiveness of the climate risk management framework. The Risk Management Committee, in accordance with the Board's strategy, leads the bank-wide climate risk mechanism, coordinates with head office departments, and continuously supervises execution and performance.</li> </ul>		
2. How Identified Climate Risks and Opportunities Affect Business, Strategy, and Finance (Short, Medium, Long Term)	<ul style="list-style-type: none"> <li>■ FEIB assesses climate risks and opportunities based on 'impact magnitude' and 'likelihood'. Risks and opportunities are identified separately for short-term (within 3 years), medium-term (3–10 years), and long-term (over 10 years), as defined with reference to the HKMA's GS-1 Climate Risk Management Manual. Our identification results will describe as follow :</li> </ul>		
	Short-term(within 3 years)	Mid-term(3 years to 10 years)	Long-term(over 10 years)
	Transition Risk: Policy & Regulation	Transition Risk: Policy, Market, Technology, Reputation; Physical Risk: Acute Events	Physical Risk: Chronic Risk
Climate risk	<ul style="list-style-type: none"> <li>■ Although carbon fees do not yet impact FEIB's operating costs directly, they may affect high-carbon-emitting clients by increasing compliance and operating costs, reducing profitability,</li> </ul>	<ul style="list-style-type: none"> <li>■ As the 2050 net-zero goal nears, financial institutions may incur carbon fees, raising operational electricity costs.</li> <li>■ Clients in high-carbon sectors may face declining demand, reputational damage, or capital</li> </ul>	<ul style="list-style-type: none"> <li>■ Long-term risks include rising sea levels and temperature increases, potentially reducing property</li> </ul>

Item	Implementation Status			
		and potentially impairing credit quality or investment returns.	expenditure from transitioning to new technologies. This can reduce repayment ability and FEIB's investment/credit performance. ■ Extreme weather may disrupt operations and damage properties, increasing maintenance costs and reducing collateral value.	collateral values and affecting operations.
	Climate opportunity	<p>Opportunity – Market, Products/Services, Resource Efficiency</p> <p>■ Climate-related shifts in market demand and preferences create opportunities in green lending, green investments, and low-carbon personal finance products. Early climate action improves resource and energy efficiency, enhancing returns.</p>	<p>Opportunity – Resilience</p> <p>■ FEIB will strengthen business continuity planning and disaster response capacity to enhance climate resilience.</p>	-
3. Financial Impact of Extreme Weather and Transition Policies	<p>*FEIB define time line by referring to 4.2.8 of “Supervisory Policy Manual : GS-1 Climate Risk Management ” which released by Hong Kong Monetary Authority (HKMA) in 2021.</p> <p>FEIB follows the FSC's climate scenario analysis methodology. Scenario-based risk and exposure results for general corporate and personal banking have been disclosed at <a href="https://www.feib.com.tw/detail?id=530">https://www.feib.com.tw/detail?id=530</a>.</p>			
4. Integration of Climate Risk Identification, Assessment, and Management into Overall Risk Framework	<p>■ Climate risks are integrated into FEIB's three lines of defense. Business units assess client climate risks during investment/credit review to ensure risks remain within FEIB's tolerance. The risk management unit (second line) performs regular climate risk assessments and develops response strategies. Internal audit (third line) verifies compliance with the climate risk governance framework.</p> <p>■ FEIB has established 'Climate Change and Environmental Risk Management Guidelines' and a 'Climate Risk Management Manual' to guide identification, assessment, and control measures. Scenario analysis is applied to measure significant exposures and determine appropriate mitigation (avoidance, transfer, or control).</p>			
5. Scenario Analysis Parameters, Assumptions, and Financial Impact	<p>Scenario analysis is conducted using assumptions, parameters, and factors based on the FSC's 'Scenario Analysis Framework for Domestic Banks'. Results are disclosed at <a href="https://www.feib.com.tw/detail?id=530">https://www.feib.com.tw/detail?id=530</a>.</p>			
6. Transition Plan and Risk Indicators / Targets	<p>■ Transition Plan: FEIB continues optimizing its business continuity strategy to strengthen climate resilience. Business units assess client climate management capacity before approving financing. The Bank identifies low-carbon transition opportunities and supports clients through sustainability-linked finance. Green bonds and digital transformation help reduce GHG emissions.</p> <p>■ Indicators &amp; Targets: FEIB sets key climate risk indicators for business and operations. Short-, medium-, and long-term goals are disclosed at <a href="https://www.feib.com.tw/detail?id=534">https://www.feib.com.tw/detail?id=534</a>.</p>			
7. Internal Carbon Pricing	<p>FEIB does not yet apply internal carbon pricing for GHG control.</p>			

Item	Implementation Status
8. Climate Targets, GHG Scopes, Progress, and Offsets	<ul style="list-style-type: none"> <li>■ FEIB sets climate risk indicators and targets across operations and business lines. Goals and progress are disclosed at <a href="https://www.feib.com.tw/detail?id=534">https://www.feib.com.tw/detail?id=534</a>.</li> <li>■ In 2024, FEIB purchased 242 Renewable Energy Certificates (RECs), totaling 242,000 kWh</li> </ul>
9. GHG Inventory and Assurance Status	■ To be specified in "GHG Inventory and Verification status for the last two years".

## GHG Inventory and Verification status for the last two years

Year	Inventory status					Verification status	
	Emissions (Metric tons of CO <sub>2</sub> e)			Intensity (Metric tons of CO <sub>2</sub> e/NT\$ Million)	Coverage	Verification Institution	Descriptions
	Scope 1	Scope 2	Total				
2024	296.49	4,721.50	5,017.99	0.3903	All Domestic and overseas branches and subsidiaries	BSI	Verification Coverage Same as the Inventory Coverage
							Verification Principles ISO 14064-3:2019
							Verification Opinion The result of verification is unqualified Opinion and the level of assurance is reasonable.
							Verification Coverage Same as the Inventory Coverage
							Verification Principles ISO 14064-3:2019
							Verification Opinion The result of verification is unqualified Opinion and the level of assurance is reasonable.
2023	306.88	5,151.62	5,458.50	0.4266	All Domestic and overseas branches and subsidiaries		

Note: Subsidiaries include Far Eastern Asset Management Corp., FEIB Financial Leasing Co., Ltd. and Far Eastern International Securities.

## 2. Greenhouse Gas Reduction Targets, Strategies, and Action Plans

In September 2024, the Bank committed to the Science Based Targets initiative (SBTi), and received official approval in March 2025. With 2023 as the base year, the Bank has set a target to reduce Scope 1 and Scope 2 greenhouse gas emissions by 42% by 2030, aligning with the Paris Agreement goal of limiting global temperature rise to 1.5°C.

To achieve this target, the Bank has adopted a strategy of reducing carbon emissions by 6% annually, with a gradual increase in reduction efforts over time. Key action plans include phasing out outdated, energy-intensive equipment, implementing standardized and digitalized management systems, and increasing the use of renewable energy. In 2024, the Bank (including consolidated subsidiaries) recorded Scope 1 and 2 emissions of 5,017.99 metric tons of CO<sub>2</sub>e, representing an 8.07% reduction compared to 2023, successfully meeting the annual reduction goal.



Attachment: Greenhouse Gas Assurance Report for the Year 2023

# bsi.

## Opinion Statement



### Greenhouse Gas Emissions Verification Opinion Statement

This is to verify that: Far Eastern International Bank  
1F、13F、17F、18F、20F、26F、27F.  
No.205, 207, 209, Sec.2, Dunhua S. Rd.  
Daan Dist., Taipei City 106428  
Taiwan

遠東國際商業銀行股份有限公司  
臺灣  
台北市  
大安區  
敦化南路二段 205、207、209 號  
1 樓、13 樓、17 樓、18 樓、20 樓、26 樓、27 樓


Holds Statement No: GHGEV 784428

#### Verification opinion statement

As a result of carrying out verification and validation procedures in accordance with ISO 14064-3:2019, it is the statement for mixed engagement including reasonable assurance for verification activity as well as validation and agreed-upon procedures (AUP) contains the following:

- The Greenhouse Gas Emissions with Far Eastern International Bank for the period from 2023-01-01 to 2023-12-31 was verified and validated.
- The verified organization-level greenhouse gas emissions include direct greenhouse gas emissions 306.8858 tonnes of CO<sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 5,151.6182 tonnes of CO<sub>2</sub> equivalent.
- Far Eastern International Bank has defined and explained its own process and pre-determined criteria for significance of indirect Greenhouse Gas Emissions and quantify and report these identified significant emissions accordingly.

For and on behalf of BSI:

  
Managing Director BSI Taiwan, Peter Pu

Originally Issue: 2024-05-02

Latest Issue: 2024-05-02

Page: 1 of 4

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Statement No: GHGEV 784428

The Greenhouse Gas Emissions Verification activities are based on reasonable level of assurance:

- The data and information of greenhouse gas emissions are based on historical in nature, and no material misstatements for the period from 2023-01-01 to 2023-12-31 Greenhouse Gas Emissions calculation were revealed.
- Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.
- The emission factor for electricity for the year 2023 is not published by Taiwan government so far, the emission factor used for electricity is 0.495 kilograms of Carbon Dioxide equivalent per kWh instead which may potentially result in different Greenhouse Gas Emission estimates.

EMISSIONS		Notes	tonnes CO <sub>2</sub> e
Category 1: Direct GHG emissions and removals			306.8858
1.1	Stationary combustion		1.0474
1.2	Mobile combustion		78.3941
1.3	Industrial processes (anthropogenic systems)		0.0000
1.4	Fugitive (anthropogenic systems)		227.4443
1.5	Land use, land use change and forestry		0.0000
Direct emissions in tonnes of CO <sub>2</sub> e from biomass			0.0000
Category 2: Indirect GHG emissions from imported energy			5,151.6182
2.1	Indirect emissions from imported electricity	location-based approach	5,151.6182
2.2	Indirect emissions from imported energy (steam, heating, cooling and compressed air)		0.0000

Originally Issue: 2024-05-02

Latest Issue: 2024-05-02

Page: 2 of 4

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Statement No: GHGEV 784428

## Agreed upon procedures (AUP)

- AUP are specific types of verification activities, BSI have performed the evidence-gathering procedures for the period from 2023-01-01 to 2023-12-31.
- BSI do not express any assurance on the GHG emissions, removals and storage in listed below.

EMISSIONS		Notes	AUP Item(s)	tonnes CO <sub>2</sub> e
Category 4: indirect GHG emissions from products used by organization				1,057.2604
4.1	Emissions from Purchased goods	Electricity, fuel and tap water only	Electricity: 10,288,841.4068 kWh Gasoline: 33,267.1616 L Diesel: 400.6480 L Tap water: 67,182.7352m <sup>3</sup>	1,023.8644
4.3	Emissions from the disposal of solid and liquid waste	Solid waste only	Incineration: 87,152.50 kg Recycle: 58,175.00 kg Transportation: 2,769.73 tkm	33.3960

Originally Issue: 2024-05-02

Latest Issue: 2024-05-02

Page: 3 of 4

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Attachment: Greenhouse Gas Assurance Report for the Year 2024

# bsi.

## Opinion Statement



### Greenhouse Gas Emissions Verification Opinion Statement

This is to verify that: Far Eastern International Bank and its subsidiary  
1F、13F、17F、18F、20F、26F、27F.  
No. 205, 207, 209, Sec. 2, Dunhua S. Rd.  
Da'an Dist.  
Taipei City  
106428  
Taiwan

遠東國際商業銀行股份有限公司  
及其子公司  
臺灣  
台北市大安區  
敦化南路二段 205、207、209 號  
1、13、17、18、20、26、27 樓  
106428

Holds Statement No: GHGEV 817739

#### Verification opinion statement

As a result of carrying out verification and validation procedures in accordance with ISO 14064-3:2019, it is the statement for mixed engagement including reasonable assurance for verification activity as well as validation and agreed-upon procedures (AUP) contains the following:

- The Greenhouse Gas Emissions with Far Eastern International Bank and its subsidiary for the period from 2024-01-01 to 2024-12-31 was verified and validated.
- The verified organization-level greenhouse gas emissions include direct greenhouse gas emissions 296.4920 tonnes of CO<sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 4,999.7426 tonnes of CO<sub>2</sub> equivalent.
- Far Eastern International Bank and its subsidiary has defined and explained its own process and pre-determined criteria for significance of indirect Greenhouse Gas Emissions and quantify and report these identified significant emissions accordingly.

For and on behalf of BSI:

Managing Director BSI Taiwan, Peter Pu

Originally Issue: 2025-04-18

Latest Issue: 2025-04-18

Page: 1 of 4

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The Greenhouse Gas Emissions Verification activities are based on reasonable level of assurance:

- The data and information of greenhouse gas emissions are based on historical in nature, and no material misstatements for the period from 2024-01-01 to 2024-12-31 Greenhouse Gas Emissions calculation were revealed.
- Data quality was considered acceptable in meeting the principles as set out in ISO 14064-1:2018.
- The reporting organization adopted an electricity emission factor of 0.494 kgCO<sub>2</sub>e per kWh for this GHG inventory, based on the 2023 emission factor officially published by the Taiwan government.

EMISSIONS		Notes	tonnes CO <sub>2</sub> e
Category 1: Direct GHG emissions and removals			296.4920
1.1	Stationary combustion		1.0739
1.2	Mobile combustion		73.9684
1.3	Industrial processes (anthropogenic systems)		0.0000
1.4	Fugitive (anthropogenic systems)		221.4497
1.5	Land use, land use change and forestry		0.0000
Direct emissions in tonnes of CO <sub>2</sub> e from biomass			0.0000
Category 2: Indirect GHG emissions from imported energy			4,999.7426
2.1	Indirect emissions from imported electricity	location-based approach	4,999.7426
Renewable Electricity purchased in kWh with contractual instruments compliant with ISO 14064-1 Annex E		T-REC: 23SP0331-U024000186~218 24SP0352-U024000131~180 24SP0383-U024000184~275 22SP0059-U024000022~88	242,000 kWh
		Power Purchase Agreements	321,247 kWh
	Indirect emissions from imported electricity	market-based approach	4,721.4986
2.2	Indirect emissions from imported energy (steam, heating, cooling and compressed air)		0.0000

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Latest Issue: 2025-04-18

Page: 2 of 4

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## Agreed-upon procedures (AUP)

- AUP are specific types of verification activities, BSI have performed the evidence-gathering procedures for the period from 2024-01-01 to 2024-12-31.
- BSI do not express any assurance on the GHG emissions, removals and storage in listed below.

EMISSIONS		Notes	AUP Item(s)	tonnes CO <sub>2</sub> e
Category 4: indirect GHG emissions from products used by organization				1,005.0908
4.1	Emissions from Purchased goods	Fuel and energy related activities	Gasoline 32,177.1466 L Diesel 399.2247 L Electricity 9,681,548.9136 kWh Water 66,230.7618 m <sup>3</sup>	972.6998
4.3	Emissions from the disposal of solid and liquid waste	Solid waste from domestic branch office average weight per person per year	Solid waste 84,607.5000 kg Recycle waste 57,545.00 kg Transport (Solid waste & Recycle waste) 2,717.8200 tkm	32.3910

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Latest Issue: 2025-04-18

Page: 3 of 4

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Holds Statement No: GHGEV 817739

The direct GHG emissions and removals(cat.1) and indirect GHG emissions from imported energy emissions(cat.2) were verified in selected branches and representative offices, including but not limited to the following:

Location	Verification Information
Far Eastern International Bank and its subsidiary 1F, 13F, 17F, 18F, 20F, 26F, 27F. No. 205, 207, 209, Sec. 2, Dunhua S. Rd. Da'an Dist. Taipei City 106428 Taiwan 遠東國際商業銀行股份有限公司 106428 臺灣台北市大安區敦化南路二段 207 號 1、13、17、18、20、26、27 樓	The Greenhouse Gas Emissions with Far Eastern International Bank for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 292.3947 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 4,612.2508 tonnes of CO <sub>2</sub> equivalent.  The 60 locations of Far Eastern International Bank are included.
Far Eastern Asset Management Corp. B Room, 17F., No. 207, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106428 遠東資產管理股份有限公司 台北市大安區敦化南路二段 207 號 17 樓 B 室	The Greenhouse Gas Emissions with Far Eastern Asset Management Corp. for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 0.0002 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 3.0795 tonnes of CO <sub>2</sub> equivalent.
FEIB Financial Leasing Co., Ltd 8F., Yuanqi Building, No.28 Baillanjiang Road, Pudong New Area, Shanghai 遠榮租賃股份有限公司 上海市浦東新區白蓮江路 28 號遠金大樓 8 樓	The Greenhouse Gas Emissions with FEIB Financial Leasing Co., Ltd for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 0.0000 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 3.8581 tonnes of CO <sub>2</sub> equivalent.
Far Eastern International Securities 51F., No. 7, Sec. 5, Xinyi Rd., Xinyi Dist., Taipei City 110, Taiwan 遠智證券股份有限公司 台北市信義區信義路 5 段 7 號 51 樓	The Greenhouse Gas Emissions with Far Eastern International Securities for the period from 2024-01-01 to 2024-12-31 was verified, including direct greenhouse gas emissions 4.0971 tonnes of CO <sub>2</sub> equivalent and indirect greenhouse gas emissions from imported energy 380.5542 tonnes of CO <sub>2</sub> equivalent.  The 3 locations of Far Eastern International Securities are included.

Originally Issue: 2025-04-18

Latest Issue: 2025-04-18

Page: 4 of 4

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## (8) Ethical Corporate Management

Evaluation Item	Implementation Status			Deviations from "the Ethical Corporate Management Best-Practice Principles for TWSE/TPEX Listed Companies" and Reasons
	Yes	No	Summary description	
1. Establishment of Integrity Management Policy and Programs				
(1) Has the bank established an integrity policy approved by the Board and disclosed it in internal rules and public documents, including the Board and senior management's commitment?	✓		<ul style="list-style-type: none"> <li>■ On November 6, 2015, the 3rd meeting of FEIB's 9th Board of Directors approved the 'Integrity Management Guidelines'. Revisions were approved on March 23, 2020 by the 10th Board. These clearly state FEIB's integrity policy, practices, and the commitment of the Board and management.</li> <li>■ FEIB has also established the 'Code of Ethical Conduct' and 'Employee Code of Conduct', which define expected ethical behaviors. Regulatory training is conducted regularly, and employees sign the code annually to mitigate risks of unethical conduct.</li> <li>■ The Board and management actively uphold integrity by complying with the Company Act, Securities and Exchange Act, other laws, and internal policies.</li> </ul>	None
(2) Has the bank assessed risks of dishonest behavior and defined preventive programs covering all items under Article 7-2 of the TWSE/TPEX Corporate Integrity Principles?	✓		<ul style="list-style-type: none"> <li>■ FEIB regularly educates staff on integrity and requires all employees to sign the Employee Code of Conduct to reinforce internal controls.</li> <li>■ FEIB conducts unethical behavior risk assessments aligned with Article 7(2) of the Corporate Integrity Guidelines. Items assessed include bribery, illicit political donations, improper charitable contributions, offering/accepting undue benefits, infringement of trade secrets/IP, unfair competition, stakeholder harm, dealings with disreputable entities, insider trading, and violations of internal or legal standards.</li> </ul>	None
(3) Does the policy define procedures, codes of conduct, penalties, complaint mechanisms, and periodic review?	✓		<ul style="list-style-type: none"> <li>■ Refer to pages 116-117 and 124 of the annual report: Section IV –Operation Highlights / 2. Employees / (4) Employee Ethics &amp; Behavior, and 7. Labor Relations / C. Labor-Management Agreements and Various Employee Interest Protection Measures / (c) Whistleblowing &amp; Disciplinary System.</li> </ul>	None
2. Implementation of Integrity Management				
(1) Does the bank assess the integrity records of counterparties and include integrity clauses in contracts where feasible?	✓		<ul style="list-style-type: none"> <li>■ FEIB's Integrity Guidelines require due diligence on agents, contractors, suppliers, and counterparties to verify legal standing and integrity records. Contract clauses mandate compliance with integrity standards.</li> </ul>	None
(2) Has the bank established a dedicated unit under the Board for promoting integrity management, reporting at least annually on its programs and	✓		<ul style="list-style-type: none"> <li>■ To foster a culture of integrity, FEIB established the 'Integrity Promotion Task Force' under the Board. The Administrative Management Department enforces the Integrity Guidelines, while the Human Resources Department</li> </ul>	None



Evaluation Item	Implementation Status		Deviations from "the Ethical Corporate Management Best-Practice Principles for TWSE/TPEx Listed Companies" and Reasons
	Yes	No	
oversight?			manages ethical codes and whistleblower procedures.
(3) Has the bank formulated a conflict-of-interest policy, provided appropriate disclosure channels, and enforced avoidance measures?	✓		<ul style="list-style-type: none"> <li>■ The task force reports to the Board annually. Directors fulfill their fiduciary duty by diligently overseeing business and financial matters to ensure integrity management.</li> <li>■ FEIB's Integrity Guidelines outline conflict-of-interest controls. Board participants must disclose any personal interests and comply with recusal principles.</li> <li>■ Employees must recuse themselves from processing cases involving themselves, spouses, or relatives within three degrees of kinship. Employees with close relatives in the bank must avoid conflicts of interest.</li> </ul>
(4) Has the bank established sound accounting and internal control systems to implement integrity practices, and does the audit department review these based on risk assessment, or are CPAs engaged to audit?	✓		<ul style="list-style-type: none"> <li>■ FEIB's accounting system follows generally accepted accounting principles. Financial statements are audited or reviewed by Deloitte Taiwan and publicly disclosed.</li> <li>■ The audit department includes all medium or higher unethical risk items in its audit plans.</li> </ul>
(5) Does the bank regularly conduct internal and external integrity-related training?	✓		<ul style="list-style-type: none"> <li>■ In 2024, FEIB conducted online training on integrity regulations, including the Employee Code of Conduct, Code of Ethics, and Whistleblower Guidelines. A total of 2,517 employees completed the training.</li> </ul>
3. Operation of Whistleblower Mechanisms			
(1) Has the bank established a whistleblower reward policy, clear reporting channels, and designated investigators?	✓		<ul style="list-style-type: none"> <li>■ FEIB's Annual Report (pages 124) details the complaint, disciplinary, and protection system.</li> </ul>
(2) Are there SOPs for investigation, follow-up actions, and confidentiality?	✓		<ul style="list-style-type: none"> <li>■ FEIB's Annual Report (pages 124) details the complaint, disciplinary, and protection system.</li> </ul>
(3) Are whistleblowers protected from retaliation?	✓		<ul style="list-style-type: none"> <li>■ FEIB's Annual Report (pages 124) details the complaint, disciplinary, and protection system.</li> </ul>
4. Strengthening information disclosure	✓		
Does the Bank disclose its ethical corporate management policies and the results of its implementation on the company's website and MOPS?			<ul style="list-style-type: none"> <li>■ FEIB discloses its integrity principles and implementation results on its official website.</li> </ul>
5. If the Bank has established the ethical corporate management policies based on the Ethical Corporate Management Best-Practice Principles for TWSE/TPEx Listed Companies, please describe any discrepancy between the policies and their implementation.			No differences.
6. Other Key Information Supporting Integrity Practices (e.g., reviews and amends its policies):			FEIB reviews and updates the Integrity Principles regularly, supporting corporate sustainability and culture.

## (9) Other Corporate Governance Information

FEIB provides a 'Public Disclosure' section on its website, sharing operational info, dividends, stock prices, governance, and spokesperson info. To prevent insider trading, FEIB has an internal policy on related-party transactions and trading prevention. This is regularly reviewed for compliance. FEIB promotes internal equity disclosure education and achieved a top 6%–20% rank in the 2024 Corporate Governance Evaluation for listed companies.

## (10) Internal Control System

## A. Statement of Internal Control system of FEIB

This information is available on the Market Observation Post System (MOPS) under the Taiwan Stock Exchange.

## B. CPA Report

None

## (11) Major Resolutions of Shareholders' Meeting and Board Meetings

## A. Major resolutions of Shareholders' Meeting

Session	Date	Major resolutions	Execution
2024 Shareholders' Meeting	Jun 19, 2024	2023 Business Report and Financial Statements	On August 9, 2024, the Board approved August 27, 2024, as the ex-dividend date.
		2023 Earnings Distribution	Cash dividend of NT\$0.506 per share and stock dividend of NT\$0.506 per share were distributed on September 26 and October 11, 2024, respectively.
		Capital Increase through Stock Dividends	
		Amendment to the Articles of Incorporation	Amendment to the Articles of Incorporation was registered with the Ministry of Economic Affairs on July 16, 2024, and published on the company website.
		Election of the 12th Board of Directors	
		Proposal for Private Placement of Common Shares, Preferred Shares, Convertible Bonds, or a Combination Thereof	The private placement plan is under evaluation and has not yet been executed.
		Waiver of Non-Compete Restrictions for Directors	-

## B. Major Resolutions of Board Meetings

Session	Date	Major resolutions
14 <sup>th</sup> meeting of 11 <sup>th</sup> Board of Directors	Mar. 4, 2024	<ul style="list-style-type: none"> <li>■ Appropriation of 2023 Employee and Director Compensation</li> <li>■ Approval of 2023 Consolidated and Standalone Financial Statements</li> <li>■ 2023 Earnings Distribution Plan</li> <li>■ 2023 Capital Increase through Stock Dividends</li> <li>■ Assessment of the Independence and Suitability of Auditors for 2024</li> <li>■ Proposal for Private Placement of Common Shares, Preferred Shares, or Convertible Bonds up to NT\$10 billion or equivalent foreign currency</li> <li>■ Amendment of the Articles of Incorporation</li> <li>■ Election of the 12th Board of Directors</li> <li>■ Convening the 2024 Annual General Shareholders' Meeting and Setting the Proposal and Nomination Schedule</li> <li>■ Managerial Changes</li> <li>■ Revision of 'Internal Control and Sales Procedures for Insurance Products'</li> <li>■ Revision of 'Outsourcing Operations Management Guidelines'</li> <li>■ Revision of 'Employee Special Incentive Bonus Allocation Measures'</li> </ul>
15 <sup>th</sup> meeting of 11 <sup>th</sup> Board of Directors	May 8, 2024	<ul style="list-style-type: none"> <li>■ Approval of Q1 2024 Consolidated Financial Statements</li> <li>■ Managerial Changes</li> <li>■ Nomination of Director and Independent Director Candidates and Waiver of Non-Compete Restrictions</li> <li>■ Revision of 'Rules of Procedure for Board Meetings'</li> <li>■ Revision of 'Audit Committee Organizational Charter'</li> <li>■ Revision of 'Internal Control Standards for Proprietary Bond Trading by Securities Brokers'</li> <li>■ Relocation of Taipei Shinjuang Branch</li> <li>■ Relocation and Renaming of Taipei Guting Branch and Closure of Taipei Fuxing Branch</li> <li>■ Construction Costs Related to New Headquarters Building (B5)</li> </ul>
1 <sup>st</sup> meeting of 12 <sup>th</sup> Board of Directors	Jun. 19, 2024	<ul style="list-style-type: none"> <li>■ Election of Director Hou Jin-Ying, Director Hsu Hsu-Tung, and Independent Director Chang Chia-Chu as Standing Directors; Election of Director Wang Hsiao-Yi and Director Chung Tsung-Ming as Executive Directors; and Election of Hou Jin-Ying as Chairman and Hsu Hsu-Tung as Vice Chairman by the Standing Board of Directors on the Same Day</li> </ul>
2 <sup>nd</sup> meeting of 12 <sup>th</sup> Board of Directors	Aug. 9, 2024	<ul style="list-style-type: none"> <li>■ Approval of H1 2024 Standalone and Consolidated Financial Statements</li> <li>■ Setting Ex-Dividend and Capital Increase Record Dates for 2023 Earnings Distribution</li> <li>■ Application for NT\$4 Billion Subordinated Bond Issuance</li> <li>■ Nomination of 5th Compensation Committee Members</li> <li>■ Appointment of 2nd Sustainability Committee Members</li> <li>■ Managerial Changes and Promotions</li> <li>■ Leasing of Far Eastern Plaza 14F Office Space</li> <li>■ Revision of 'Asset Acquisition and Disposal Guidelines'</li> <li>■ Revision of 'Code of Ethical Conduct'</li> <li>■ Revision of 'Personnel Regulations Review Committee Guidelines'</li> </ul>
3 <sup>rd</sup> meeting of 12 <sup>th</sup> Board of Directors	Nov. 7, 2024	<ul style="list-style-type: none"> <li>■ Approval of Q3 2024 Consolidated Financial Statements</li> <li>■ Managerial Changes</li> <li>■ Relocation of Hsinchu Jinguo Branch</li> <li>■ Renewal of Banciao Mega City Branch Lease</li> <li>■ Establishment of 'Responsibility Mapping Implementation Guidelines'</li> <li>■ Establishment of 'Sustainability Information Management Guidelines'</li> <li>■ Establishment of 'International Sanctions Risk Management Guidelines'</li> <li>■ Revision of 'Rules of Procedure for Board Meetings'</li> <li>■ Revision of 'Audit Committee Organizational Charter'</li> <li>■ Revision of 'Employee Performance Appraisal and Promotion Guidelines'</li> <li>■ Revision of 'Authorization Guidelines for Proprietary Trading of Financial Markets'</li> <li>■ Revision of 'Operational Guidelines for Derivatives Trading'</li> </ul>

Session	Date	Major resolutions
4 <sup>th</sup> meeting of 12 <sup>th</sup> Board of Directors	Mar. 4, 2025	<ul style="list-style-type: none"> <li>■ Revision of 'Internal Control Standards for Proprietary Bond Trading by Securities Brokers'</li> <li>■ Revision of 'Internal Control and Sales Procedures for Insurance Products'</li> <li>■ Revision of 'Financial Consumer Dispute Resolution Mechanism'</li> <li>■ Revision of 'Credit Business Authorization Guidelines'</li> <li>■ Revision of 'Asset Valuation and Bad Debt Management Guidelines'</li> </ul>
		<ul style="list-style-type: none"> <li>■ Appropriation of Employee and Director Remuneration for 2024</li> <li>■ Consolidated and Standalone Financial Statements for 2024</li> <li>■ Earnings Distribution for 2024</li> <li>■ Capital Increase through Issuance of New Shares via Stock Dividends for 2024</li> <li>■ Appointment of Certified Public Accountants for 2025 Financial Statements and Evaluation of Their Independence and Competency</li> <li>■ Proposed Private Placement of Common Shares, Preferred Shares, Convertible Bonds, or a Combination Thereof, with a Total Amount Not Exceeding NT\$10 Billion or Equivalent in Foreign Currencies</li> <li>■ Amendment to the Articles of Incorporation</li> <li>■ Revision of the Code of Ethical Conduct</li> <li>■ Convening of the 2025 Annual General Shareholders' Meeting, Including Meeting Method, Agenda, and Shareholder Proposal Schedule</li> <li>■ Closure of the Taipei Dadaocheng Branch</li> <li>■ Organizational Restructuring and Managerial Personnel Changes</li> <li>■ Revision of the Employee Compensation Allocation Guidelines</li> <li>■ Revision of the Employee Recruitment Guidelines</li> <li>■ Revision of the Responsibility Map, Including the "Authority and Responsibility Allocation Table" and "Internal Reporting Flowchart"</li> <li>■ Revision of the Information Security Policy</li> <li>■ Revision of the Guidelines for Managing International Sanctions Risks</li> <li>■ Establishment of Guidelines for Securities Lending Management</li> <li>■ Revision of Internal Control and Solicitation Procedures for Insurance Business</li> <li>■ Revision of Credit Card Lending Guidelines and Personal Loan Credit Guidelines</li> </ul>

(12) Major Issues of Record or Written Statements Made by Any Director or Supervisor  
Dissenting to Important Resolutions Passed by the Board of Directors:

None.

### 3. Information on CPA audit fees

Unit: NT\$ Thousands

Accounting Firm	Name of CPA		Audit Period	Audit Fees	Non-Audit Fees	Total	Remarks
Deloitte & Touche	Chun-Hung Chen	Chen-Hsiu Yang	2024	6,570	7,073	13,643	None

Note : Non-audit fees include internal control review, information security governance assessment, information security audit of electronic payment systems, AML/CFT consultation service, FATCA and CRS consultation service, and so on.

(1) Changed Accounting Firm with Less Audit Fee Paid Compared to the Previous Year:  
Not applicable.

(2) Audit fee Decreased Over 10% Compared to the Previous Year:  
Not applicable.

#### 4. Replacement of CPAs

##### (1) Regarding the former CPA

Replacement Date	Approved by the Board of Directors on March 2, 2023		
Replacement reasons and explanations	Due to an internal job adjustment at Deloitte & Touche, the CPA was changed from Ying-Chou Chen to Chen-Hsiu Yang starting from Q1 2023		
Describe whether the Company terminated or the CPA did not accept the appointment	Parties		CPA
	Case		The Bank
	Termination of appointment		Not applicable
	No longer accepted (continued) appointment		Not applicable
Other issues (except for unqualified issues) in the audit reports within the last two years	Not applicable		
Differences with the company	Yes	Accounting principles or practices	
		Financial report disclosure	
		Auditing scope or procedure	
		Others	
	No	V	
	Description		
Other Revealed Matters (Matters that should be disclosed in accordance with Item 1-4, Subparagraph 6, Article 10 of these guidelines)	Not applicable		

##### (2) Regarding the successor CPA

Name of accounting Firm	Deloitte & Touche
Name of CPA	Chen-Hsiu Yang
Date of appointment	Approved by the Board of Directors on March 2, 2023
Consultation results and opinions on accounting treatments or principles with respect to specified transactions and the company's financial reports that the CPA might issue prior to the engagement.	None
Succeeding CPA's written opinion of disagreement toward the former CPA	None

#### 5. Chairman, President, and Managers in Charge of Finance or Accounting who Holds Any Position in the Bank's Independent Auditing Firm or Its Affiliates in Recent Years

None.

## 6. The Changes in Shareholding

(1) Article 11 of the "Guiding Principles Governing Directors, Managers or Their Related Parties, if Holding More Than Certain Percentage of the Same Bank's Shares with Voting Rights" Stipulates that Any Shareholding Changes to the Aforementioned Shareholders Shall Be Reported

Unit: share

Title	Name	2024		As of March 31, 2025	
		Holding Increase (Decrease)	Pledged Holding Increase (Decrease)	Holding Increase (Decrease)	Pledged Holding Increase (Decrease)
Chairperson	Yue Ding Industry Co., Ltd. Representative: Ching-Ing Hou	*612,153 926	- -	- -	- -
Vice Chairman	Douglas Tong Hsu	381,894	-	-	-
Executive Director	Far Eastern New Century Corp. Representative: Shaw Y. Wang	*5,253,112 101,318	- -	- -	- -
Executive Director	Asia Cement Corp. Representative: Tsung-Ming Chung	*4,721,120 -	- -	- -	- -
Director	Far Eastern New Century Corp. Representative: Humphrey Cheng	*5,253,112 -	- -	- -	- -
Director	Far Eastern New Century Corp. Representative : James Wu	*5,253,112 -	- -	- -	- -
Director	U-Ming Marine Transport Corp.	*4,717,722	-	-	-
Independent Director, Managing Director	Chia-Juch Chang	-	-	-	-
Independent Director	Hsiao Hui Wang	-	-	-	-
Independent Director	Bing Shen	-	-	-	-
Independent Director	Chiu-Ling Lu	-	-	-	-
President	Thomas Chou	(239,980)	-	-	-
Chief Executive Vice President	Jiann Jong Lin	112,509	-	-	-
Senior Executive Vice President	Ben Liao Ru	76,518	-	-	-
Executive Vice President	Simon Tai	44,516	-	-	-
Executive Vice President	Sophie Chang	20,866	-	-	-
Executive Vice President	Steve Chi	24,977	-	-	-
Executive Vice President	Lonnie Liu	60,167	-	-	-
Executive Vice President	James Dai	45,164	-	-	-
Executive Vice President	Shin Hwa Chou	15,937	-	-	-
Executive Vice President	Ying Ching Hu	23,692	-	-	-
Chief Compliance Officer of the Head Office	Elaine Yeh	12,865	-	-	-
Senior Deputy Executive Vice President	Hui Ling Chen	6,990	-	-	-
Senior Deputy Executive Vice President	Roger Lo	19	-	-	-
Senior Deputy Executive Vice President	Vincent Liu	26,291	-	-	-
Senior Deputy Executive Vice President	Yueh Hua Wu	(104,105)	-	-	-
Senior Deputy Executive Vice President	Bob Chen	8,501	-	-	-
Senior Deputy Executive Vice President	Civi Tsai	(30,000)	-	(9,000)	-
Senior Deputy Executive Vice President	Cindy Chen	21,454	-	-	-

Title	Name	2024		As of March 31, 2025	
		Holding Increase (Decrease)	Pledged Holding Increase (Decrease)	Holding Increase (Decrease)	Pledged Holding Increase (Decrease)
Senior Deputy Executive Vice President	Chingh Siang Chen	1,085	-	-	-
Senior Deputy Executive Vice President	Teu Wei Kuo	2,783	-	-	-
Senior Deputy Executive Vice President	Yi Chen Wang	5,566	-	(9,000)	-
Senior Deputy Executive Vice President	Alex Kao	297,646	-	(60,000)	-
Senior Deputy Executive Vice President	Ines Hong	45	-	-	-
Senior Deputy Executive Vice President	Din Chan Chen	8,872	-	-	-
Senior Deputy Executive Vice President	Yu Ching Chiu	-	-	-	-
Senior Deputy Executive Vice President	Jen Yu Tang	-	-	-	-
Senior Deputy Executive Vice President	Margaret Du	22,592	-	-	-
Senior Deputy Executive Vice President	Sen Hsing Pei	13,920	-	-	-
Senior Deputy Executive Vice President	Audrey Lin	3,097	-	-	-
Senior Deputy Executive Vice President	An Li Ma	12,143	-	-	-
Senior Deputy Executive Vice President	Teresa Lo	4,048	-	-	-
Senior Deputy Executive Vice President	Dan Wen Yu	2,530	-	-	-
Deputy Executive Vice President	Chiung Yu Song	30,946	-	-	-
Deputy Executive Vice President	Emily Chou	17,273	-	-	-
Deputy Executive Vice President	Joy Tien	46	-	-	-
Deputy Executive Vice President	Frank Song	(17,112)	-	-	-
Deputy Executive Vice President	Shu Yun Cheng	10,955	-	-	-
Deputy Executive Vice President	Kuo Ying Huang	(3,457)	-	-	-
Deputy Executive Vice President	Felicia Tseng	4,048	-	-	-
Deputy Executive Vice President	Warren Ko	2,530	-	-	-
Deputy Executive Vice President	Wen Ming Yang	5,750	-	-	-
Deputy Executive Vice President	Karry Tsai	11,651	-	-	-
Deputy Executive Vice President	Justice Chang	4,048	-	(84,048)	-
Deputy Executive Vice President	Alex Chien	(81,092)	-	-	-
Deputy Executive Vice President	Amber Tseng	12,232	-	-	-
Deputy Executive Vice President	Shu Hui Lee	25,062	-	-	-
Deputy Executive Vice President	Patty Wei	(8,422)	-	-	-
Deputy Executive Vice President	Su Hsiang Li	10,792	-	-	-
Deputy Executive Vice President	Tony Li	4,138	-	-	-
Deputy Executive Vice President	Tun Pin Wang	9,260	-	-	-
Deputy Executive Vice President	Allen Lu	43,750	-	-	-
Deputy Executive Vice President	Olive Yin	9,996	-	-	-
Deputy Executive Vice President	Jung Chang Juan	4,097	-	-	-
Deputy Executive Vice President	Chih Cheng Hsieh	-	-	-	-
Deputy Executive Vice President	Chih Jung Chen	11,152	-	-	-
Deputy Executive Vice President	Chiu Nan Chen	4,048	-	-	-

Title	Name	2024		As of March 31, 2025	
		Holding Increase (Decrease)	Pledged Holding Increase (Decrease)	Holding Increase (Decrease)	Pledged Holding Increase (Decrease)
Deputy Executive Vice President	Jeff Chiu	4,048	-	-	-
Deputy Executive Vice President	Yao Chang Lin	10,337	-	-	-
Deputy Executive Vice President	Hsin Yu Chou	5,815	-	-	-
Deputy Executive Vice President	Chih Yen Wang	14,527	-	-	-
Deputy Executive Vice President	Yea Ru Sheu	7,416	-	-	-
Deputy Executive Vice President	Mei Chu Peng	5,523	-	-	-
Deputy Executive Vice President	Ying Chieh Yang	7,298	-	-	-
Deputy Executive Vice President	Pei Wen Liu	5,960	-	-	-
Deputy Executive Vice President	Chia Hsun Hsu	2,619	-	-	-
Deputy Executive Vice President	Ming Chih Lin	9,723	-	-	-
Deputy Executive Vice President	Tzu Hao Liu	10,347	-	-	-
Deputy Executive Vice President	Pei Chih Lin	3,060	-	-	-
Deputy Executive Vice President	Min Hung Liao	(50,000)	-	-	-
Deputy Executive Vice President	Cheng Yu Huang	6,354	-	-	-
Deputy Executive Vice President	Chien Hung Liu	2,530	-	-	-
Deputy Executive Vice President	Ting Chieh Lin	-	-	-	-
Deputy Executive Vice President	Bin Yih Lu	-	-	-	-
Deputy Executive Vice President	Shiao Ling Tang	5,276	-	-	-
Deputy Executive Vice President	Hsing Mei Chen	8,704	-	-	-
Deputy Executive Vice President	Chia Chien Hsieh	2,530	-	-	-
Deputy Executive Vice President	Der Chin Pan	7,200	-	-	-
Deputy Executive Vice President	Wan Ping Wu	2,024	-	-	-
Deputy Executive Vice President	Tzu Wen Lin	1,060	-	-	-
Deputy Executive Vice President	Chun Mei Hsieh	-	-	-	-
Senior Vice President	Mag Chen	8,419	-	-	-
Senior Vice President	Chia Wei Hsiao	5,433	-	-	-
Senior Vice President	Sofia Hsu	2,837	-	-	-
Senior Vice President	Wilson Huang	-	-	-	-
Senior Vice President	Heng Kuang Wang	(10,440)	-	-	-
Senior Vice President	Chun Yen Kuo	780	-	-	-
Senior Vice President	Wen Wen Tseng	1,340	-	-	-
Senior Vice President	Chih Yuan Huang	2,530	-	-	-
Senior Vice President	Chia Chen Lee	4,931	-	-	-
Senior Vice President	Ching Fu Sung	606	-	-	-
Senior Vice President	Hui Fen Wei	-	-	-	-
Senior Vice President	Judy Yu	4,949	-	-	-
Senior Vice President	Ring Tsai	2,024	-	-	-
Senior Vice President	Feng Ying Tsai	3,990	-	-	-
Senior Vice President	Tsung Fan Chi	-	-	-	-
Senior Vice President	Ya Wan Chang	(16,482)	-	-	-
Senior Vice President	Pao Tsai Tsai	2,552	-	-	-
Senior Vice President	Jane Tsai	5,081	-	-	-
Senior Vice President	Tse Pin Liang	-	-	-	-
Senior Vice President	Shan Tseng Wen	2,024	-	-	-
Senior Vice President	Chia Hsien Tseng	506	-	-	-
Senior Vice President	Bill Lee	6,687	-	-	-
Senior Vice President	Sheng Hsien Chuang	1,265	-	-	-
Senior Vice President	Yu Shui Chen	2,024	-	-	-
Senior Vice President	Ke Yao Shen	2,024	-	-	-
Senior Vice President	Yu Chieh Lin	2,024	-	-	-
Senior Vice President	Vivian Lee	(40,000)	-	-	-
Senior Vice President	Chih Fan Lin	2,025	-	-	-
Senior Vice President	Hsin Ya Fang	-	-	-	-



Title	Name	2024		As of March 31, 2025	
		Holding Increase (Decrease)	Pledged Holding Increase (Decrease)	Holding Increase (Decrease)	Pledged Holding Increase (Decrease)
Vice President	Wei Cheng Chen	(30,772)	-	-	-
Vice President	Pi Yun Peng	-	-	-	-
Vice President	Kuan I Li	(37,976)	-	-	-
Vice President	Rich Liu	-	-	-	-
Vice President	Chin Hsing Yeh	2,024	-	-	-
Vice President	I Wen Pao	-	-	-	-
Vice President	Che Wei Chang	-	-	-	-
Vice President	Adam Chen	2,081	-	-	-
Vice President	Tien Chung Li	2,024	-	-	-
Vice President	Chi Shun Lien	-	-	-	-
Vice President	Kuan Hsuan Chen	-	-	-	-
Vice President	Suih Chi Liu	-	-	-	-
Vice President	Min Chung Lin	2,024	-	-	-
Vice President	Hui Sheng Yang	2,781	-	-	-
Vice President	Huei Chen Chien	2,024	-	-	-
Vice President	Yung Chieh Lin	506	-	-	-
Vice President	Chun Yu Huang	-	-	-	-
Vice President	Yu Ju Chang	1,315	-	-	-
Vice President	Yu Shan Huang	-	-	-	-
Vice President	Hao Kuei Cheng	-	-	-	-
Vice President	Pei Hua Huang	-	-	-	-
Vice President	Shih Cheng Lin	-	-	-	-
Vice President	Sung Huang Kuo	-	-	-	-
Vice President	Fang Liang Yeh	-	-	-	-
Vice President	Chung En Weng	1,317	-	-	-
Vice President	Yu Wei Li	-	-	-	-
Vice President	Wei Lan Lu	-	-	-	-
Vice President	Chien Lung Chen	2,173	-	-	-
Vice President	Hui Min Hsu	-	-	(1,000)	-
Vice President	Shun Wen Lee	-	-	-	-
Vice President	Wei Chih Hsieh	-	-	-	-
Vice President	Chun Ju Liu	-	-	-	-
Deputy Vice President	Chin Chi Lin	-	-	-	-
Deputy Vice President	Shu Yu Chang	-	-	-	-
Same Related Party	Yi Jiu Investment Corp.	475,500	-	-	-
Same Related Party	Ta Chu Chemical Fiber Co., Ltd.	1,399,609	-	-	-
Same Related Party	An Ho Garment Co., Ltd.	1,322,397	-	-	-
Same Related Party	Bai Yang Investment Corp.	3,798,445	-	-	-
Same Related Party	Chin Feng Investment Corp.	580,275	-	-	-
Same Related Party	K.Y. Lee	39,026	-	-	-
Same Related Party	Mei Mei Lee	43	-	-	-
Same Related Party	Chin Hsin Lee	15	-	-	-
Same Related Party	Ya Li Transportation Corp.	180,808	-	-	-
Same Related Party	Oriental Securities Corporation	(1,151,381)	-	-	-
Same Related Party	Asia Cement Corp.	4,721,120	-	-	-
Same Related Party	Asia Investment Corp.	8,089,081	-	-	-
Same Related Party	Peter Hsu	33,529	-	-	-
Same Related Party	Douglas Tong Hsu	381,894	-	-	-
Same Related Party	Alice Hsu	37,286	-	-	-
Same Related Party	Nancy Hsu	33,529	-	-	-
Same Related Party	Kai Yuan Int'l Investment Co., Ltd.	6,447,166	-	-	-
Same Related Party	Yu Yuan Investment Co., Ltd.	9,947,190	-	-	-

Title	Name	2024		As of March 31, 2025	
		Holding Increase (Decrease)	Pledged Holding Increase (Decrease)	Holding Increase (Decrease)	Pledged Holding Increase (Decrease)
Same Related Party	U-Ming Marine Transport Corp.	4,717,722	-	-	-
Same Related Party	Yue Li Investment Corp.	8,809,670	(25,529,925)	-	8,691,965
Same Related Party	Yue-Tung Investment Corp.	(124,560,314)	(19,704,232)	-	-
Same Related Party	Ydt Technology International Co., Ltd.	175,797	-	-	-
Same Related Party	Yue Ding Industry Co., Ltd.	612,153	-	-	-
Same Related Party	Tranquil Investment Ltd.	3,373,654	-	-	-
Same Related Party	Ding Yuan Int'l Investment Corp.	5,310,496	-	-	-
Same Related Party	Far Eastern New Century Corp.	5,253,112	-	-	-
Same Related Party	Yuan Faun Co., Ltd.	280,219	-	-	-
Same Related Party	Yuan Tong Investment Co., Ltd.	6,434,261	-	-	-
Same Related Party	Yuan Ding Investment Co., Ltd.	7,146,628	-	-	-
Same Related Party	Yuan Ding Co., Ltd.	499,911	-	-	-
Same Related Party	Yuan Ding Leasing Corp.	211,685	-	-	-
Same Related Party	Der Ching Investment Corp.	8,088,108	-	-	-
Same Related Party	Tranquil Enterprise Ltd.	359,194	-	-	-

\* Number of shares owned by the institutional shareholders.

## (2) Shares Trading with Related Parties:

No equity interests were transferred to/from related parties, thus it is not applicable.

## (3) Shares Pledge with Related Parties:

The counterparties of equity pledge are not related parties, thus it is not applicable.

## 7. Relationship among the Top Ten Shareholders

Unit: share; %

March 24, 2025

Name	Current Shareholding		Spouse & Minor Shareholding		Shareholding by Nominee Arrangement		Name and Relationship Between the Company's Top Ten Shareholders, or Spouses or Relatives Within Two Degrees of Kinship		Remarks
	Shares	%	Shares	%	Shares	%	Name	Relationship (Note)	
Yu Yuan Investment Co., Ltd. Representative: Peter Hsu	206,531,980	4.83%	-	-	-	-	Yuan Ding Investment Co., Ltd. Asia Investment Corp. Der Ching Investment Corp. Far Eastern New Century Corp.	(2) (3) (3) (3)	-
Yue Li Investment Corp. Representative: Tsung-Liang Chang	182,913,826	4.28%	-	-	-	-	-	-	-
FEIB is Special Account for trust property of Far Eastern International Bank employee in custody of FEIB	182,851,144	4.28%	-	-	-	-	-	-	-
Asia Investment Corp. Representative: Peter Hsu	167,952,348	3.93%	-	-	-	-	Yuan Ding Investment Co., Ltd. Der Ching Investment Corp. Yuan Ding Investment Co., Ltd. Far Eastern New Century Corp.	(3) (3) (3) (3)	-
Der Ching Investment Corp. Representative: Peter Hsu	167,932,143	3.93%	-	-	-	-	Yu Yuan Investment Co., Ltd. Asia Investment Corp. Yuan Ding Investment Co., Ltd. Far Eastern New Century Corp.	(3) (3) (3) (3)	-
Yuan Ding Investment Co., Ltd. Representative: Douglas Tong Hsu	148,384,345	3.47%	-	-	-	-	Yu Yuan Investment Co., Ltd. Asia Investment Corp. Yuan Ding Investment Co., Ltd. Der Ching Investment Corp. Far Eastern New Century Corp.	(1) (3) (3) (3)	-
Kai Yuan International Investment Co., Ltd. Representative: Humphrey Cheng	133,861,524	3.13%	-	-	-	-	Far Eastern New Century Corp.	(2)	-
Yuan Tong Investment Co., Ltd. Representative: David Wang	133,593,586	3.12%	-	-	-	-	Far Eastern New Century Corp.	(2)	-
Ding Yuan International Investment Corp. Representative: Alan Tsai	110,261,010	2.58%	-	-	-	-	Far Eastern New Century Corp.	(2)	-
Far Eastern New Century Corp. Representative: Douglas Tong Hsu	109,069,556	2.55%	-	-	-	-	Yuan Ding Investment Co., Ltd. Asia Investment Corp. Der Ching Investment Corp. Yuan Ding Investment Co., Ltd. Kai Yuan International Investment Co., Ltd. Yuan Tong Investment Co., Ltd. Ding Yuan International Investment Corp.	(3) (3) (3) (3) (1) (1) (1)	-

Note: Relationship code (1): Invested Company assessed by equity method

Relationship code (2): Investors who evaluate the company's investment using the equity method

Relationship code (3): The Chairperson or President of the companies is the same person, or Spouses or Relatives Within Two Degrees of Kinship

## 8. Shareholding in Affiliated Enterprises

Unit: share; %

December 31, 2024

Affiliated Enterprises (Note 1)	Shareholding by FEIB		Direct or Indirect Shareholding by Directors and Managers		Total Shareholding	
	share	%	share	%	share	%
Far Eastern Asset Management Corp.	168,400,000	100.00%	-	-	168,400,000	100.00%
Far Eastern International Securities Company Ltd.	26,000,000	100.00%	-	-	26,000,000	100.00%
DWS Far Eastern Investments Limited	12,000,000	40.00%	-	-	12,000,000	40.00%
DAH CHUNG BILLS FINANCE CORP.	143,480,102	29.58%	34,959	0.01%	143,515,061	29.58%
Financial Information Service Co.,Ltd.	7,719,075	1.14%	-	-	7,719,075	1.14%
Taipei Forex Inc.	80,000	0.40%	-	-	80,000	0.40%
Sunny Asset Management Corporation	207,304	3.46%	-	-	207,304	3.46%

Note 1: Investments under Bank Articles 74

### III. Fund Raising Activities

#### 1. Capital and Shares

##### (1) Sources of Capital

##### A. Issued Shares

Unit: share, NT\$ million

March 31, 2025

Month/ Year	Issuing price (NTD)	Authorized Capital		Paid-in Capital		Remarks	
		Shares	Amount	Shares	Amount	Source	Others
Founded in 1992	10	1,000,000,000	10,000	1,000,000,000	10,000	Public offering	Tai-Tsai-Rong-No.801625101(Aug.1, 1991)
Oct 1995	10	25,000,000	250	25,000,000	250	Retained earnings	(84)Tai-Tsai-Cheng(1) No.49420(Sep.4, 1995)
Jul 1996	10	29,750,000	297	28,700,000 1,050,000	287 10	Retained earnings Employee bonus	(85)Tai-Tsai-Cheng(1) No.41665 (Jul.6, 1996)
Aug 1997	15 10	135,250,000	1,353	99,170,000 34,806,750 1,273,250	992 348 13	Rights offering Retained earnings Employee bonus	(86)Tai-Tsai-Cheng(1) No.53095(Jul.25,1997) (86)Tai-Tsai-Cheng(1) No. 60585(Jul.30,1997)
Aug 1998	12.5 10 10 10	211,023,500	2,110	150,000,000 41,650,000 1,523,500 17,850,000	1,500 416 15 179	Rights offering Retained earnings Employee bonus Capital reserve	(87)Tai-Tsai-Cheng(1) No.59533(Jul.21,1998)
Jul 1999	10	78,696,500	787	44,832,752 1,640,208 26,619,446 5,604,094	448 17 266 56	Retained earnings Employee bonus Capital reserve Special reserve	(88)Tai-Tsai-Cheng(1) No.57434(Jun.23,1999)
Jul 2000	10 10 10	45,095,400	451	19,236,360 703,800 22,195,800 2,959,440	192 7 222 30	Retained earnings Employee bonus Capital reserve Special reserve	(89)Tai-Tsai-Cheng(1) No.56443 (Jun.30, 2000)
Jul 2003	10	475,184,600	4,752			New authorized capital	Jing-Shou-Shang Tze No. 09201231510(Jul 28, 2003)
Aug 2004	10 10			10,407,594 (26,579,000)	104 (266)	ECB Conversion Treasury stock cancellation	Jing-Shou-Shang Tze No. 09301158130(Aug 23, 2004)
Mar 2005	10			78,056,834	781	ECB Conversion	Jing-Shou-Shang Tze No. 09401042910(Mar 29, 2005)
Jun 2005	10			47,914,226	479	ECB Conversion	Jing-Shou-Shang Tze No. 09401103960(Jun 14, 2005)
Jul 2005	10			102,854,595 6,707,909	1,029 67	Retained earnings Employee bonus	Jin-Kuan-Cheng(1)No.0940122142 (Jun. 9, 2005)
Aug 2005	10			4,958,329	50	ECB Conversion	Jing-Shou-Shang Tze No. 09401173340(Sep 13, 2005)
Nov 2005	10			37,038,723	370	ECB Conversion	Jing-Shou-Shang Tze No. 09401226730(Nov 14, 2005)
Mar 2006	10			5,075,280	51	ECB Conversion	Jing-Shou-Shang Tze No. 09501068660(Apr 14, 2006)
Sep 2006	10			64,094,041 4,180,047 18,312,584	641 42 183	Retained earnings Employee bonus Capital reserve	Jin-Kuan-Cheng(1)No.0950132205 (Jul. 31, 2006)
Mar 2007	10			215,969	2	ECB Conversion	Jing-Shou-Shang Tze No. 09601073730(Apr 13, 2007)

Month/ Year	Issuing price (NTD)	Authorized Capital		Paid-in Capital		Remarks	
		Shares	Amount	Shares	Amount	Source	Others
Jun 2007	10	500,000,000	5,000			New authorized capital	Jing-Shou-Shang Tze No. 09601152250(Jul 4, 2007)
Jun 2007	10			647,907	6	ECB Conversion	Jing-Shou-Shang Tze No. 09601152250(Jul 19, 2007)
Dec 2007	10			1,079,849	11	ECB Conversion	Jing-Shou-Shang Tze No. 09601322290(Jan 4, 2008)
Jun 2008	10	1,000,000,000	10,000			New authorized capital	Jing-Shou-Shang Tze No. 09701146020(Jun 27, 2008)
Dec 2008	6.5 (Note)			461,538,000	4,615	Rights offering	Jing-Shou-Shang Tze No. 09801009420(Jan 17, 2009)
Jun 2009	10	1,000,000,000	10,000			New authorized capital	Jing-Shou-Shang Tze No. 09801132000(Jun 26, 2009)
Jun 2009	10			(407,520,824)	(4,075)	Capital Deduction	Jin-Kuan-Cheng No.0980031255 (Jun. 30, 2009)
Jul 2010	10			67,489,532 5,861,971	675 59	Retained earnings Employee bonus	Jin-Kuan-Cheng No.0990038736 (Jul. 30, 2010)
Jul 2011	10			103,368,172 8,043,315	1,034 80	Retained earnings Employee bonus	Jin-Kuan-Cheng No.1000033885 (Jul. 27, 2011)
Aug 2012	10			113,131,129 10,568,089	1,131 106	Retained earnings Employee bonus	Jin-Kuan-Cheng No.1010036357 (Aug. 24, 2012)
Jul 2013	10			110,543,402 9,315,191	1,105 93	Retained earnings Employee bonus	Jin-Kuan-Cheng No.1020028949 (Jul. 31, 2013)
Jan 2014	11.25			365,000,000	3,650	Rights offering	Jin-Kuan-Cheng No.1020046424 (Nov. 26, 2013) Jin-Kuan-Cheng No.1030002514 (Jan. 23, 2014)
Jul 2014	10			122,447,610 12,260,455	1,224 123	Retained earnings Employee bonus	Jin-Kuan-Cheng No.1030026505 (Jul. 18, 2014)
Aug 2015	10			153,680,074 17,736,559	1,537 177	Retained earnings Employee bonus	Jin-Kuan-Cheng No.1040026417(Aug. 3, 2015)
Sep 2016	10			60,664,859 17,459,348	607 175	Retained earnings Employee bonus	Jing-Shou-Shang Tze No. 10501227730(Sep 22, 2016)
Sep 2017	10			71,561,445	716	Retained earnings	Jing-Shou-Shang Tze No. 10601133330(Sep 18, 2017)
Sep 2018	10			86,257,365	863	Retained earnings	Jing-Shou-Shang Tze No. 10701121570(Sep 19, 2018)
Sep 2019	10			86,633,428	866	Retained earnings	Jing-Shou-Shang Tze No. 10801129280(Sep 20, 2019)
Jul 2020	10	1,000,000,000	10,000			New authorized capital	Jing-Shou-Shang Tze No. 10901113300(Jul 7, 2020)
Sep 2020	10			92,285,034	923	Retained earnings	Jing-Shou-Shang Tze No. 10901178360(Sep 24, 2020)
Oct 2021	10			65,858,795	659	Retained earnings	Jing-Shou-Shang Tze No. 11001183160(Oct. 13, 2021)
Sep 2022	10			55,520,619	555	Retained earnings	Jing-Shou-Shang Tze No. 11101184080(Sep 26, 2022)
Oct 2022	9.62			500,000,000	5,000	Rights offering	Jing-Shou-Shang Tze No. 11101202390(Oct. 31, 2022)
Sep 2024	10			205,915,883	2,059	Retained earnings	Jing-Shou-Shang Tze No. 11330167480(Sep 20, 2024)
Total		5,500,000,000	55,000	4,275,399,738	42,754		

Note: The offering price was NT\$6.5 per share for the private placement.

## B. Authorized Capital

March 31, 2025

Share Type	Authorized Capital			Remarks
	Outstanding	Unissued	Total	
Common Shares	4,275,399,738 Shares	1,224,600,262 Shares	5,500,000,000 Shares	Listed shares

## (2) Major Shareholders

Unit: shares

March 24, 2025

Shareholder's Name	Shareholding	Number of Shares	Percentage
Yu Yuan Investment Co., Ltd.		206,531,980	4.83%
Yue Li Investment Corp.		182,913,826	4.28%
Special Account for trust property of Far Eastern International Bank employee in custody of FEIB		182,851,144	4.28%
Asia Investment Corp.		167,952,348	3.93%
Der Ching Investment Corp.		167,932,143	3.93%
Yuan Ding Investment Co., Ltd.		148,384,345	3.47%
Kai Yuan International Investment Co., Ltd.		133,861,524	3.13%
Yuan Tong Investment Co., Ltd.		133,593,586	3.12%
Ding Yuan International Investment Corp.		110,261,010	2.58%
Far Eastern New Century Corp.		109,069,556	2.55%

Note: Listed above are the Bank's top ten shareholders.

## (3) Dividend Policy and Execution Status

## A. Dividend Policy

After offsetting losses, 30% of the annual earnings shall first be allocated as statutory earnings reserve. Special reserves shall be set aside in accordance with regulations. Preferred dividends are distributed with priority. Any remaining amount, including unappropriated earnings and reversed special reserves from previous years, may be distributed as common shareholder dividends. At least 30% of the distributable amount shall be allocated as shareholder bonuses. Cash dividends shall not be less than 10% of the total shareholder bonus for the year.

Before the statutory earnings reserve reaches the paid-in capital, the maximum cash dividend may not exceed 15% of the paid-in capital.

## B. Proposed Dividend Distribution for Current Shareholders' Meeting:

Cash dividend of NT\$0.50 per share; stock dividend of NT\$0.25 per share (25 shares per 1,000 shares), totaling NT\$0.75 per share.

#### (4) Impact of Stock Dividends on Operating Results, Earnings per Share and Shareholders' Return on Investment:

Unit: NT\$ Thousands

Item		Year	Year 2025 (Forecast)
Beginning paid-in capital			42,753,997
Dividends distribution	Cash dividends per share (NT\$)		0.500(Note1)
	Stock dividends per share, from earnings distribution (number of shares)		0.025(Note1)
	Stock dividends per share, from capital surplus (number of shares)		- (Note1)
Change in business results	Operating profit		Not Applicable (Note2)
	Increase (decrease) % of operating profit from last year		
	Net income		
	Increase (decrease) % of net income from last year		
	Earnings per share (EPS) (with retroactive adjustment)		
	Increase (decrease) % of EPS from last year		
	Annually averaged return on investment% (reverse of annually averaged price-earnings (P/E) ratio)		
Pro forma Earnings per share (EPS) and price-earnings (P/E) ratio	If stock dividends from earning is paid fully by cash dividends	Pro forma earnings per share(EPS) Pro forma annually averaged return on investment	Not Applicable (Note2)
	If no stock dividends from capital surplus	Pro forma earnings per share(EPS) Pro forma annually averaged return on investment	
	If stock dividends from capital surplus and from earnings are paid fully by cash dividends	Pro forma earnings per share(EPS) Pro forma annually averaged return on investment	

Note1: By board resolution on March 4, 2025, cash dividends of NT\$0.50 and stock dividends of NT\$0.25 were approved for distribution, where the actual distribution is subject to resolution at 2025 shareholders' meeting.

Note2 : The Bank's 2025 financial forecast is not disclosed to general public; hence the info is not available.

#### (5) Remuneration for Employees and Directors

##### A. Stipulated Ratios in the Bank's Articles of Incorporation:

Between 3.5% and 4.5% of the bank's pre-tax profit before deducting employee and director remuneration shall be allocated to employees. Director remuneration shall not exceed 1.5%. If the company has accumulated losses, such amounts must first be retained to cover the loss.

Remuneration may be paid in cash or shares. Actual allocation shall be approved by at least two-thirds of directors present at a board meeting attended by more than half of all directors and reported at the shareholders' meeting.

##### B. Basis for Remuneration Accrual and Treatment of Differences:

Accrual is based on the bank's Articles and pre-tax profit. If differences arise post-audit, they will be accounted for as changes in accounting estimates and adjusted in the following year.



C. Remuneration Approved by the Board:

(a) Employee and Director Remuneration Distribution:

Employee cash remuneration: NT\$197,472,560; Employee stock remuneration: 0 shares; Director remuneration: NT\$65,824,146. No difference from accrual figures.

(b) Stock-Based Employee Remuneration and Its Ratio to Net Profit:

Not applicable.

D. Actual Remuneration Distribution for Previous Year:

(a) 2023 Employee cash remuneration: NT\$193,214,000; Employee stock remuneration: 0 shares; Director remuneration: NT\$74,313,000.

(b) Consistent with previously approved amounts.

(6) Repurchase of Bank Shares

2024: None.

As of March 31, 2025: None.

## 2. Issuance of Bank Debenture

To fund medium-to-long-term operations and improve capital adequacy, the bank obtained FSC approval to issue financial bonds in tranches. As of December 31, 2024, outstanding issuance is as follows:

Issuance of Bank Debenture

Types of bank debentures	1 <sup>st</sup> perpetual non-cumulative unsecured subordinated debenture in 2018	2 <sup>nd</sup> subordinated bank debenture (A tranche) in 2019
Date and serial No. approved by authority	FSC No. 10702142020, July 20, 2018	FSC No. 10701213730, December 19, 2018
Issuing date	September 18, 2018	July 30, 2019
Face value	NT\$ 10 million	NT\$ 10 million
Issuing and trading	ROC	ROC
Currency	New Taiwan dollar	New Taiwan dollar
Issuing price	At par value	At par value
Total amount	NT\$2.9 billion	NT\$ 2 billion
Coupon	Fixed interest rate at 3.2% per annum	Fixed interest rate at 1.15% per annum
Maturity	Prepetual (issuer with call right)	7 years from the issue date. Maturity on July 30, 2026
Rank	Senior to the right on distribution of remaining property for shareholders, and junior to those for holders of Tier II capital instruments, depositors and other general creditors to the Bank.	
Guarantor	None	None
Trustee	None	None
Underwriter	KGI securities and Master Link securities	Yuanta securities, KGI securities, Cathay and Capital securities
Certified lawyer	None	None
Certified CPA	Deloitte & Touche	Deloitte & Touche
Certified financial institution	None	None
Repayment	By self-owned capital or refinancing bank debentures	By self-owned capital or refinancing bank debentures
Outstanding balance	NT\$ 2.9 billion	NT\$ 2 billion
Paid-in capital in the previous year	NT\$31,829,286 (thousand)	NT\$32,691,859 (thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT\$41,389,366 (thousand)	NT\$43,273,606 (thousand)
Default status	Normal	Normal
The terms and conditions for redemption or early liquidation	FEIB may redeem the debts in whole at their aggregate principal amount, together with any interest payment five years 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	None	None

Types of bank debentures	1 <sup>st</sup> perpetual non-cumulative unsecured subordinated debenture in 2018	2 <sup>st</sup> subordinated bank debenture (A tranche) in 2019
Restrictive terms	<p>The bank may not pay interest if there is no earnings and dividends in previous year (including cash and stock dividends); 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.</p> <p>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 late interest.</p>	None
Use of proceeds	To finance the Bank's long term funding needs and enhance the Bank's capital structure for support of future growth of loans and investments.	To finance the Bank's long term funding needs and enhance the Bank's capital structure for support of future growth of loans and investments.
The total amount of the issuance and outstanding bonds in the percentage of the book value of previous year (%)	43.49%	45.06%
Eligible capital and type	Tier I	Tier II
Name of rating agency, issue date, and the rating	"A(twn)" issued by Fitch Ratings, Taiwan Branch on July 2, 2018.	"A+(twn)" issued by Fitch Ratings, Taiwan Branch on May 24, 2019.

## Issuance of Bank Debenture

Types of bank debentures	2 <sup>nd</sup> subordinated bank debenture (B tranch) in 2019	1 <sup>st</sup> subordinated bank debenture in 2020
Date and serial No. approved by authority	FSC No. 10701213730, December 19, 2018	FSC No. 1090137015, May 15, 2020
Issuing date	July 30, 2019	November 26, 2020
Face value	NT\$ 10 million	NT\$ 10 million
Issuing and trading	ROC	ROC
Currency	New Taiwan dollar	New Taiwan dollar
Issuing price	At par value	At par value
Total amount	NT\$ 2 billion	NT\$ 1.6 billion
Coupon	Fixed interest rate at 1.25% per annum	Fixed interest rate at 0.75% per annum
Maturity	5 years from the issue date. Maturity on July 30, 2029	7 years from the issue date. Maturity on November 26, 2027
Rank	Subordinated	Subordinated
Guarantor	None	None
Trustee	None	None
Underwriter	Yuanta securities, KGI securities, Master Link and Capital securities	Yuanta securities, KGI securities and Master Link securities
Certified lawyer	None	None
Certified CPA	Deloitte & Touche	Deloitte & Touche
Certified financial institution	None	None
Repayment	By self-owned capital or refinancing bank debentures	By self-owned capital or refinancing bank debentures
Outstanding balance	NT\$ 2 billion	NT\$ 1.6 billion
Paid-in capital in the previous year	NT\$32,691,859 (thousand)	NT\$33,558,193 (thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT\$43,273,606 (thousand)	NT\$45,713,890 (thousand)
Default status	Normal	Normal
The terms and conditions for redemption or early liquidation	None	None
Conditions for conversion or exchange	None	None
Restrictive terms	None	None
Use of proceeds	To finance the Bank's long term funding needs and enhance the Bank's capital structure for support of future growth of loans and investments.	To finance the Bank's long term funding needs and enhance the Bank's capital structure for support of future growth of loans and investments.
The total amount of the issuance and outstanding bonds in the percentage of the book value of previous year (%)	49.68%	49.44%
Eligible capital and type	Tier II	Tier II
Name of rating agency, issue date, and the rating	"A+(twn)" issued by Fitch Ratings, Taiwan Branch on May 24, 2019.	"A+(twn)" issued by Fitch Ratings, Taiwan Branch on May 12, 2020.

## Issuance of Bank Debenture

Types of bank debentures	1 <sup>st</sup> subordinated bank debenture in 2021	1 <sup>st</sup> senior unsecured financial debenture (A tranche) in 2024
Date and serial No. approved by authority	FSC No. 1090137015, May 15, 2020	FSC No. 1110139692, June 20, 2022
Issuing date	April, 27, 2021	October 24, 2024
Face value	NT\$ 10 million	NT\$ 10 million
Issuing and trading	ROC	ROC
Currency	New Taiwan dollar	New Taiwan dollar
Issuing price	At par value	At par value
Total amount	NT\$ 2.4 billion	NT\$5.0 billion
Coupon	Fixed interest rate at 0.83% per annum	Fixed interest rate at 1.95% per annum
Maturity	7 years from the issue date. Maturity on April 27, 2028	5 years from the issue date. Maturity on October 24, 2029
Rank	Subordinated	Senior bond
Guarantor	None	None
Trustee	None	None
Underwriter	Master Link securities, KGI securities and Cathay securities	Yuanta securities, KGI securities, Master Link securities, SinoPac Securities and Mega securities
Certified lawyer	None	None
Certified CPA	Deloitte & Touche	Deloitte & Touche
Certified financial institution	None	None
Repayment	By self-owned capital or refinancing bank debentures	By self-owned capital or refinancing bank debentures
Outstanding balance	NT\$ 2.4 billion	NT\$ 5.0 billion
Paid-in capital in the previous year	NT\$34,481,044 (thousand)	NT\$40,694,838 (thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT\$47,619,623 (thousand)	NT\$56,815,654 (thousand)
Default status	Normal	Normal
The terms and conditions for redemption or early liquidation	None	None
Conditions for conversion or exchange	None	None
Restrictive terms	None	None
Use of proceeds	To finance the Bank's long term funding needs and enhance the Bank's capital structure for support of future growth of loans and investments.	To finance the Bank's long term funding needs for support of future growth of loans and investments.
The total amount of the issuance and outstanding bonds in the percentage of the book value of previous year (%)	50.19%	29.75%
Eligible capital and type	Tier II	None
Name of rating agency, issue date, and the rating	"A+(twn)" issued by Fitch Ratings, Taiwan Branch on May 12, 2020.	"A+(twn)" issued by Fitch Ratings, Taiwan Branch on April 8, 2024.

## Issuance of Bank Debenture

Types of bank debentures	1 <sup>st</sup> senior unsecured financial debenture (B tranche) in 2024
Date and serial No. approved by authority	FSC No. 1110139692, June 20, 2022
Issuing date	October 24, 2024
Face value	NT\$ 10 million
Issuing and trading	ROC
Currency	New Taiwan dollar
Issuing price	At par value
Total amount	NT\$1.0 billion
Coupon	Fixed interest rate at 2.00% per annum
Maturity	7 years from the issue date. Maturity on October 24, 2031
Rank	Senior bond
Guarantor	None
Trustee	None
Underwriter	KGI securities
Certified lawyer	None
Certified CPA	Deloitte & Touche
Certified financial institution	None
Repayment	By self-owned capital or refinancing bank debentures
Outstanding balance	NT\$ 5.0 billion
Paid-in capital in the previous year	NT\$40,694,838 (thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT\$56,815,654 (thousand)
Default status	Normal
The terms and conditions for redemption or early liquidation	None
Conditions for conversion or exchange	None
Restrictive terms	None
Use of proceeds	To finance the Bank's long term funding needs for support of future growth of loans and investments.
The total amount of the issuance and outstanding bonds in the percentage of the book value of previous year (%)	29.75%
Eligible capital and type	None
Name of rating agency, issue date, and the rating	"A+(twn)" issued by Fitch Ratings, Taiwan Branch on April 8, 2024.

## 3. Issuance of Preferred Stock

None.

#### 4. Issuance of Global Depository Receipts

Item		Date of Issue	Jan. 28, 2014
Date of Issue			Jan. 28, 2014
Issuance and Listing			Luxembourg Stock Exchange
Total Amount			US\$135,050,000
Issue Price per GDR			US\$7.4
Total units issued			1. The original issue of 18,250,000 units. 2. The total number of depository receipts was 18,425,776 units as of March 31, 2025.
Type of underlying securities			The Bank's newly issued common shares
Amount of underlying securities			368,515,594 shares
Rights and obligations of subscribers			Same as common shareholders
Trustee			None
Depository Bank			Citibank N.A.
Custodian Bank			Citibank Taiwan
Number of outstanding units			232,245 units(As of March 31, 2025)
Bearers of related charges incurred during issuance and holding period			Shall be borne by the Bank
Key Provisions in Deposit/Custodian Agreements			None
Market Price per unit	2024	Highest	US\$10.185
		Lowest	US\$7.186
		Average	US\$8.589
	As of March 31, 2025	Highest	US\$8.550
		Lowest	US\$7.850
		Average	US\$8.211

#### 5. Issuance of Employee Stock Options

None.

#### 6. Issuance of New Restricted Shares to Employee

None.

#### 7. Mergers and Acquisitions

##### (1) Any Opinions by Accountants that Should Be Disclosed Regarding the Reasonable Share Swap Ratio in Last Year

Not applicable.

##### (2) Past 5-Year M&A or Business Transfers:

A. As of December 31, 2022, the bank assumed unfinished operations from Yuan Hsin Electronic Payment Co., including card refunds, stored-value returns, declaration filings, and data retention.

B. No new shares were issued; therefore, underwriter assessment opinions are not required.

(3) Where an Unlisted Financial Institution was Merged or Acquired by Way of New Share Issuance, the Lead Underwriter's Evaluation and Opinions Must Be Disclosed

Not applicable.

(4) In the Most Recent Financial Year and Up to the Printing of This Annual Report, Disclosure of the Basic Data of Mergers & Acquisitions or Sale of Other Financial Institutions in which the Board of Directors Has Approved Such M&A or Sale Involving the Issuance of New Shares:

Not applicable.

## 8. The Execution of Fund Utilization Plan

### (1) Contents of the Plan

In an attempt to increase capital adequacy ratio and finance long term funding needs, the Bank submitted a debt issuance plan to the competent authority and received the approval under Letter No.1130146300 from FSC on Oct 7, 2024 for the issuance of subordinated bank debentures at NT\$4 billion. Subordinated bank debentures must be issued within one year after approval, and any unused limit afterwards is voided.

A. The previous issuance or private placement of securities that has not been completed or that has been completed within the last three years but the planned benefits have not yet appeared:

(a) Changing plan: None

(b) Sources or usage of Funding: None

(c) Reason of changing: None

(d) Benefit of changing: None

(e) The date of the shareholders' meeting for reporting the changing plan: NA

(f) The changing plan disclosure date: NA

### (2) Implementation Description

The execution of the fund utilization plan for the issuance of securities or bond debentures hasn't been completed, the issuance limit will be utilized depending on capital requirement and current market conditions.



## IV. Operation Highlights

### 1. Business Activities

#### (1) Business Scope

##### A. Core-business

##### (a) Retail Banking

- **Wealth Management:** Offering diversified wealth management products by aligning with market trends; Providing optimal asset allocation according to customers' risk profiles; Expanding assets under management.
- **Consumer Banking and Credit Cards Business:** Offering products such as mortgages, personal loans, car loans, consumer finance (installment loans), and credit cards; Managing product planning, marketing, sales, and administrative operations.
- **Insurance Agency:** Driving bancassurance business in collaboration with high quality insurance companies to offer diverse insurance and financial services that meet customers' protection needs.
- **Trust Business:** Handling various asset trusts, custody services, securities visas, bond issuance trustee services, and related operations.

##### (b) Corporate Banking:

Targeting corporate clients across key domestic and international industries and providing integrated financial solutions to meet clients' needs in investment and financing, cash management, and interest-rate and foreign-exchange hedging; including core businesses such as deposits, loans, foreign exchange transactions (remittances, imports, exports), accounts receivable services, electronic banking, supply chain financing, financial hedging, and structured products

##### (c) Financial Markets:

Covering fixed income, foreign exchange, equity, credit, and derivative products; offering treasury solutions in foreign exchange (FX Spot/Forward/Option/Swap), interest rates (cross-currency swaps, interest rate swaps), and commodity derivatives (forwards, options), as well as structured products; promoting FX margin trading, fixed-income instruments, and asset swaps; and executing TWD and foreign-currency funding and asset-management policies set by the Asset and Liability Management Committee (ALCO) for asset/liability allocation, liquidity-risk management, and interest-rate-risk management.

##### (d) Digital Banking:

Implementing practical financial innovation services and promoting AI-driven digital transformation throughout the Bank; designing digital-financial business models, conducting product research and development, managing brand promotion and innovative applications, building and maintaining the Bankee platform, performing business intelligence and customer analysis, and managing social media; and utilizing AI detection technology to create an anti-fraud financial protection network, continuing the fight against fraud.

## B. Weightings to Net Revenue and Changes YOY of the Respective Business Units

BU	Weightings to Net Revenue		Growth Rate (YoY)
	2023	2024	
Retail Banking	46.80%	48.64%	7%
Corporate Banking	37.56%	34.54%	-5%
Financial Market	15.37%	15.76%	6%
Digital Banking	0.27%	1.06%	307%

## (2) Business Plan for 2025

## A. Retail Banking

- (a) WM Branding: Strengthening the "Ten Happiness" brand to enhance recognition and visibility. Grouping marketing discounts and resources exclusively for VIP customers. Implementing the "Senior Wealth Management Academy 7.0" in cooperation with Yuan Ze University. Hosting the annual VIP Michelin Night for the 15th consecutive year by coordinating with Shangri La's Far Eastern Plaza Hotel, Taipei. Establishing the "Ten Happiness Scholarship" to support outstanding university students in partnership with World Vision Taiwan. Enhancing digital engagement through the "XiaoYuan Wins" YouTube channel and the "Ten Happiness" Podcast to expand outreach and strengthen brand value.
- (b) Digital Innovation: Continuing to cooperate with the group's HGPAY and major market payment wallets to provide FEIB credit card mobile payment discounts. Optimizing dual digital platforms (LINE and app) and enhancing the official website, online banking, and mobile banking functions. Enhancing the service capabilities of the i Application digital platform. Innovating "FEIBVERSE" to optimize customers' virtual world banking experience.
- (c) Trust Business: Integrating internal and external resources to actively promote elderly care trusts and employee welfare trusts. Allying with accounting firms, law offices, and expert teams to provide tailored, full featured trust services. Securing first place in the FSC Trust Industry Promotion Trust 2.0 Program evaluation for the Annuity Trust Award in Group B for the third consecutive year. Persisting throughout 2025 to maintain leadership in trust services.
- (d) Deposits: Actively increasing domestic and foreign currency deposits while reducing deposit interest costs in response to market rate cuts. Collaborating with Oriental Securities to launch digital banking and securities account opening services and optimize onboarding processes.
- (e) Mortgage: Optimizing asset structure and maintaining interest spreads. Developing cash out refinance and refinancing options while reducing the ratio of property purchase loans. Enhancing digital service functions to streamline the mortgage process.
- (f) Personal Loan: Increasing the ratio of high margin segments to expand net interest income (NII). Promoting revolving loans to continuously retain customers.
- (g) Credit Card: Continuing development of the Happy Family+ card based on the concept of "home." Expanding benefits for dining, shopping, seniors, maternity care, and child related department store purchases. Focusing on pet related spending

offers to generate media attention and boost revenue. Utilizing big data and online marketing tools to target customer acquisition precisely. Collaborating with charitable organizations on social welfare donation activities to enhance the Bank's social image.

- (h) Consumer Finance (Installment): Expanding the scale of accounts receivable assets. Improving high quality services to compete with financing companies. Maintaining market share in installment loans.
- (i) Car Loan and Motorcycle Loan: Upgrading operating processes to strengthen competitiveness. Balancing business volume and profitability to pursue steady growth.
- (j) Insurance Agency: Responding to market changes by offering a diverse range of protection oriented products. Integrating digital trends to provide insurance platform services and enhance sales efficiency. Coordinating with regulatory policies to continue promoting micro insurance.

#### B. Corporate Banking

- (a) Promoting ESG credit business to align with global sustainable development trends.
- (b) Seizing industrial investment and financing opportunities while optimizing overseas credit asset allocation.
- (c) Enhancing corporate banking asset management to maximize reasonable interest spreads.
- (d) Strengthening cash flow services to develop a competitive cash management business.
- (e) Offering a diverse range of financing products and services to boost customer engagement and contribution

#### C. Financial Market

##### (a) Treasury Marketing

- TMU: Maintaining awareness of product policies and risks by implementing robust KYC measures and adequate limit controls. Ensuring seamless client support with holistic FX instruments, including derivatives and interest-rate tools. Developing asset-side structured products for clients seeking fixed-income investments or protection against rate declines.
- FX Margin Trading: Focusing on customer development and increasing trading volume while enhancing the FETP internet-trading platform and digital services.
- FI: Macro-controlling FI client deposits per bank policy to secure a steady, long-term funding source. Optimizing deposit structures and controlling capital costs. Reacting to rapid global-economic changes by strictly controlling credit-asset quality. Offering hedge solutions for overseas investments and structured products to elevate operational synergy.
- Asset Swap: Increasing returns on credit assets by aggressively expanding the portfolio and balancing risk and reward. Expanding foreign-bond sales to meet customer demand.

- (b) Financial Trading: Developing in-house derivative warehousing capabilities and offering diverse financial products to create synergy among trading, sales, and client services. Setting up diversified asset allocations and flexible trading strategies through investment and position-taking to generate new profit sources.
- (c) ALM (Asset and Liability Management): Strengthening liquidity-risk management. Improving deposit structures to meet supervisory targets with an LCR above 100%.

#### D. Digital Banking

- (a) Practical Financial Innovation Strategy: Promoting FEIB's AI Digital Transformation
  - Hosting regular Digital Development Committee meetings to address new technologies, regulations, channels, markets, business models, customer sources, and reg-tech.
  - Collaborating with business units and headquarters to formulate a bank-wide AI digital strategy and allocate resources for digital services and AI capabilities.
  - Developing digital channels and optimizing application processes with AI to boost efficiency and drive primary business.
  - Combining Far Eastern Group resources to build a digital financial ecosystem and establish the group as an integrator of professional financial services.
  - Promoting paperless services and continuously optimizing the digital platform to increase digital-transaction usage and reduce customers' carbon footprints.
- (b) Building a Digital Banking Brand and Realizing Inclusive Financial Value
  - Developing the Bankee Community Bank brand by using digital deposit accounts as a foundation and leveraging community, BaaP (Bank as a Platform), and BaaS (Bank as a Service) to cultivate digital customers and create a second growth curve.
  - Releasing the "2024 Virtual Asset White Paper" at the 2024 Asia Blockchain Summit to promote integration of traditional finance and the virtual-currency industry through compliance, trust, and popularity.
  - Establishing an open financial platform with business payments as a key product for corporate clients to develop the diverse Bankee B2B ecosystem and drive banking innovation.
  - Forming the Anti-Fraud Technology Application team to coordinate anti-fraud policies, liaise with regulators, integrate resources, set key tasks, and continuously improve measures via AI.
  - Expanding Bankee by integrating community and technology elements to create social value based on shared benefits and mutual wins, fulfilling inclusive-finance goals.
  - Proposing innovative concepts and KPIs (e.g., off-counter rate, digital-customer acquisition rate) and combining scenario-based finance to offer diverse digital experiences and reinforce FEIB's image as a digital-finance leader.
  - Using AI models to analyze fraud patterns in flagged accounts, identify key factors for real-time monitoring adjustments, and enhance fraud-prevention effectiveness.

### (3) Market Analysis

#### A. Operating region

Operating branches and representative offices in domestic urban areas, Hong Kong, and Southeast Asia (Singapore and Vietnam) to serve clients across Greater China and the Asia-Pacific.

#### B. Market Prospects and Growth

Looking ahead to 2025, global inflation is expected to gradually ease, and the global economy is projected to grow steadily, though uncertainties remain. With economic momentum stabilizing, corporate earnings growing, and financial markets flush with liquidity, there are growth expectations for wealth management fee income. However, factors such as high costs, elevated debt levels, and geopolitical tensions continue to pose uncertainties. In particular, U.S. political and economic policies may lead to volatility in global financial markets, potentially affecting market sentiment and asset prices.

The Bank continues to monitor global economic trends, track changes in international financial markets, and observe domestic and international industry developments. Through a strategy focused on high-quality assets and stable growth, the Bank aims to meet customers' financial needs, maintain core competitiveness, and sustain strong profitability.

The amendment to the Electronic Signature Act proposed by the Ministry of Digital Affairs was passed by the Legislative Yuan on April 30, 2024. This amendment clearly defines the legal validity of electronic documents and electronic signatures. As a result, digital accounts and physical accounts will gradually converge, becoming a key driver for the Bank's digital deposit accounts and digital finance business.

In addition, Taiwan has developed a complete Web3 ecosystem. Starting with cryptocurrency trading services, the ecosystem is evolving to include asset custody, collateral loans, cross-border remittances, and derivative financial products—ushering in a transformation of the financial industry. The Bank has already established a strong foundation for fiat currency flow services with domestic VASP (Virtual Asset Service Provider) firms and will continue to innovate VASP-related services in compliance with financial supervision and anti-money laundering regulations. °

#### C. Competitiveness

Implementing a long term, steady growth strategy by developing core businesses across segments, focusing on niche markets, promoting AI driven digital transformation, and continuously enhancing market competitiveness through strict risk management, robust internal controls, legal compliance systems, and an agile organizational structure that enriches human capital and solidifies the business foundation.

#### D. Development Advantages, Disadvantages and Strategies

##### (a) Advantages:

- Improving real estate loan ratios as required by the central bank to decelerate low margin competition.
- Strengthening loan portfolio risk management systems to strictly control asset quality and enhance operational efficiency.
- Developing diversified financial products, providing customized services,

segmenting target markets, and offering comprehensive financial solutions.

- Continuing participation in international syndicated loans to enhance cross border business and increase global recognition.
- Continuously recruiting international financial professionals to enhance workforce quality and build a globally proficient team.
- Harnessing the flourishing global push for net zero emissions and green finance to create a low carbon transition financial service model.
- Leveraging the FSC's June 2024 "Guidelines for the Application of Artificial Intelligence (AI) in the Financial Industry" to develop AI driven financial services that cater to public needs.
- Benefiting from the FSC's proactive drafting of a special law on virtual assets to usher in proactive management and provide clear regulations for VASP related business development.
- Collecting external opinions and accelerating the revision of AI, virtual currency, and digital finance regulations and self regulatory guidelines to foster Taiwan's digital finance development.
- Utilizing the Group's abundant resources and strong financial support to create robust business synergies.
- Benefiting from significantly improved consumer acceptance of digital financial services, as evidenced by FEIB's off counter rate exceeding 96% and digital customer acquisition rate exceeding 65%..

(b) Disadvantages:

- Experiencing suppression of interest-rate spreads due to fierce competition in domestic banks' lending businesses.
- Facing increased operational and management costs due to the FSC's stricter mortgage requirements and more rigid regulations.
- Struggling to maintain deposit funds because competitors' foreign time-deposit rates remain highly competitive.
- Operating under global economic uncertainty that impacts Taiwan's trade and investment performance and potentially affects Taiwanese enterprises' profit growth.
- Finding it difficult to widen interest-rate spreads amid intense competition in the domestic banking loan market.
- Having fewer overseas business locations due to a relatively late expansion into Mainland China and the Asia-Pacific region.
- Operating under stricter regulatory frameworks that limit related business development.
- Experiencing reduced fund-utilization efficiency due to the implementation of liquidity-management indicators.
- Operating in a near-saturated digital-account market that has become a red-ocean battlefield as customers seek profit.
- Facing extreme challenges in developing innovative digital financial products due to legal-compliance requirements, system-resource coordination, profitability demands, high market-acceptance thresholds, and arduous breakthrough processes.
- Needing to clarify cross-departmental approaches for effectively integrating AI into internal processes and reducing cybersecurity concerns.

- Experiencing increased manpower and cost demands for risk control and supervision due to rising fraud crimes in Taiwan and the government's prioritization of anti-fraud efforts.

(c) Strategies:

- Focusing on high liquidity deposits by offering competitive interest rates on demand deposits and short term time deposits to improve deposit structure.
- Enhancing mortgage development by continuously promoting cash out refinance and refinancing to mitigate the impact of central bank controls on real estate purchases.
- Digitizing loan operations (including post lending management) to lower operational costs and enhance efficiency.
- Raising margins by targeting high profit customers and adjusting the asset structure.
- Utilizing Corporate Finance and TMU products, along with financial innovation services, to offer niche products and diversified financial solutions.
- Deepening customer relationships in Greater China and the Asia Pacific region, seizing international syndicated loan opportunities, and expanding overseas markets and clientele.
- Dynamically adjusting the asset portfolio while considering capital costs to enhance return on assets (ROA) and capital utilization efficiency.
- Developing global transaction services, building a premium deposit customer base, and strengthening fund pricing and volume management mechanisms.
- Applying new technology to enhance digital financial services, compensate for limited branch presence, and explore new business opportunities through effective cash flow management.
- Promoting Bankee services, developing innovative digital financial products, and using AI collaboration to improve operational efficiency and expand the customer base.
- Utilizing digital financial expertise and innovative fintech to build corporate sustainable competitiveness based on ESG concepts.
- Continuously negotiating with cross industry and startup entrepreneurs to develop innovative business models, cultivate a diverse ecosystem, and provide more considerate and convenient services.
- Engaging consultants to plan and establish the bank's AI governance framework and develop key AI application scenarios to increase adoption and success rates.
- Collaborating with compliant VASPs to develop innovative Web 3.0 financial services and using digital methods to monitor abnormal transactions, thereby gaining comprehensive anti money laundering and financial flow information to strengthen risk control.



## (4) Research and Development

## A. Key Product Development and Newly Established Department:

## (a) Key Product Development

- Optimizing FEIBVERSE: Improving modules such as Avatar Intelligent Customer Service, Transaction Inquiry Function, and Featured 3D Branch to allow customers to experience the magic of FEIBVERSE while accessing financial services.
- Building Bankee: Utilizing BaaP (Bank as a Platform) and BaaS (Bank as a Service) concepts to modularize financial services and build an open financial platform; collaborating with the public via a B2C2C model and with innovative tech companies via a B2B2C model to develop new business models and financial ecosystems. Bankee has launched products such as foreign-currency digital deposit accounts, credit cards, and personal loans, and will introduce AI collaboration—either through strategic alliances or ecosystem extensions—to deliver practical, valuable services.
- Enhancing VASP services: Requiring VASP operators to obtain FSC business permits and collaborate with banks for fiat-currency trust custody to protect customer assets; establishing comprehensive KYC, operational-management, and risk-control procedures in line with internal and external regulations; partnering with law-enforcement and regulatory authorities to build a virtual-asset ecosystem; and using data analysis and monitoring to prevent fraud. Leveraging existing VASP cash-flow services lays the groundwork for future virtual-asset offerings, enabling comprehensive virtual and physical financial services and advancing inclusive finance.

## (b) Newly Established Department

None.

## B. R&amp;D Expenditures and Result

R&amp;D Expenditures :

Unit: NT\$ Thousands

Year	2023	2024
Amount	426,026	450,008

The R&D result is detailed in “implementation of the staff training program” and the “major financial products in last two years”.

## C. Future Research and Development Plans and Progress

Current Project	R&D Amount (NT\$ Thousands)	Est. deadline	Purpose
Retail Banking Project	76,750	Dec. 2025	Increase market competitiveness
Corporate Banking Project	42,750	Dec. 2025	Provide convenient customer service
Financial Market Project	17,000	Dec. 2025	Provide convenient customer service
Digital Banking Project	54,500	Dec. 2025	Enrich digital sub-brand
Risk Management Project	72,887	Dec. 2025	Strengthen risk management
Headquarter Dept. Project	36,500	Dec. 2025	Improve internal control management and regulation compliance
Operation Dept. Project	59,981	Dec. 2025	Optimize operation process
IT Project	232,592	Dec. 2025	Support business development



## (5) Short and Long-Term Business Development Plans

### A. Short-term Business Development Plans:

- (a) Increasing the ratio of cash-out refinances and refinancing while reducing the proportion of purchase loans in the total portfolio and balancing asset quality and interest spreads.
- (b) Promoting revolving loans to continuously retain customers and increase their share.
- (c) Utilizing customer tags and behavioral segmentation to target preferences and effectively boost credit-card contribution per customer.
- (d) Expanding digital-payment services by adding account-binding functions and implementing transaction-warning reminders to ensure safety and convenience.
- (e) Upgrading the Mobile Banking App 2.0 to enhance transaction functionality, deliver a more intuitive interface, and optimize the customer experience.
- (f) Optimizing the i-Application online functions to improve convenience and reduce operational manpower.
- (g) Leveraging the FEIB Line channel to offer preferential deposit plans and enhance communication methods.
- (h) Targeting premium clients to expand asset scale, implement dynamic risk management, and strictly control asset quality.
- (i) Strengthening cash-flow services by leveraging the corporate online-banking platform to provide integrated accounts and comprehensive cash-management solutions across Greater China, positioning the Bank as clients' primary financial partner.
- (j) Developing corporate-finance products and building regional asset portfolios to meet medium- and large-enterprise clients' comprehensive financial needs.
- (k) Implementing rolling adjustments to deposit pricing and volumes to manage funding costs.
- (l) Strengthening pricing capabilities for interest-rate and foreign-exchange products and providing one-stop customer services, including hedging strategies and investment products.
- (m) Developing new FX-margin-trading clients and strengthening relationships with existing customers.
- (n) Developing new asset-swap clients and offering foreign-bond sales services aligned with risk profiles and return objectives.
- (o) Connecting customers across industries through diverse digital platforms to deliver innovative corporate and personal cash-flow services, expand the customer base, and increase digital transaction volumes.
- (p) Becoming the transaction bank for various fintech clients to increase deposits and fee income.
- (q) Developing Bankee's new digital products, community deposits, and loans; expanding community application scenarios; and introducing AI collaboration to reduce manual intervention and enhance operational efficiency.
- (r) Utilizing business payments as a key product for corporate clients to create the Bankee B2B cash-flow ecosystem and leveraging financial innovation to cross-sell deposits and loans.
- (s) Stabilizing VASP business development by deploying AI anomaly-detection systems, establishing cross-industry joint-defense mechanisms, and pursuing compliant growth while diversifying profit sources.
- (t) Upgrading the Anti-Fraud Technology Application team to the Fraud Prevention Department as a dedicated unit, coordinating anti-fraud policies, integrating

initiatives, enhancing the AI monitoring model, and holding regular meetings to ensure comprehensive effectiveness.

- (u) Utilizing big-data technologies to integrate cross-platform user information and applying AI for financial-flow analysis to prevent fraudulent outflows and reduce victim losses.
- (v) Assisting the Bank in formulating AI strategies and policies, improving governance, accelerating application development, prioritizing quick-win projects, and progressively building an AI moat from basic to advanced.

#### B. Long-term Business Development Plans:

- (a) Increasing the proportion of high-profit-margin products by optimizing net-interest-income structure and maintaining asset quality.
- (b) Strengthening the depth and breadth of mortgage customer management to enhance overall profitability.
- (c) Continuing to leverage AI and fintech to design signature branches based on the FEIBVERSE concept, implement innovations, and deliver cutting-edge services.
- (d) Leveraging data-driven decision-making and a big-data/AI-machine-learning platform to analyze customer life cycles and behaviors for precise marketing.
- (e) Actively expanding into overseas markets by targeting industry-driven key segments to grow assets and profitability.
- (f) Replicating successful overseas-market models to penetrate Greater China and ASEAN, increasing profitability through syndicated loans and diversified structured products.
- (g) Strengthening global transaction services, expanding the deposit customer base, optimizing deposit structures, and solidifying lending spreads.
- (h) Fostering a learning-oriented organization, encouraging innovative thinking, and cultivating top-tier corporate-banking talent.
- (i) Upgrading the FETP electronic-trading platform and developing new market scopes.
- (j) Increasing revenue diversification by intensively promoting niche markets such as TMU and ACH and enhancing structured-product cross-selling.
- (k) Continuously expanding high-quality asset-swap portfolios, controlling asset quality, and delivering excellent service to boost profits.
- (l) Cultivating trading specialists, establishing a quantitative-trading team, and developing an automated quotation system to enhance investment capabilities, diversify portfolios, and increase profit sources.
- (m) Maximizing service coverage with innovative, diverse products to support event-driven transactions and providing tailored investment and hedging solutions under strict risk-control and KYC compliance.
- (n) Continuously monitoring market trends and regulatory developments, leveraging fintech, customer-experience insights, and digital-process analysis to pursue innovative models and shift from seeking digital opportunities to focusing on digital business.
- (o) Utilizing fintech innovation and AI collaboration to integrate channels, services, and products into an "AI Intelligent Service + Lifestyle" ecosystem, delivering real-time, end-to-end financial services.
- (p) Establishing AI-based fraud-detection mechanisms and strengthening controls through abnormal-transaction monitoring to reduce customer losses and protect assets.
- (q) Deepening ESG-driven sustainable operations by deploying digital financial innovations, exploring emerging opportunities, creating niche products, and opening new blue oceans for AI-powered digital finance.

## 2. Human Resources

### (1) Employee Information in the Recent Two Years and as of the Date of the Publication of the Annual Report

		March 31, 2025		
Year		2023	2024	As of Mar 31, 2025
Number of Employees	Above Vice President and Branch Manager	349	352	350
	Deputy Manager ~Deputy Vice President	1,515	1,562	1,553
	Below Assistant Manager	719	657	665
	Total	2,583	2,571	2,568
Average Age		43.57	44.32	44.39
Average Years of Service		11.68	12.21	12.33
Shares of Education Degrees	Above University	24.04%	24.62%	24.49%
	University	59.62%	59.24%	58.88%
	Junior College	14.33%	14.31%	14.21%
	Senior high school	1.97%	1.79%	2.38%
	Below senior high school	0.04%	0.04%	0.04%
Number of Professional License	Proficiency Test for Bank Internal Control and Audit	1,869	1,861	1,858
	Proficiency Test for Trust Operations Personnel	1,583	1,601	1,608
	Personal Insurance Representative	1,529	1,494	1,481
	Property Insurance Representative	1,372	1,352	1,335
	Investment-Orientated Insurance Product Representative	672	651	644
	Non-Investment-Oriented Life Insurance Eligibility and Payment of Foreign Currency Representative	827	810	804
	Certification Test for Financial Derivatives Sales Personnel	682	674	675
	Basic Proficiency Test for Bank Lending Personnel	580	587	593
	Advanced Proficiency Test for Bank Lending Personnel	20	20	21
	Basic Proficiency Test for International Banking Personnel	344	357	357
	Futures Specialist	236	234	233
	Securities Investment Trust and Consulting Professionals	152	151	150
	Securities Specialist	212	212	216
	Senior Securities Specialist	216	213	214
	Securities Investment Analyst	11	11	11
	Proficiency Test for Financial Planning Personnel	405	398	401
	Certified Financial Planner (CFP)	16	15	16
	Chartered Financial Analyst (CFA)	1	1	1
	Property Insurance Agent	10	10	11
	Property Insurance Broker	6	6	6
	Personal Insurance Agent	11	10	10
	Personal Insurance Broker	6	6	6
	CPA	3	3	3
	Certified Anti-Money Laundering Specialist(CAMS)	35	37	34
	Professional Exam for Anti-Money Laundering and Countering Terrorism Financing Specialist	566	569	572
	Basic Test on Sustainable Development <sup>(1)</sup>	0	62	79
	Others	8,583	8,611	8,629
	Total	19,947	19,956	19,968

Note: As of March 31, 2025, 3.08% of full-time employees have passed the ESG foundational knowledge test.

## (2) Employee Training and Development

FEIB received the National Talent Development Award from the Ministry of Labor (large enterprise category). In 2024, it received incentives under the 'Industry Enhancement Talent Program', totaling NT\$15.74 million over 22 years.

Here is a summary of the training outcomes from the last three years:

Unit: NT\$ Thousands

Year \ Training	Internal Program		External Program		Total	
	Expense	No. of Employees	Expense	No. of Employees	Expense	No. of Employees
2022	12,807	15,651	4,832	1,874	17,639	17,525
2023	14,310	18,621	4,890	2,561	19,200	21,182
2024	12,250	16,004	5,754	1,911	18,004	17,915

In 2024, total training hours reached 455,073, averaging 177 hours (22 days) per employee. Training types: In-person (business, core, management, succession, legal, digital, languages) and online (internal eHRD platform, external learning platforms).

Category		Summary	No. of Hours	
Classroom Training	Professional	Professional knowledge to execute business and knowledge of digital finance.	59,333	
	Fundamental	Productivity enhancement and self- management skills.		
	Management	Strengthening management skills for potential talents and managers.		
	Management Associate	A management training and professional skills development program aimed at building a bicultural talent pool.		
	Regulatory	Legally required courses such as information security, anti-money laundering, and occupational safety and health training.		
	Digital Skill	Fintech and computer application training		
	Language	Toastmasters and English conversation courses.		
Online Training	Internal	eHRD	Learning of products, legal and ESG knowledge, etc.	94,344
	External	Studio Classroom	English listening, reading, and quizzes from lifestyle to news.	146,067
		CWLC	Leadership, innovation, trend insight, etc.	155,329
Total				455,073

## (3) 2025 Training Plan

### A. Strengthen Core and Professional Competency

Continue professional certifications and core competency training for all levels. Emphasize regulatory, cybersecurity, risk, and internal control awareness.

### B. Promote FinTech Adoption and Self-Learning

Align with bilingual, FinTech, and green finance policies. Offer digital and AI courses, foster innovation and ESG engagement.

### C. Develop Future Leaders

Continue MA, mid- and high-level leadership programs. Focus on first-level supervisor development to support long-term growth.

#### (4) Employee Behavior and Ethics Standards

FEIB has established the Code of Conduct, Ethical Guidelines, Whistleblower Policy, and Employee Conduct Policy, all accessible online and on internal platforms.

The following are excerpts from the "Codes of Ethical Conduct of FEIB":

##### Article 1 – Purpose and Basis

This Code is established to guide the conduct of the Company's directors, managerial officers, and employees in accordance with ethical standards, and to help stakeholders better understand the Company's ethical values.

##### Article 2 – Applicable Subjects

This Code applies to all directors, managerial officers, and other employees of the Company (hereinafter referred to as 'applicable persons').

##### Article 3 – Principle of Integrity

Applicable persons shall operate in accordance with ethical norms and uphold the principle of integrity, fulfilling their respective duties with diligence.

##### Article 4 – Prevention of Conflicts of Interest

Applicable persons must handle business matters objectively and efficiently. They shall not leverage their position at the Company for the undue benefit of themselves, their spouse, parents, children, or relatives within the second degree of kinship.

If the Company engages in lending, guarantees, or major asset transactions with companies related to such individuals, the relevant personnel must proactively disclose any potential conflicts of interest and follow the Company's regulations to avoid them.

Employees handling credit cases involving themselves, their spouse, or relatives within the third degree, or parties with significant interests, must recuse themselves.

If an employee's spouse or relatives within the third degree are also employees of the Company, they shall adhere to the principle of conflict-of-interest avoidance.

##### Article 5 – Prohibition of Self-Interest

Applicable persons shall not:

1. Seek private gain through use of Company property, information, or position.
2. Engage in competition with the Company.
3. Commit any acts prohibited under Company rules or applicable laws.

Applicable persons shall endeavor to enhance the legitimate interests of the Company when opportunities arise.

##### Article 6 – Confidentiality Obligations

Applicable persons must keep Company information confidential unless disclosure is authorized or required by law, regulation, court ruling, or internal policies. Confidential information refers to any non-public data that could harm the Company or clients if disclosed.

##### Article 7 – Fair Transactions

Applicable persons shall treat customers, competitors, and employees fairly and ethically, and shall not engage in manipulation, concealment, misuse of insider information, misrepresentation, or other unfair practices to gain improper benefit.

**Article 8 – Protection and Proper Use of Company Assets**

Applicable persons shall safeguard Company assets and use them lawfully and efficiently for official business, preventing theft, negligence, or waste.

**Article 9 – Legal Compliance**

Applicable persons must comply with the Banking Act, Securities and Exchange Act, and other relevant laws. The Company shall reinforce ethical awareness internally.

**Article 10 – Sustainability Information Management**

Applicable persons shall ensure that the collection, processing, preparation, adjustment, approval, and disclosure of sustainability information is truthful, understandable, complete, fair, evidence-based, and compliant. Greenwashing or misleading claims are prohibited.

The definition of sustainability information is based on the Company's Sustainability Information Management Guidelines.

**Article 11 – Reporting of Incidents**

If a director becomes aware of a situation that could cause significant damage to the Company, they shall act appropriately and notify the Audit Committee or its independent members and report to the Board, ensuring the competent authority is informed.

Applicable persons who suspect or discover violations of laws or this Code shall proactively report such matters to the Board, Audit Committee, management, Chief Auditor, Chief Compliance Officer, or other responsible parties, providing sufficient information for appropriate handling.

The Company shall maintain strict confidentiality of reports and conduct independent investigations to protect whistleblowers.

**Article 12 – Disciplinary Measures**

Violations of this Code shall be handled according to Company disciplinary policies. If the Company suffers losses, it may pursue civil compensation. Any violations by directors or officers shall be disclosed on the Market Observation Post System, including details and handling.

Before disciplinary decisions are finalized, the involved person has the right to respond or appeal as per Company rules.

**Article 13 – Waiver Procedures**

Waivers for this Code must be approved by the Board of Directors and disclosed on the Market Observation Post System, including the date, independent director opinions, duration, reasons, and terms of the waiver, enabling shareholder review and preventing abuse.

**Article 14 – Disclosure**

This Code and its amendments shall be published on the Company's website, annual reports, prospectuses, and the Market Observation Post System.

**Article 15 – Implementation**

This Code becomes effective upon Board approval and shall be submitted to the shareholders' meeting. Amendments follow the same procedure.

### 3. Corporate Responsibilities and Ethical Behavior

#### (1) Affirming the Implementation of Sustainable Governance

- A. Selected as a constituent stock of the Taiwan Sustainability Index and granted the right to use the exclusive "Taiwan Sustainability Index" logo.
- B. Selected as a constituent stock of the TWSE "Taiwan High Compensation 100 Index" for 11 consecutive years and the "RA Taiwan Employment Creation 99 Index" for 13 consecutive years.
- C. Ranked in the top 6%–20% of listed companies in the 10th Corporate Governance Evaluation by the Taiwan Stock Exchange.
- D. Awarded the highest rating (Top 25%) in the Fair Customer Treatment Evaluation by the Financial Supervisory Commission.
- E. Received the "Taiwan Corporate Sustainability Report Silver Award" from the Taiwan Institute for Sustainable Energy.
- F. Honored with the Best Sustainability-Linked Loan Real Estate Taiwan award at The Asset Magazine's Triple A Sustainable Finance Awards 2024.
- G. Ranked Champion in the Elderly Care Trust (Group B) in Phase III of the FSC Trust 2.0 Program.
- H. All 56 workplaces were awarded the "Badge of Accredited Healthy Workplace" by the Ministry of Health and Welfare.
- I. Received the "Sports Enterprise Certificate" from the Sports Administration, Ministry of Education, for two consecutive terms (each term held every three years).
- J. Named one of the "Best Companies to Work for in Asia" for four consecutive years and received the "Most Caring Company Award" for two consecutive years by the authoritative human resources publication HR Asia.
- K. Received the "Happy Enterprises Gold Award" from 1111 Job Bank for three consecutive years.
- L. Honored with the "Best Employer Brand Award" from 104 Job Bank.
- M. The FEIB Toastmasters Club received the "President's Distinguished District Award" from Toastmasters International. The Young Bankers Club was also recognized with the "Select Distinguished Club" award.

#### (2) Caring for Social Welfare

- A. Using the Eden Charity Card as the core platform, we have developed a diverse and convenient donation mechanism. Through donation incentives and expanded platforms, we have accumulated over NT\$100 million in small public donations.
- B. Launched a special fixed deposit program offering preferential interest rates for donors and disadvantaged groups, encouraging customer participation in charitable giving and supporting financial inclusion.
- C. In collaboration with the Eden Social Welfare Foundation, we employed three visually impaired massage therapists—becoming the first financial institution to hire from the "Hui Shan Er" program. In 2024, we continued employing two adult individuals to provide tea service in the lobbies of our northern region branches, promoting social integration through this innovative public welfare employment model.
- D. In 2024, FEIB hosted the "Far Eastern Bank Sustainable Reading" event. Through the app-based learning module, employees completed 200 online course certificates, with over 500 colleagues participating. The bank also sponsored 500 hours of early



intervention services.

- E. FEIB continued enhancing accessible banking services in 2024 by:
  - (a) Achieving AA-level accessibility certification for the website.
  - (b) Having the Chairman and senior executives inspect the Taipei Junghsiau Branch's accessible facilities and reaffirm the importance of financial inclusiveness.
  - (c) Maintaining communications with disability organizations to better understand their needs. In 2024, we held a discussion with the visually impaired foundation, "Life Light Music Group," to share fraud prevention and trust-related products.

### (3) Culture Support

- A. For seven consecutive years, we have supported "Taiwan Connection," a music initiative led by violinist Hu Naiyuan, helping nurture musical talent in rural areas.
- B. Collaborating with investment consultants, we arranged cultural activities for children under the care of World Vision. Each year, we donate NT\$300,000 to World Vision Taiwan, benefiting 762 children.
- C. Partnered with other Far Eastern Group companies to co-sponsor public events like the New Taipei City Christmas Wonderland and the Taipei Far Eastern Plaza Christmas Lights, enhancing community spirit.
- D. The 2024 calendar, Sustainable Tourism in Taiwan – Let's Go, showcases 12 award-winning domestic destinations promoting sustainability. Each month also includes a "Traveler's ESG Actions" section, encouraging sustainable travel habits and learning.
- E. In partnership with Ifkids Theatre Studio, we launched a custom financial education drama online. The video was released on the "XiaoYuan Wins" YouTube channel and promoted through a podcast. FEIB organized a reflection activity for children supported by World Vision Taiwan, where 304 participants completed worksheets in exchange for gift vouchers.

### (4) Environmental Protection

- A. The Bank is conducting a 2024 greenhouse gas inventory and third-party verification for both domestic and international branches. The external verification was completed in April 2015, with an inventory and verification coverage rate of 100%.
- B. To improve environmental management, the Banqiao Da Ren Guo, Cultural Miracle, and headquarters buildings maintained ISO 14001 certification, successfully passing external audits in October 2024.
- C. These same buildings also achieved ISO 50001 certification in December 2023. In June 2024, the Kaohsiung Zhong-zheng building was added and certified in November.
- D. Solar panels were installed at the Taoyuan branch—our first renewable energy property. In 2024, we began purchasing renewable energy for the headquarters, Taoyuan Green Energy branch, and Far Eastern International Securities Company Ltd. and bought 224 Renewable Energy Certificates, totaling 595,873 kWh of green energy use.
- E. The bank prioritized eco-friendly products, achieving NT\$19.6 million in green procurement in 2024.
- F. Participated in the CDP Climate Change Questionnaire for the first time and earned a "B" management-level rating.
- G. In line with the "Sustainable Development Investment Guidelines," we excluded high-risk and high-carbon industries. ESG-related stocks accounted for 87% of our

NT\$1.958 billion investment portfolio. We also invested NT\$2.85 billion in sustainability bonds.

- H. We set ESG credit targets and achieved a NT\$73.3 billion balance, comprising 30% of our NT\$244.1 billion total credit portfolio, exceeding the 20% target.
- I. Led by Executive VP Lin Jianzhong, nearly 100 employees participated in a beach cleanup at Wenliao Fishing Port, Taichung, to protect marine and coastal environments.
- J. By the end of 2024, 72% of wealth management mutual funds in our portfolio were ESG-compliant, including 2,021 funds that met EU SFDR Article 8 or 9 standards or earned 3–5 Earth Stars from Morningstar.
- K. Continued collaboration with Yuan Ze University through the "Silver Age Financial Management Academy." The "Silver Age Green Fashion Show" introduced our eco-friendly uniforms and involved senior VIP customers, reinforcing our dual commitment to sustainability and elderly care.

#### (5) Business Sustainability and Shareholder Value

We are dedicated to enhancing corporate governance and strengthening operational capabilities to create maximum value for shareholders. In 2024, our company was ranked in the top 6%-20% in the Corporate Governance Evaluation for listed companies.

### 4. Number of Full Time Non-Managers, the Average and Median of Non-Managers' salary

Unit: NT\$ Thousand

year	2023	2024	Difference
Full-Time Number of Non-Managers	2,262	2,263	0.04%
Average Number of Non-Managers' Salary	1,271	1,362	7.2%
Median Number of Non-Managers' Salary	1,136	1,208	6.3%

Note 1: Non-supervisory positions: Refers to non-manager positions.

Note 2: The statistical principles are based on the relevant reporting requirements for full-time employee salary information for companies listed on the Taiwan Stock Exchange.

### 5. IT Investment

#### (1) Major Information System Hardware, Software Configuration and Maintenance

Information System	Hardware	Operating System
Core Banking System	Unisys Libra 6590	MCP
Mutual Fund and Trust System	IBM AS/400	OS/400
Trade Finance System	IBM RS/6000	AIX
Credit Card System	IBM Mainframe	OS/390
Data Warehouse System	Linux Server	Linux
Individual Internet Banking system · Mobile Banking system	IBM RS/6000	AIX
Corporate Internet Banking system	IBM RS/6000 Windows Server	AIX Windows
Financial Markets System		
FX Margin Trading System		
Corporate CRM System	Windows Server	Windows
eLoan System		
Hong Kong Branch System		
Wealth Management System	Linux Server	Linux
The software and hardware of the Bank's information system are maintained by the FEIB Information Technology Group or by professional vendors.		

## (2) Future Development or Acquisition Plans

- A. A Robo-Advisor service will be launched to offer customers a diversified wealth management platform.
- B. A marketing automation system will be established, integrating FEIB's big data and omnichannel capabilities to enable automated, targeted marketing through channel integration and list management.
- C. A comprehensive bond management system will be developed to provide clients with a multi-dimensional investment service platform for optimized portfolio management.
- D. A Corporate Banking credit scoring system will be implemented to establish credit risk indicators and strengthen overall risk management.
- E. An on-premise generative AI platform will be built to enhance operational efficiency and customer service capabilities.
- F. Corporate online banking will be integrated with direct bank-enterprise connection services to broaden the scope of digital offerings.
- G. A risk-based internal audit system will be developed to improve audit effectiveness and strengthen the internal control framework.
- H. The consumer credit risk scoring system will be upgraded to enhance credit risk indicators and management.
- I. A centralized messaging platform will be established to streamline outbound message management and improve customer service.
- J. Digital account services, online insurance application processes, and innovative digital scenario applications will be continuously optimized to increase transaction volume and deepen customer engagement.

## (3) Emergency Backup and Security Protection Measures

Please refer to Page 121-123, "IV. Operation Highlights" / "6. Information Security Management" / "(1) Describe the information security risk management framework, the information security policy, the specific management plan and the resources invested in the information security management" / "B. Information security risk evaluation analysis" / "C. Improving the information security protection architecture" and "D. Emergency response plan"

## 6. Information Security Management

### (1) The Information Security Risk Management Framework, the Information Security Policy, the Specific Management Plan, and the Resources Invested in Information Security Management:

The Bank has established a robust information security risk management framework. In 2018, the Information Security Office was established to formulate policies and oversee planning, implementation, management, and audits of information security operations. A report on the overall execution of information security is submitted to the Board of Directors in the first quarter each year. Since 2021, the Vice President of the Operations Group has served as the Chief Information Security Officer (CISO), responsible for coordinating security policies, allocating resources, and supervising security enhancement efforts. Key management plans and resource allocations include:

- A. Certification of Information Security, Personal Data Protection, and Business Continuity Management Systems by BSI:
- (a) ISO 27001:2013 (Information Security Management System), valid through October 2025
  - (b) BS 10012:2017 (Personal Information Management System), valid through July 2026
  - (c) ISO 22301:2019 (Business Continuity Management System), valid through October 2026
  - (d) Under this framework, the Bank has established the Information Security Implementation Team (Information Security Committee), the Personal Data Management Team, and the Business Continuity Management Team. These teams conduct annual management review meetings and ensure all policies and documents are reviewed at least once per year. These processes ensure the proper implementation of information security procedures, the safeguarding of personal data, and the continuity of critical business operations.
- B. Information Security Detection and Audit
- In 2024, the Bank commissioned an external consulting firm to perform a security assessment of its computer information systems. The assessment included:
- (a) Information architecture and network activity reviews
  - (b) Compliance checks
  - (c) Vulnerability scanning and penetration testing
  - (d) Application security testing
  - (e) SWIFT CSP (Customer Security Program) audit
  - (f) Email-based social engineering simulations
- The results revealed no deficiencies. Additionally, the firm conducted a personal data protection audit for the previous year, confirming full compliance with regulations. An online training program covering information security and personal data protection (minimum 3 hours per employee) was successfully completed by all staff. The Bank's security measures fully complied with detection and audit requirements.
- C. Strengthening the Information Security Architecture
- a. Vulnerability Tracking Management Platform: A systematic approach was adopted to manage scanning and patching, ensuring complete tracking and documentation.
  - b. Malicious Email Defense System Upgrade: The system was enhanced to improve the detection and blocking of malicious emails.
  - c. Web Resource Protection Mechanism: Implemented to mitigate denial-of-service (DoS) attacks and protect the Bank's online services from high-volume traffic threats.
- D. Emergency Response Plan
- Exercises for Distributed Denial of Service (DDoS) attack response, ATM incident response procedures, information security incident response procedures, and information system backup drills were completed, and the results met expectations, confirming the effectiveness of mechanisms and procedures.

By integrating the management plans outlined above, the Bank has successfully achieved effective information security risk management. In 2024, the Bank received the following external recognitions:

- A. Following our 2023 achievement of the prestigious "Information Resilience Elite Award" from the British Standards Institution (BSI), we were honored in 2024 with the "Digital Trust Excellence Award". This recognition highlights our commitment to continuously enhancing information security, personal data protection, service quality, and business continuity management, utilizing a comprehensive cybersecurity strategy to address complex security risks.
- B. Excellence Award from the Financial Information Sharing and Analysis Center (F-ISAC) – Presented by the Financial Supervisory Commission (FSC), this award acknowledges the Bank's outstanding performance in cybersecurity threat intelligence sharing within the banking sector.

## (2) Major Information Security Incident

None.

## 7. Labor Relations

### (1) Employee Welfare, Retirement System, Labor-Management Agreements, and Employee Rights Protection

#### A. Employee Welfare Measures

- (a) Preferential Interest Rate
- (b) Preferential Loan Rate
- (c) Financial Transaction Fee / Remittance Offer
- (d) Establish the Employee Welfare Committee. Employees are entitled to apply for different subsidies, such as marriage, funeral, childbirth, festivals, birthdays, club, and children allowance.
- (e) Employee Remuneration
- (f) Employee Stock Ownership Trust
- (g) Pension
- (h) Annual Leaves
- (i) Group Insurance, Labor Insurance, Health Insurance
- (j) Friendly Parenting Measures :
  - Concession contract signing with childcare institutions.
  - Leave for family care, pregnancy check-ups, maternity leave, accompanying maternity leave, and unpaid parental leave for childcare.
  - Flexible adjustment of work start and end times within 2 hours during normal working hours
- (k) Tuition Reimbursement Program
- (l) Reward Program for Professional Certification
- (m) Regular Employee Health Examination

#### B. Employee Retirement System

- (a) The bank contributes to the labor pension according to the labor pension system and related laws/regulations. Specifically, for employees hired before July 1, 2005, the bank appropriates labor pension reserve funds amounting to 2% of the total monthly wages of the employees and deposits such amount in a designated account.

Before the end of each year, the bank assesses the balance in the designated labor pension reserve funds account to ensure it is adequate to pay pensions for workers who retire in the same year.

- (b) The Supervisory Committee of Labor Retirement Reserve supervises and ensures employees' rights. The 8th term of the committee was established in April 2019 and approved for reference by the Department of Labor, Taipei City Government.

#### C. Labor-Management Agreements and Various Employee Interest Protection Measures

- (a) The bank distributes internal meeting minutes on the a regular basis and publishes newsletters (Happy Reader) quarterly to deliver significant management decisions and messages. Moreover, it implements a mailbox to serve as a communication channel with employees. Also, it holds Labor-Management Meetings every three months to promote mutual communication between employers and employees.
- (b) Abiding by various labor laws and international human rights conventions, the bank formulates "work rules" and personnel regulations. Also, regularly it carries out publicity courses to implement compliance and protect employees' labor rights and maintain gender equality in workplace.
- (c) Policies of reporting, appealing and disciplinary actions:
  - The bank establishes “Codes of Handling Whistle-blowing Cases” , “Procedures of Preventing, Appealing and Punishing Sex Harassment” , and “Points for Attention of Dealing with Employee’ s Grievances” for the bank to comply with. Channels-hotline, fax, and e-mail addresses for informing illegal activities and expressing complaints about work are installed. These cases are investigated following standard operating procedures by designated departments.
  - Informers and details offered by informers are kept confidential, and informers are well protected to avoid suffering from inappropriate retaliation.
  - If designated departments determine someone has acted inappropriately after investigating, to comply with “Codes of Rewards and Disciplinary Sanctions”, the person involved will be punished according to the seriousness of their inappropriate behavior, and the informer will be rewarded appropriately.
- (d) The remuneration policy is determined by the board of directors after discussion by the remuneration committee. It takes into account pay levels in the industry, business performance, and future risks. The remuneration committee gives suggestions to the board of directors after periodic review. In order to share profits with employees, the bank increases employees' salaries every year. The general pay levels are considered in the industry and individual performance. For 2024, the average rate of salary increase was +4.0%.
- (e) In order to ensure members' rights of employee stock ownership trust, a committee operates supervision. The membership rate of 2024 was 83.6%.
- (f) Implemented an employee opinion survey regarding the measures of the Welfare Committee in 2024, covering areas such as welfare items, club activities, designated stores, and promoting social sustainability. The response rate reached 85%. Based on the survey results, additional New Year consolation payments were issued, and contracts with social welfare organizations for designated stores were increased.

- (g) In 2023, an employee questionnaire survey was conducted. In response to the results of the "Health and Welfare" survey, employee health check-ups was increased to once every two years from 2024.

## (2) Workplace Safety and Employee Psychology Health Maintenance

- A. According to the regulations and guidelines of the central governing authority, the bank establishes the "Code of Practice of Safety and Health", "Occupational Safety and Health Management Plan", "Prevention Plan for Illegal Harassment in the Workplace when Staff Performing their Duties", "Prevention Plan for Diseases Triggered by Abnormal Workloads", "Ergonomics Plan for the Prevention of Musculoskeletal Disorders", "Workplace Maternal Health Protection Plan", "Employee Health Service Program", and "Physical and Mental Health Protection Plan for Middle-aged and Elderly Workers" to promote occupational safety and health business for the prevention of occupational diseases. In 2024, the Bank had 0 case of occupational disease.
- B. The bank establishes the Occupational Safety and Health Management Organization. It also appoints occupational safety and health affairs managers, field first aid personnel, and fire prevention supervisors, and provides them with training courses. An employee self-defense group is set up, which conducts anti-robbery, self-defense, and firefighting exercises every six months. Additionally, it holds occupational safety and health e-learning training courses for employees, with at least 3 hours every 3 years.
- C. In order to ensure the health of employees, the frequency and budget of employee health examinations provided by the bank exceed the mandatory requirement. Regarding employees' health management, the bank arranges for occupational medicine physicians to provide medical consultation services at the workplace and hires professional nurses to monitor employees' mental health maintenance.
- D. In addition, it holds various health promotion activities, including health lectures, sports clubs, health management competitions, etc., to create a healthy workplace. The bank's implementation results have been recognized by the HPA (Health Promotion Administration, Ministry of Health and Welfare), and it received 56 badges of Accredited Healthy Workplace.
- E. The Bank is actively involved in health promotion and provides diversified exercise resources to its employees, received an honor of Sports Enterprise certificate from the Sports Administration, Ministry of Education for 2 consecutive terms.

## (3) Specification of Losses Resulting from Labor-Management Disputes in 2024, as of the Date of the Publication of the Annual Report, and Disclosure of the Value of Current and Potential Future Losses, Along with Countermeasures.

### A. Labor-Management Disputes :

Events	Current and Potential Loss (excluding interest)	Countermeasures
Two disputes over the payment of pension balance	None	Bank Win case
One dispute over the return of bonuses	None	Bank Win case
One disputes over the Confirmation of the Existence of an Employment Relationship	Approximately NT\$6.25 million	Subject to court judgment or negotiation results

### B. Labor Inspection Results in Violation of the Labor Standards Act: None.



## 8. Important Contracts

March 31, 2025

Contract	Signing Party	Covering Period	Main Content	Restrictions
Outsourcing Agreement	Ding Ding Integrated Marketing Service Co., Ltd.	2025.01.01-2025.12.31	Data processing: Including the data entry, processing, and output of information system	None
Outsourcing Agreement	Tung Kuan System Co. Ltd.	2024.12.21-2025.12.20	Data processing: Including the data entry, processing, and output of information system	None
Outsourcing Agreement	Foongtone Technology Co., Ltd.	2025.02.27-2026.02.26	1. Data processing: Including the data entry, processing, and output of information system 2. Including the operation processing. 3. Card personalization printing 4. Mailing job processing	None
Outsourcing Agreement	Taiwan name plate Co., Ltd.	2024.04.01-2025.03.31	1. Data processing: Including the data entry, processing, and output of information system 2. Including the operation processing. 3. Card personalization printing 4. Mailing job processing	None
Outsourcing Agreement	Han Yeh Business Form Corporation	2024.09.01-2025.08.31	Data processing: Including the processing, and output of information system by Payment Statement.	Re-outsourcing prohibited except agreed by the Bank via document
		2024.12.01-2025.11.30	Data processing: Including the processing, and output of information system by Withholding Statement.	Re-outsourcing prohibited except agreed by the Bank via document
		2024.07.16-2025.07.15	Data processing: Including the processing, and output of information system by Insurance.	Re-outsourcing prohibited except agreed by the Bank via document
Outsourcing Agreement	Fuco Technology Corporation	2024.12.10-2025.12.09	1. Data processing: Including the data entry, processing, and output of information system 2. Data processing: Including the development, monitor and maintenance of information system. 3. Including the operation processing. 4. The operation of bill printing and sealing 5. Mailing job processing 6. Replying and processing for customer email.	None
Outsourcing Agreement	Far Eastone Telecommunications Co., Ltd.	2024.11.01-2025-10.31	Collection processing for credit card payment.	Entrusted institutions are limited to those approved by the competent authority
Outsourcing Agreement	LAI LAI Convenience Stores Company	2025.03.01-2026.02.28	Collection processing for credit card payment.	Entrusted institutions are limited to those approved by the competent authority
		2024.12.01-2025.11.30	Collection processing for installment loan payment.	
		2024.11.01-2025.10.31	Collection processing for credit card payment.	

Contract	Signing Party	Covering Period	Main Content	Restrictions
Outsourcing Agreement	President Chain Store Corporation	2025.01.01-2025.12.31	Collection processing for installment loan and credit card payment	Entrusted institutions are limited to those approved by the competent authority
		2024.11.01-2025.10.31	Collection processing for credit card payment.	
Outsourcing Agreement	Hi-Life International Co., Ltd.	2025.01.01-2025.12.31	Collection processing for installment loan payment.	Entrusted institutions are limited to those approved by the competent authority
		2024.08.01-2025.07.31	Collection processing for credit card payment	
		2024.11.01-2025.10.31	Collection processing for credit card payment.	
Outsourcing Agreement	Taiwan Family Mart Co., Ltd.	2025.01.01-2025.12.31	Collection processing for installment loan payment.	Entrusted institutions are limited to those approved by the competent authority
		2024.07.01-2025.06.30	Collection processing for credit card payment.	
		2024.11.01-2025.10.31	Collection processing for credit card payment.	
Outsourcing Agreement	World Wide Net International Corp.	2024.11.28-2025.11.27	Data processing: Including the data entry, processing, and output of information system.	None
Outsourcing Agreement	Justor Collection Management Co., Ltd.	2025.03.19-2026.03.18	Collection of debt receivables	None
Outsourcing Agreement	Unistar Asset Management Co., Ltd.	2025.03.19-2026.03.18	Collection of debt receivables	None
Outsourcing Agreement	Sunrise Consultancy Co., Ltd.	2025.03.19-2026.03.18	Collection of debt receivables	None
Outsourcing Agreement	United Credit Services Co., Ltd.	2025.03.19-2026.03.18	Collection of debt receivables	None
Outsourcing Agreement	Jungshin Assets Management Co., Ltd.	2025.03.19-2026.03.18	Collection of debt receivables	None
Outsourcing Agreement	Lian Li Asset Management Co., Ltd.	2025.03.19-2026.03.18	Collection of debt receivables	None
Outsourcing Agreement	Yulon Finance Corporation	2024.04.12-2026.04.11	1. Application forms, certificates, and related documents conservation 2. Car loan (strategic alliance) marketing and sales 3. Car loan (strategic alliance) operations management (except credit approval) 4. Car loan (strategic alliance) customer service and consultancy	None
Outsourcing Agreement	Hotai Finance Co., Ltd.	2024.08.02-2026.08.01	1. Application forms, certificates, and related documents conservation 2. Car loan (strategic alliance) marketing and sales 3. Car loan (strategic alliance) operations management (except credit approval) 4. Car loan (strategic alliance) customer service and consultancy	None
Outsourcing Agreement	Fina Finance & Trading Co., Ltd.	2024.08.02-2026.08.01	1. Application forms, certificates, and related documents conservation 2. Car loan (strategic alliance) marketing and sales 3. Car loan (strategic alliance) operations management (except credit approval) 4. Car loan (strategic alliance) customer service and consultancy	None

Contract	Signing Party	Covering Period	Main Content	Restrictions
Outsourcing Agreement	Far Trust International Finance	2024.10.17-2026.10.16	1. Application forms, certificates, and related documents conservation 2. Car loan (strategic alliance) marketing and sales 3. Car loan (strategic alliance) operations management (except credit approval) 4. Car loan (strategic alliance) customer service and consultancy	None
Outsourcing Agreement	Shinshin Credit Corporation	2023.10.11-2025.10.10	1. Application forms, certificates, and related documents conservation 2. Car loan (strategic alliance) marketing and sales 3. Car loan (strategic alliance) operations management (except credit approval) 4. Car loan (strategic alliance) customer service and consultancy	None
Outsourcing Agreement	Crown Van Lines Co., Ltd.	2025.03.01-2026.02.28	Documents such as forms and credential storage.	None
Outsourcing Agreement	National Credit Card Center of R.O.C.	1992.09.08 -30 days written notice before termination	Information system data registration, processing, and output	None
Outsourcing Agreement	Yuen Foong Paper Co., Ltd.	2024.06.13-2025.06.12	Valet invoicing (checks, money orders) assignments	None
Outsourcing Agreement	Leebao Security Co., Ltd.	2025.01.01-2025.12.31	Securities, Checks, commercial paper and cash in transit operation.	1. Re-outsourcing prohibited except agreed by the Bank via document. 2. The agreement will be auto-renewed for 1 year (max. for twice).
Outsourcing Agreement	Anfeng Enterprise Co., Ltd.	2025.01.01-2025.12.31	ATM machine upgrade and error fixing	1. Re-outsourcing prohibited except agreed by the Bank via document. 2. The agreement will be auto-renewed for 1 year (max. for twice).
Outsourcing Agreement	Brink's Co., Ltd.	2025.04.01-2027.03.31	Securities, Checks, commercial paper and cash in transit operation.	1. Re-outsourcing prohibited except agreed by the Bank via document. 2. The agreement will be auto-renewed for 1 year(max.for twice
Outsourcing Agreement	Chun Hua Express Co., Ltd.	2025.02.01-2026.01.31	Outsourced delivery of bank-wide documents and bills.	Re-outsourcing prohibited except agreed by the Bank via document.
Outsourcing Agreement	Chunghwa Post Co., Ltd.	2024.08.01-2025.07.31	Business data processing operations	Contract parties are prohibited from re-trusting without written consent of the Bank
Outsourcing Agreement	Transnational Logistics Solutions(Taiwan)Pte	2024.10.01-2025.09.30	Outsourced delivery of bank-wide documents and bills.	Re-outsourcing prohibited except

Contract	Signing Party	Covering Period	Main Content	Restrictions
	Ltd. Taiwan Branch(Singapore)			agreed by the Bank via document.
Outsourcing Agreement	Taiwan Mobile Payment Co., Ltd	2024.01.01-2025.12.31	1.Card production for mobile payment and card life cycle management (host card emulation and tokenization) 2.Session key management and verification 3.Digital wallet APP 4.Software development kit (SDK) authentication 5.Push payment transaction	None
Outsourcing Agreement	DXC Technology Taiwan Limited	2024.04.01-2030.03.31	Computer system professional maintenance service	None
Outsourcing Agreement	TAIWAN-CA. Inc	2024.11.19-2025.11.18	Business data processing operations	None
Engineering Agreement	Jun Jia Interior Design Co., Ltd.	2024.05.01-2024.07.31	Kaohsiung Chungcheng Branch Renovation Interior Engineering	None
		2024.09.09-2024.11.30	Taipei Shinchuang Branch Relocation Interior Engineering	
Engineering Agreement	Longtong Engineering Co., Ltd.	2024.05.01-2024.07.31	Kaohsiung Chungcheng Branch Renovation Mechanical and Electrical Engineering	None
		2024.06.08-2024.09.08	Taichung Wenshing Branch Renovation Mechanical and Electrical Engineering	
		2024.09.09-2024.11.30	Taipei Shinchuang Branch Relocation Mechanical and Electrical Engineering	
Engineering Agreement	Chengming Air Conditioning Co., Ltd.	2024.05.01-2024.07.31	Kaohsiung Chungcheng Branch Renovation Air Conditioning Engineering	None
		2024.09.09-2024.11.30	Taipei Shinchuang Branch Relocation Air Conditioning Engineering	
Engineering Agreement	Li Yi Hang Interior Decoration Engineering Co., Ltd.	2024.06.08-2024.09.08	Taichung Wenshing Branch Renovation Interior Engineering	None
Engineering Agreement	Ur-zone Engineering Co., Ltd.	2024.06.08-2024.09.08	Taichung Wenshing Branch Renovation Air Conditioning Engineering	None
Construction contract	Far Eastern Construction Co., Ltd. (FECC)	From 2024.06.27 the contract is signed until the date the building ownership is transferred and the date the building is readily completed for use.	FEIB commissions FECC to engage architects, construction companies, and construction management companies for planning, designing, construction, and construction management of the building on the construction site.	Refer to the content of the contract.
Lease Contract	YUAN DING CO., LTD.	2024.11.01-2026.08.31	14F of Taipei Metro Tower Office Interior lease contract	None
Lease Contract	FAR EASTERN DEPT. STORE, LTD.	2025.02.01-2030.01.31	Panchiao Mega City Branch of lease contract	None

## 9. Securitization

The Bank did not initiate securitization of any financial products in 2024.

## V. Review of Financial Conditions, Financial Performance, and Risk Management

### 1. Analysis of Financial Status

Item	Year	Dec. 31, 2024	Dec. 31, 2023	Unit: NT\$ Thousands	
				Difference	
				Amount	%
Cash and Cash Equivalents, Due from the Central Bank and Other Banks, net		64,292,894	47,867,397	16,425,497	34
Financial Assets at Fair Value Through Profit or Loss		53,134,114	40,846,407	12,287,707	30
Financial Assets at Fair Value Through Other Comprehensive Income		59,536,214	64,259,784	(4,723,570)	(7)
Investment in Debt Instruments at Amortized Cost, net		146,215,199	132,436,004	13,779,195	10
Discounts and Loans, net		488,805,319	467,728,161	21,077,158	5
Receivables, net		18,553,830	19,208,528	(654,698)	(3)
Other Financial Assets, net		12,071,096	9,057,929	3,013,167	33
Other Assets		10,854,384	11,100,282	(245,898)	(2)
Total Assets		853,463,050	792,504,492	60,958,558	8
Deposits and remittance		698,869,200	660,747,761	38,121,439	6
Other Liabilities		93,344,061	72,881,919	20,462,142	28
Total Liabilities		792,213,261	733,629,680	58,583,581	8
Capital		42,753,997	40,694,838	2,059,159	5
Capital Surplus		302,926	302,926	-	-
Retained Earnings		18,271,198	18,035,610	235,588	1
Other Equity		(78,332)	(158,562)	80,230	51
Total Equity		61,249,789	58,874,812	2,374,977	4

Notes (Changes of more than 20% and more than \$10,000 thousands):

1. The increase of Cash and Cash Equivalents, Due from the Central Bank and Other Banks, net was due to the increase of Notes and checks for clearing and Deposits due from other banks.
2. The increase of Financial Assets at Fair Value Through Profit or Loss was due to the increase of Hybrid contract.
3. The increase of Other Financial Assets, net was due to the increase of Securities purchased under resale agreements and Refundable deposits.
4. The increase of Other Liabilities was due to the increase of Payables and Principal received on structured products.
5. The increase of Other Equity was due to the increase of Exchange Differences on Translating Foreign Operations.

### 2. Analysis of Financial Performance

Item	Year	2024	2023	Unit: NT\$ Thousands	
				Variance	
				Amount	(%)
Net Interest Revenue		5,921,043	6,505,038	(583,995)	(9)
Net-non-interest Revenue		6,936,670	6,288,637	648,033	10
Net Revenue		12,857,713	12,793,675	64,038	1
Net Provision for Possible Loss on Bad Debts Expense, Commitment and Guarantee		139,568	540,238	(400,670)	(74)
Operating Expense		7,848,217	7,546,365	301,852	4
Net Income Before Tax		4,869,928	4,707,072	162,856	3
Income tax expense		572,738	532,863	39,875	7
Net Income		4,297,190	4,174,209	122,981	3

## 1. Notes of change: (Changes of more than 20% and more than \$10,000 thousands):

The decrease of Net Provision for Possible Losses on Bad Debts Expense, Commitment and Guarantee was due to the decrease of provision for possible losses - loans.

## 2. Operation goal: Please refer to page 10 operation goal.

## 3. Improvement plan in the future:

For details, please refer to the current year's business plan on page 105-107.

### 3. Analysis of Cash Flow

#### (1) Liquidity Analysis for the Latest 2 years:

	2024	2023	Change in %
Cash flow ratio (%)	52.34	66.20	(21)
Cash flow adequacy ratio (%)	288.15	180.27	60
Cash flow satisfied ratio (%)	Note	Note	-

Notes of change: (Changes of more than 20%) :

1. The decrease of Cash flow ratio was due to the increase of Payables due within one year.

2. The increase of Cash flow adequacy ratio was due to the increase of net cash generated from operating activities

Note: Since the ratio was negative, it is excluded from analysis.

#### (2) Cash Flow Analysis for the Coming Year

Unit: NT\$ Thousands

Beginning Cash Balance (A)	Estimated Net Cash Flow from Operating Activities (B)	Estimated Cash Outflow (Inflow) (C)	Cash Surplus (Deficit) (A) + (B) - (C)	Leverage of Cash Deficit	
				Investment Plan	Financing Plan
20,587,193	(7,345,271)	4,391,907	8,850,015	-	-

### 4. Major Capital Expenditure in Last Year:

#### (1) Utilization of Major Capital Expenditures and Sources of Funds

Unit: NT\$ Thousands

Project Item	Actual or Expected Source of Funds	Actual or Expected Completion Date	Total Required Capital	Actual or Planned Capital Utilization					
				2024	2025	2026	2027	2028	2029
Construction of Head Office Building	Internal Funds	Q4'2029	485,729	-	-	72,860	145,718	72,860	194,291

#### (2) Expected Benefits:

A. Centralized head office and business unit offices will improve the bank's corporate image.

B. The self-owned property for the head office reinforces FEIB's long-term commitment to sustainability.

C. Prime location in downtown Taipei helps preserve the value of fixed assets.

## 5. Recent Year Investment Policy, Major Causes of Profits/Losses, Improvement Plans, and Future Investment Plans

The bank's investment policy aligns with long-term strategic development and complements core operations to create synergy.

### (1) Far Eastern International Securities Company Ltd.

#### A. Major Profit Drivers:

Revenue in 2024 was NT\$283.28 million, with net profit after tax of NT\$20.65 million. Operating revenue grew 50% year-over-year, while costs and expenses rose only 38% due to cost control measures, resulting in a turnaround to pre-tax profit.

#### B. Strategy for the Coming Year:

- (a) Expand wealth management team to strengthen profit base.
- (b) Improve brokerage revenue stability through dynamic pricing, service value enhancement, and professional channel expansion.
- (c) Launch mobile trading services for wealth management clients to increase turnover and expand product services.

### (2) Far Eastern Asset Management Corp.

#### A. Major Profit Drivers:

Profits mainly resulted from the purchase of bad debts and returns on investment from joint venture projects.

#### B. Strategy for the Coming Year:

- (a) To continue purchasing new NPLs to generate service fee income.
- (b) To purchase new real estate from court auctions and dispose of these assets to increase revenues through various market channels.

### (3) FEIB Financial Leasing Co., Ltd.

#### A. Major Profit Drivers:

Profits mainly increased due to the increase of interest and fee income from financial leasing transactions.

#### B. Strategy for the Coming Year:

To continue developing new customer relationships to secure various revenue streams.



## 6. Risk Management

### (1) Risk Management Organization and Policy

#### A. Policy

- (a) Foster a risk-aware professional culture by utilizing qualitative measures (e.g., operational procedures) and quantitative indicators (e.g., asset quality ratios), setting risk appetite as a reference for business strategy.
- (b) Establish an independent risk management unit to effectively monitor and implement the risk framework.
- (c) Identify, measure, monitor, and control existing and potential risks within tolerable limits while balancing risks and returns to achieve profitability and sustainable growth.

#### B. Organizational Structure

##### (a) Board of Directors :

The highest decision-making body for risk management, responsible for approving risk policies, promoting risk culture, and bearing ultimate responsibility for overall risk oversight.

##### (b) Assets and Liabilities Management Committee & Risk Management Committee:

Manage and review execution of asset-liability strategies and risk exposure across the bank.

##### (c) Risk Management Group :

Comprises Risk Management Group, Corporate Banking Department, Consumer Banking Department and Risk Control Department, managing risks across business units and producing regular risk reports.

The responsibilities of each department are as follows:

- The RMG - Corporate Banking Department consists of two teams. The credit review team is responsible for assessing credit proposals and account receivables finance. The credit management team oversees lending policy amendments, post-lending management, and business unit credit reviews and tracking reports.
- The RMG - Consumer Banking Department is responsible for consumer lending/credit card facility approval, consumer lending policy amendments, portfolio management, post-lending management, customer complaint solutions, delinquent loan collection, and non-performing loan collection.
- The RMG - Risk Control Department is responsible for collectively managing bank-wide credit risk, market risk, and operational risk.

##### (d) Internal Audit Group :

Regularly audits the bank's risk management structure and processes, assessing operational effectiveness and providing improvement recommendations.

## (2) Qualitative and Quantitative Information on Various Risks

### A. Credit Risk Management System and Capital Requirements

#### (a) Credit Risk Management System

2024

Item	Content
1. Credit Risk Strategy, Objectives, Policies, and Processes	<p>1. Develop a sound credit risk management mechanism to effectively identify, measure, monitor, and control risks while balancing risk and returns. Separate policies for Corporate Banking (including SMEs) and Retail Banking:</p> <p>2. Corporate Banking and Retail Banking Business:</p> <p>(1) Corporate Banking :</p> <ul style="list-style-type: none"> <li>▪ Strategy: Establish clear procedures for credit review, approval, and post-loan management to control asset quality.</li> <li>▪ Policy: Maintain balanced industry exposure, centrally manage group credit risk, and adjust exposure based on economic and industry trends.</li> <li>▪ Process: <ul style="list-style-type: none"> <li>i. Credit approval follows delegated authority levels. Large exposures require review by the Credit Review Committee and final approval by authorized levels.</li> <li>ii. Implement post-loan monitoring, periodic credit reviews, collateral reassessments, and early warning systems to address emerging risks.</li> </ul> </li> </ul> <p>(2) Retail Banking :</p> <ul style="list-style-type: none"> <li>▪ Strategy: Set clear credit criteria and post-loan management procedures to maintain asset quality and achieve stable profitability.</li> <li>▪ Policy: Manage asset allocation dynamically according to economic and operating conditions.</li> <li>▪ Process: Assess risk costs during product planning, set credit conditions, and establish post-loan monitoring. Use databases to track credit performance, detect anomalies, and apply clear indicators for product management.</li> </ul>
2. Credit Risk Governance Structure	<p>1. Board of Directors : Highest authority for credit risk, approving strategy and ensuring effective implementation.</p> <p>2. Risk Management Committee : Oversees the credit risk framework and cross-department communication.</p> <p>3. Credit Committee : Reviews large exposures following internal committee procedures.</p> <p>4. Risk Management Group : RMG - Corporate Banking Department: Pre-loan reviews, post-loan management, credit policy updates. RMG - Consumer Banking Department: Retail and card product policies, asset quality, collections, risk analysis, complaint handling. RMG - Risk Control Department: Bank-wide monitoring of credit, market, and operational risks.</p> <p>5. Internal Audit Group: Conducts at least one audit per year on credit risk management and provides recommendations.</p>
3. Scope and Features of Credit Risk Reporting and Measurement	<p>1. Corporate Banking :</p> <p>Regularly review exposure, limit usage, post-loan quality, and report to the Risk Management Committee and Board quarterly.</p> <p>(1) Group Level: Set and monitor exposure limits.</p> <p>(2) Group Level: Set and monitor exposure limits.</p> <p>(3) Early Warning: Monitor financial and operational changes for early risk response.</p>

Item	Content
	(4) Asset Quality: Compare delinquency and coverage ratios with industry averages. 2. Retail Banking : Compile quarterly reports covering credit concentration, loan quality changes, risk ratings, and management strategies. It is submitted to the Board of Directors quarterly after examination by the Risk Management Committee.
4. Risk Mitigation Policies and Monitoring Strategies	1. Assess potential credit losses and require effective collateral or guarantors (e.g., deposits, government bonds, real estate). Revalue listed securities daily and review real estate collateral upon contract renewal. 2. Limit non-target customer lending to avoid unnecessary risks. 3. Use pre-loan limits, credit standards, post-loan monitoring, concentration analysis, and regular reviews to ensure asset quality. Issue periodic risk reports to monitor and maintain mitigation effectiveness.
5. Method for Statutory Capital Requirements	Standardized Approach

(b) Risk Exposure after Mitigating Risks from the Standardized Approach of the Credit Risk and Capital Requirement

December 31, 2024		Unit: NT\$ thousands
Exposure Type	Exposure after Risk Mitigation	Capital Requirement
Sovereign states	160,884,875	0
Non-central government public sections	11,953,913	191,263
Bank (including multilateral development banks)	84,695,058	2,333,601
Enterprises (including securities and insurance companies)	190,515,946	13,532,924
Retail credit	101,907,504	6,651,608
Real estate	281,738,257	12,378,590
Equity investment	9,103,023	1,318,967
Other assets	21,025,793	574,618
Total	861,824,368	36,981,571

B. Securitization Risk Management System, Exposure, and Capital Requirements

(a) Securitization Risk Management Framework  
2024

Item	Context
1. Strategy and Process for Managing Securitization.	Not Applicable
2. Organizational Structure and Governance.	
3. Scope and Features of Securitization Risk Reporting and Measurement Systems.	
4. Policies and Procedures for Hedging or Risk Mitigation, and Strategies to Monitor the Continued Effectiveness of Hedging Instruments.	
5. Methods Used for Regulatory Capital Calculation.	Standardized Approach
6. Qualitative Disclosures Include:	Not Applicable
(1) Objectives of Engaging in Securitization and Types of Risks Retained or Transferred through Re-securitization.	
(2) Other Risks in the Underlying Assets, e.g., Liquidity Risk.	
(3) The Bank's Role and Level of Involvement at Each Stage of the Securitization Process.	
(4) Monitoring Processes for Credit and Market Risk Exposures Related to Securitization.	
(5) Policies on the Use of Credit Risk Mitigation for Retained Risks in Securitization and Re-securitization.	
7. Overview of the Bank's Accounting Policies for Securitization.	Not Applicable
8. Names of External Credit Assessment Institutions (ECAIs) and Their Usage in Evaluating Securitization Exposures in the Banking Book.	
9. Explanation of Material Changes in Quantitative Information Since the Previous Reporting Period (e.g., Asset Transfers Between Books).	

Note: Items 6 to 9 are only required to be completed by originating banks with outstanding securitization positions.

## (b) Engagement of Asset Securitization

None.

## (c) Securitization Exposure and Required Capital by Transaction Type

December 31, 2024

Unit: NT\$ thousands

Risk Exposure Category  Book type  Bank Category		Type of assets	Traditional					Synthetic		Total		
			Risk Exposure Amount				Capital Requirement (2)	Risk Exposure Amount	Capital Requirement (4)	Risk Exposure Amount	Capital Requirement (6)=(2)+(4)	Capital Requirement Before Securitization
			Retained or Purchased	For Liquidity Facility	For Credit Enhancement	Sub-total (1)		Retained or Purchased (3)		(5)=(1)+(3)		
Non-Founding Bank	Banking book	CMO	2,981,899	-	-	2,981,899	47,710	-	-	2,981,899	47,710	-
	Trading book	-	-	-	-	-	-	-	-	-	-	-
	Sub-total		2,981,899	-	-	2,981,899	47,710	-	-	2,981,899	47,710	-
Founding Bank	Banking book	-	-	-	-	-	-	-	-	-	-	-
	Trading book	-	-	-	-	-	-	-	-	-	-	-
	Sub-total	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	2,981,899	-	-	2,981,899	47,710	-	-	2,981,899	47,710	-

Note: 1. 'Asset Type' refers to the underlying assets of the securitization (e.g., credit cards, home equity loans, auto loans) or the types of securities invested in (e.g., RMBS, CMBS, ABS, CDOs).

2. Exposures in the banking book should be net of risk mitigation effects.

3. 'Liquidity Support Amount' includes both drawn and undrawn exposure.

## (d) Information on Securitization Products

## ① Summary Table of Securitization Product Investments

December 31, 2024

Unit: NT\$ thousands

Item (Note 1)	Listed accounting items	Original Cost	Accumulated valuation gain(loss)	Accumulated loss on impairment	Book Value
MBS	Measured at fair value through OCI	3,330,804	-357,630	631	2,972,543

Note 1: This table includes both domestic and international securitization products and classifies them by category and accounting treatment:

(1) MBS: Including RMBS, CMBS, CMOs, etc.

(2) ABS: Including CLOs, CBOs, credit card ABS, auto loan ABS, consumer loan/cash card ABS, lease ABS, others.

(3) ABCP: Short-term securities.

(4) CDO: Collateralized debt obligations.

(5) Real Estate Securitization: REATs.

(6) Structured Investment Vehicles (SIV) debt instruments.

(7) Other securitization products.

Note 2: Includes beneficial securities issued by entities where the bank acts as originator.

② (i) Securitization Product Investments with Original Cost Over NT\$300 Million  
(Excluding Holdings for Credit Enhancement Purposes by the Bank as Originator):

Name of Securities (Note 2)	Listed accounting items	Currency	Issuer & location	Purchase Date	Maturity Date	Coupon Rate	Credit Rating (Note 3)	Payment method for principal and interest	Original Cost	Accumulated valuation gain(loss)	Accumulated loss on impairment	Book Value	Attachment Point (Note 4)	Contents of assets pool (Note 5)
US38382NKG15	Measured at fair value through OCI	USD	GENNIE MAE /US	2021/2/2	2051/2/1	1.0	Moody's Aaa	Monthly	459,233	-112,647	87	346,499	-	-
US3618N5C643	Measured at fair value through OCI	USD	GENNIE MAE /US	2024/12/12	2054/12/1	5.5	Moody's Aaa	Monthly	652,061	-998	124	650,939	-	-
US38385ABV35	Measured at fair value through OCI	USD	GENNIE MAE /US	2024/11/18	2054/11/1	5.5	Moody's Aaa	Monthly	656,111	-7,095	124	648,892	-	-

Note 1: Includes domestic and overseas products.

Note 2: Each tranche must be reported separately with full names.

Note 3: Credit ratings should reflect the latest available.

Note 4: Attachment point is defined as the proportion of tranches junior to the bank's holding relative to the total issue.

Note 5: Asset pools should include details on asset class, subordination, amount (in original currency), and number of assets.

(ii) Positions Held by the Bank as Originator for Credit Enhancement Purposes:  
None.

(iii) Assets Acquired by the Bank as Credit-Impaired Buyer or Liquidation Buyer::  
None.

③ Positions Guaranteed or Supported with Liquidity Facilities by the Bank:  
None.

## C. Operational Risk Management System and Capital Requirement

### (a) Operational Risk Management System

2024

Item	Content
1. Operational Risk Strategy, Objectives, Policies, and Processes	<ul style="list-style-type: none"> <li>■ Establish an operational risk management mechanism to enhance risk awareness among all employees, identify and assess risks in daily operations and processes, and implement countermeasures to mitigate losses.</li> <li>■ Manage risks through Risk and Control Self-Assessment (RCSA), Key Risk Indicators (KRI), and Loss Data Collection (LDC). Use internal audit reviews and issue tracking mechanisms to improve internal controls, and report results to the Board.</li> </ul>
2. Operational Risk Governance Structure	<ul style="list-style-type: none"> <li>■ Board of Directors The highest authority for operational risk strategy. It approves and reviews risk policies based on business strategy and environment.</li> <li>■ Risk Management Committee : Supervises implementation of risk controls according to the strategy set by the Board.</li> <li>■ Risk Management Group : Formulates procedures, maintains the LDC database, consolidates operational risk reports, and regularly reports to the Board.</li> <li>■ Internal Audit Group : Conducts audits of operational risk at least once a year and provides improvement suggestions.</li> </ul>
3. Scope and Features of Operational Risk Reporting and Measurement	<ul style="list-style-type: none"> <li>■ Each business unit conducts self-assessments and annual reviews to proactively address weaknesses. For incidents involving system failures, human error, fraud, or disasters, a timely and real-time reporting mechanism is in place. Root causes and corrective actions are submitted to management.</li> <li>■ General and special audits are conducted regularly. A Compliance Officer supervises regulatory compliance throughout the organization.</li> </ul>
4. Risk Mitigation Policies and Monitoring Strategies	<ul style="list-style-type: none"> <li>■ Based on risk frequency and severity, operational risks may be mitigated through insurance, outsourcing, etc. to transfer or offset impacts.</li> <li>■ Measures such as Know Your Customer (KYC), AML, internal control, compliance, ethics, and training are in place to reduce risk occurrence.</li> <li>■ The bank adopts ISO 27001-aligned information security protocols, including policies, implementation procedures, risk supervision, audits, and awareness training.</li> </ul>
5. Method for Statutory Capital Requirements	Basic Indicator Approach

### (b) Operational Risk Capital Requirement

December 31, 2024

Unit: NT\$ thousands

Year	Gross profit	Capital requirement
2022	11,317,121	-
2023	12,113,410	
2024	12,270,038	
Total	35,700,569	1,785,028

## D. Market Risk Management System and Capital Requirement

## (a) Market Risk Management system

2024

Item	Content
1. Market Risk Strategy, Objectives, Policies, and Processes	<ul style="list-style-type: none"> <li>■ Develop a sound mechanism to identify, measure, monitor, and control market risks, balancing risk and returns.</li> <li>■ Based on the 'Proprietary Trading Authorization Guidelines,' trader and desk limits and stop-loss thresholds are reviewed daily and adjusted when limits are breached.</li> <li>■ Prior to launching new products or businesses, market risk assessments are conducted.</li> </ul>
2. Market Risk Governance Structure	<ul style="list-style-type: none"> <li>■ Board of Directors: Approves market risk strategy, ensuring effective control mechanisms are in place and reviewed periodically.</li> <li>■ Risk Management Committee: Oversees market risk policies and their execution throughout the bank.</li> <li>■ Risk Management Group: The RMG - Risk Control Department is responsible for market risk monitoring and reporting regularly to senior managers, the Risk Management Committee, and the Board of Directors. The Market Risk Management Office, reporting to the RMG - Risk Control Department and independent from the trading room (the Front Office) and operation desk (the Back Office), is responsible for executing market risk management.</li> <li>■ Internal Audit Group: Conducts at least one market risk audit annually and offers recommendations.</li> </ul>
3. Scope and Features of Market Risk Reporting and Measurement System	<ul style="list-style-type: none"> <li>■ Positions are evaluated using market prices or valuation models to accurately reflect profit and loss.</li> <li>■ The RMG - Risk Control Department regularly reports the bank's market risk exposure, risk levels, P&amp;L, limit usage, and regulatory compliance status to senior management with recommendations.</li> <li>■ An information system is established to ensure accurate and complete capture of all trading position data.</li> </ul>
4. Risk Mitigation Policies and Monitoring Strategies	<ul style="list-style-type: none"> <li>■ Overall and individual trader position limits are set by product type to control market risk within reasonable bounds.</li> <li>■ Trading book positions are evaluated in real-time or at least daily; hedging transactions undertaken for bank business purposes are evaluated at least twice a month. Independent evaluation is performed by the RMG - Risk Control Department, enforcing position limits and stop-loss measures.</li> </ul>
5. Method for Statutory Capital Requirements	Standardized Approach

## (b) Market Risk Capital Requirement

December 31, 2024

Unit: NT\$ thousands

Type of risk	Capital requirement
Interest rate risk	917,633
Equity securities risk	20,270
Foreign exchange risk	48,844
Product risk	0
Total	986,747



### E. Liquidity Risk – Asset and Liability Maturity Analysis and Management

In line with business growth, the bank adjusts funding strategies according to market liquidity and central bank policy. Short- and long-term investment durations are optimized, and deposit stability is analyzed to improve fund utilization and reduce risk.

Liquidity risk indicators are monitored regularly and reported to the ALM Committee and the Board of Directors.

#### Maturity Analysis of Assets and Liabilities For New Taiwan dollar items

December 31, 2024

Unit: NT\$ Thousands

	Total	Amount for Remaining Period to Maturity					
		0 Day to 10 Days	11 Days to 30 Days	31 Days to 90 Days	91 Days to 180 Days	181 Days to One Year	Over One Year
Main capital inflow on maturity	832,117,161	140,367,034	83,311,163	94,369,865	78,967,388	73,372,088	361,729,623
Main capital outflow on maturity	1,060,541,618	88,755,083	61,987,241	180,504,609	211,718,216	246,944,614	270,631,855
Gap	(228,424,457)	51,611,951	21,323,922	(86,134,744)	(132,750,828)	(173,572,526)	91,097,768

Note: This table refers to the New Taiwan dollar amounts held by the Bank.

#### FOR U.S. DOLLAR ITEMS

December 31, 2024

Unit: US\$ thousands

	Total	Amount for Remaining Period to Maturity				
		0 Day to 30 Days	31 Days to 90 Days	91 Days to 180 Days	181 Days to One Year	Over One Year
Main capital inflow on maturity	9,587,640	2,908,616	1,539,914	1,374,003	1,066,119	2,698,988
Main capital outflow on maturity	10,739,670	3,084,148	2,959,589	2,201,411	1,961,844	532,678
Gap	(1,152,030)	(175,532)	(1,419,675)	(827,408)	(895,725)	2,166,310

Note: This table refers to the U.S. dollar amounts held by the Bank.

### (3) Impact of Domestic and International Policy and Legal Changes on Bank Operations and Responses

- To comply with the FSC's amendments to the "Regulations Governing Internal Operation Outsourcing by Financial Institutions," FEIB revised its own internal outsourcing guidelines and implementation rules.
- To align with the Bankers Association's introduction of the "Self-Regulatory Guidelines on Responsibility Mapping System for the Banking Industry," FEIB established its "Responsibility Mapping Implementation Procedures."
- Following the FSC's notice and the Ministry of Justice's announcement of the implementation regulations for Article 15-2, Paragraph 6 of the Money Laundering Control Act, the bank revised its AML/CFT guidelines, customer due diligence procedures, and risk assessment rules.
- Based on revisions by the Securities Association to its AML/CFT guidelines for securities firms, FEIB updated its own AML/CFT operating procedures for securities businesses.
- FEIB also updated its AML/CFT procedures for electronic payment operations in response to the Bankers Association's revisions.

- F. Following the July 31, 2024 amendment to the Money Laundering Control Act and changes by the Insurance Agent Association regarding AML/CFT guidelines for agents, FEIB revised its policies related to insurance agent operations and CDD procedures.
- G. In response to ongoing FSC efforts to strengthen international sanctions compliance, and drawing from the Bankers Association's practical guidelines, FEIB established its own "International Sanctions Risk Management Guidelines."

#### (4) Technological Changes (Including Cybersecurity Risks) and Industry Impact on Bank Operations

The bank is accelerating digital transformation. To prevent the growing threat of cyberattack and ensure the provision of secure, convenient, and uninterrupted financial services, we referred to reports from international cybersecurity vendors, aggregated cybersecurity threat intelligence, and followed the framework of the Financial Supervisory Commission's "Financial Cybersecurity Action Plan." to implement various cybersecurity management measures and advance cybersecurity collaboration:

##### (1) Strengthening Cybersecurity Governance:

- A. Establishing a bank-wide cybersecurity culture, conducting online education and training on cybersecurity and personal data protection for all employees, as well as email social engineering drills.
- B. Continuously enhancing the training of cybersecurity professionals to grasp overall cybersecurity threat trends and improve cybersecurity capabilities. Encouraging staff to obtain relevant cybersecurity certifications, with 46 certifications obtained in 2024, a 48% increase compared to 2023.

##### (2) Enhancing Cybersecurity Monitoring:

- A. Implementation of a Vulnerability Tracking Management Platform in May 2024 – A systemized approach has been adopted to control vulnerability scanning and patching processes, ensuring comprehensive tracking and record-keeping.
- B. Upgrade of Malicious Email Defense System in July 2024 – The existing system has been replaced to improve detection and blocking rates of malicious emails.
- C. Deployment of Web Resource Protection Mechanism in September 2024 – This system is designed to mitigate denial-of-service attacks that attempt to overwhelm our web pages with excessive accessing traffic.

##### (3) Enhancing security resilience:

Completed various cybersecurity drills to confirm the effectiveness of emergency response plans and procedures.

##### (4) Empowering Cybersecurity Collaboration:

- A. Signed a "National Cybersecurity Collaboration and Intelligence Sharing Memorandum of Understanding" with the Ministry of Justice Investigation Bureau Taipei City Investigation Division every two years since April 2023 to obtain more comprehensive cybersecurity intelligence and enhance the bank's cybersecurity defense and response capabilities.
- B. In order to enhance the efficiency of cybersecurity collaboration, the bank's

cybersecurity monitoring center has been interfaced with the regulatory authority's "Financial Security Operation Center" (F-SOC) to achieve the collaboration of cybersecurity with the industry and share threat alert information.

#### (5) Effect of Changes in Bank's Image on Crisis Management and Responding Measures

FEIB upholds the business philosophy of "Sincerity, Diligence, Thrift, Prudence, and Innovation," as core values. With a commitment to financial excellence in the Greater China region, the bank offers modern wealth solutions, protects consumer rights, and integrates CSR as a core value, engaging consistently in public welfare activities and maintaining a strong corporate reputation without operational disruptions.

#### (6) Expected Benefits, Possible Risks and Responding Measures for M&As

No mergers or acquisitions occurred in 2024.

#### (7) Expected Benefits, Possible Risks and Responding Measures for Network Expansion

None.

#### (8) Risk of Business Concentration and Mitigation Measures

Corporate finance credit operations comply with internal and regulatory rules. FEIB regularly audits exposure by industry, group, and client, with 2024 exposures remaining within strategic thresholds.

#### (9) Ownership Changes – Risks and Impacts

No changes in control occurred, and no related risks were incurred.

#### (10) Large Shareholder Equity Changes – Risks and Impacts

As of the end of 2024 and the publication date, no directors underwent significant share transfers. Minor shareholding changes of few shareholders with ownership greater than 1% had no major impact to FEIB operation.

#### (11) Litigation or Non-litigation Cases

As of the end of 2024 and the publication date, there are no major litigious, non-litigious or administrative disputes that could materially affect the rights and interests of depositors or shareholders or the securities prices of FEIB.

#### (12) Other Important Risks and Responsive Procedures

None.

### 7. Crisis Response Mechanisms

- (1) FEIB has established emergency and major disaster response protocols and formed a task force for disaster prevention, response, and recovery to ensure timely response and uninterrupted operations.
- (2) A duty officer system is in place, including a chief duty officer responsible for managing emergency situations and overseeing timely reporting procedures.

### 8. Other Important Items

None.

## VI. Special Disclosure

### 1. Summary of Affiliated Companies

Details available on the Market Observation Post System (MOPS) under: Single Company > Electronic Documents > Related Party Transactions Section.

### 2. Private Placement and Financial Debentures

Private Placement of Securities: None.

Private Placement of Financial Debentures: None.

### 3. Other Major Supplementary Information

None.

### 4. Major Events Affecting Shareholders' Equity or Share Prices

None.

## Headquarter and Branches

Operating Unit	Address	Telephone Number
Head Office	27F, No. 207, Dunhua S. Rd., Sec. 2, Da-an Dist., Taipei City 106, Taiwan	(886-2) 2378-6868
Business Department	1F, No. 207, Dunhua S. Rd., Sec. 2, Da-an Dist., Taipei City 106, Taiwan	(886-2) 7722-8900
International Banking Department	2F, No. 30, Chongqing N. Rd., Sec. 1, Datong Dist., Taipei City 103, Taiwan	(886-2) 2550-8811
Offshore Banking Branch	2F, No. 30, Chongqing N. Rd., Sec. 1, Datong Dist., Taipei City 103, Taiwan	(886-2) 2550-8811
Trust Department	17F, No. 207, Dunhua S. Rd., Sec. 2, Da-an Dist., Taipei City 106, Taiwan	(886-2) 2312-3636
Credit Card Department	No. 33, Aly. 3, Ln 182, Wenhua Rd., Sec. 2, Banciao Dist, New Taipei City 220, Taiwan	(886-2) 8073-1166
Taipei Junghsiau Branch	1F, No. 112, Junghsiau E. Rd., Sec. 1, Zhongzheng Dist., Taipei City 100, Taiwan	(886-2) 2327-8898
Taipei Tungmen Branch	1-2F, No. 135, Sinyi Rd., Sec. 2, Zhongjheng Dist., Taipei City 100, Taiwan	(886-2) 2356-7711
Taipei Cheng Chung Branch	1F , 2F, No. 77, Chongqing S. Rd., Sec. 1, Zhongzheng Dist., Taipei City 100, Taiwan	(886-2) 2381-4567
Taipei Nanmen Branch	1F ,No. 40 , 2F , No. 38 , Roosevelt Rd., Zhongzheng Dist.,Sec. 1, Taipei City 100, Taiwan	(886-2) 2392-6955
Taipei Dadaocheng Branch	1F, No. 86, Yenping North Road, Sec. 2, Tatung Dist. Taipei City 103, Taiwan (To be closed in Aug., 2025)	(886-2) 2558-6186
Taipei Chungching Branch	1F , No. 30, Chungching N. Rd., Sec. 1, Datong Dist., Taipei City 103, Taiwan	(886-2) 2550-6600
Taipei Fuxing Branch	1F, No. 422, Fuxing N. Rd., Zhongshan Dist., Taipei City 104, Taiwan	(886-2) 8101-0168
Taipei Sungjiang Branch	1-2F , No. 59, Songjiang Rd., Zhongshan Dist., Taipei City 104, Taiwan	(886-2) 2505-5533
Taipei Nanjing East Road Branch	1F, No. 101, Nanjing E. Rd., Sec. 3, Zhongshan Dist., Taipei City 104, Taiwan	(886-2) 7702-9766
Taipei Sungshan Branch	1F, No. 171, Nanjing E. Rd., Sec. 5, Sungshan Dist., Taipei City 105, Taiwan	(886-2) 8787-6668
Taipei Tunnan Branch	13F, No. 207, Dunhua S. Rd., Sec. 2, Da-an Dist., Taipei City 106, Taiwan	(886-2) 7732-0086
Taipei Yungi Branch	1-2F , No. 7, No. 9, Jhongpo N. Rd., Shinyi Dist., Taipei City 110, Taiwan	(886-2) 8785-5788
Taipei ShingYi Branch	1-2F , No. 505, No. 507, No. 509, Guangfu S. Rd., Shinyi Dist., Taipei City 110, Taiwan	(886-2) 2720-7755
Taipei Yisen Branch	No. 200-3, 2F-1 , No. 200, Keelung Rd., Sec. 1, Shinyi Dist., Taipei City 110, Taiwan	(886-2) 2722-9558
Taipei Chengde Branch	1F , No. 83-1 , 1-2F , No. 83-2, Chengde Road, Sec. 4, Shilin Dist., Taipei City 111, Taiwan	(886-2) 2885-0185
Shipai Branch	1-2F , No. 112, No. 114, Sec. 2, Shipai Rd., Beitou Dist., Taipei City 112, Taiwan	(886-2) 2826-5688
Taipei Jinhu Branch	1-2F , No. 372, No. 374, No. 376, No. 378, Jinhu Rd., Neihu Dist., Taipei City 114 , Taiwan	(886-2) 2630-5788
Banciao Wenhua Branch	No. 1, No.3, Wenhua Rd., Sec. 2, Banciao Dist., New Taipei City 220, Taiwan	(886-2) 2255-6499
Banciao Nanya Branch	No. 172, Nanya S. Rd., Sec. 2, Banciao Dist., New Taipei City 220, Taiwan	(886-2) 8966-3339
Banciao Zhongjeng Branch	No. 226, No. 228, Zhongjeng Rd., Banciao Dist., New Taipei City 220, Taiwan	(886-2) 2272-6088
Banciao Mega City Branch	1F, No. 18, Xinzhan Rd., Banciao Dist., New Taipei City 220, Taiwan	(886-2) 7729-0616
Sindian Branch	1-2F ,No. 96, No. 98 , Beixin Rd., Sec. 3, Sindian Dist., New Taipei City 231, Taiwan	(886-2) 2910-6060
Yunghe Branch	No. 222, No. 224, Fuhe Rd., Yunghe Dist., New Taipei City 234, Taiwan	(886-2) 2232-6500
Shuanghe Branch	1-2F , No. 535, No. 535-1, Zhonghe Rd., Yonghe Dist., New Taipei City	(886-2) 7717-6668

Operating Unit	Address	Telephone Number
	234, Taiwan	
Jhongli Branch	No. 1-2, No. 3, No. 3-1, Heping St., Jhongli Dist., New Taipei City 235, Taiwan	(886-2) 2945-1800
Sanchung Branch	1-2F , No. 46, No. 48, Fude N. Rd., Sanchung Dist., New Taipei City 241, Taiwan	(886-2) 8973-1133
Taipei Shinjuang Branch	1-2F , No. 688, Xingfu Rd., Shinjuang Dist., New Taipei City 242, Taiwan	(886-2) 8991-3366
Shingjuang Fuguo Branch	1-2F , No. 6, No. 8, No. 10 , Fuguo Rd., Shingjuang Dist., New Taipei City 242, Taiwan	(886-2) 2901-6868
Luzhou Branch	1F , No. 38, Sanmin Rd., Luzhou Dist. New Taipei City 247, Taiwan	(886-2) 7730-6978
Jhongli Branch	1-2F , 5F , No. 211, Huanbei Rd., Jhongli Dist. Taoyuan City 320, Taiwan	(886-3) 427-9696
Taoyuan Branch	1F, No. 78, Nanhua St., Taoyuan Dist., Taoyuan City 330, Taiwan	(886-3) 339-6339
Taoyuan Tashin Branch	1F , No. 6, Tashin W. Rd., Sec. 2, Taoyuan Dist., Taoyuan City 330, Taiwan	(886-3) 301-8966
Taoyuan Dayou Branch	1-2F , No. 480, No. 482, Dayou Rd., Taoyuan District, Taoyuan City 330, Taiwan	(886-3) 346-9688
Lin Ko Branch	1-2F , No. 227, Fuxing 1 <sup>st</sup> Rd., Gueishan Dist., Taoyuan City 333, Taiwan	(886-3) 397-3888
Hsinchu Jinguo Branch	No. 243, Zhongyang Rd., East Dist., Hsinchu City 300, Taiwan	(886-3) 533-3131
Hsinchu Science Based Industrial Park Branch	3F, No. 11, Yuanqu 2 <sup>nd</sup> Rd., Hsinchu City 300, Taiwan	(886-3) 579-8833
Hsinchu BigCity Branch	No. 243, Zhongyang Rd., East Dist., Hsinchu City 300, Taiwan	(886-3) 533-8168
Jubei Branch	1-2F , No.39, No.41, Guangming 6 <sup>th</sup> Rd., Jubei City, Hsinchu County 302, Taiwan	(886-3) 553-6699
Taichung Jihyu Branch	1F, No. 131, Jihyu Rd., Sec. 2, Central Dist., Taichung City 400, Taiwan	(886-4) 2225-2008
Taichung Kungyi Branch	No. 367, Kungyi Rd., West Dist., Taichung City 403, Taiwan	(886-4) 2328-8666
Taichung Daya Branch	1-3F , No. 178, No. 180, Wenshing Rd., Sec. 4, North Dist., Taichung City 404, Taiwan	(886-4) 2297-3266
Taichung Wenshing Branch	1-2F , No. 698, Wenshin Rd., Sec. 4, Beitun Dist., Taichung City 406, Taiwan	(886-4) 2230-6689
Dali Branch	1-2F , No. 121, Yimin Rd., Sec. 2, Dali Dist., Taichung City 412, Taiwan	(886-4) 2482-3899
Taichung Chaofu Branch	1-2F ,No. 139, Chaofu Rd., Xitun Dist., Taichung City 407, Taiwan	(886-4) 2252-2256
Nantou Branch	No. 11, Sanhe 2 <sup>nd</sup> Rd., Nantou City, Nantou County 540, Taiwan	(886-49) 222-3311
Chiayi Branch	No. 272, Wenhua Rd., East Dist., Chiayi City 600, Taiwan	(886-5) 278-5911
Tainan Branch	1-3F , No. 2, Dongmen Rd., Sec. 2, East Dist., Tainan City 701, Taiwan	(886-6) 208-9898
Chungde Branch	No. 87, Chongdao Rd., East Dist., Tainan City 701, Taiwan	(886-6) 290-7290
Yungkang Branch	No. 37, Zhongzheng N. Rd., Yungkang Dist., Tainan City 710, Taiwan	(886-6) 253-0400
Kaohsiung Chungcheng Branch	1F ,No. 49, Chungcheng 4 <sup>th</sup> Rd., Xinxing Dist., Kaohsiung City 800, Taiwan	(886-7) 251-8199
Kaohsiung Culture Center Branch	1-2F , No. 94-24, No. 94-25, No. 96, Siwei 2 <sup>nd</sup> Rd., Lingya Dist., Kaohsiung City 802, Taiwan	(886-7) 715-5678
Kaohsiung Wufu Branch	1F , No. 106, Dayong Rd., Yancheng Dist., Kaohsiung City 803, Taiwan	(886-7) 533-3820
Kaohsiung Boai Branch	1-3F ,No. 578, Boai 2 <sup>nd</sup> Rd., Zuoying Dist., Kaohsiung City 813, Taiwan	(886-7) 557-6161
Hong Kong Branch	20F, No. 8, Queen's Road Central, Central, Hong Kong	(852) 2167-8183
Ho Chi Minh City Representative Office	Unit #803, 8F of Royal Tower A, Royal Centre Building, 235 Nguyen Van Cu, District 1, Ho Chi Minh City, Vietnam	(84)28-35359075
Singapore Representative Office	#22-03 Singapore Land Tower, 50 Raffles Place, Singapore	(65)6223-3036

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董事長：侯金英







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