



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, 2026

# 2025

中華民國114年 年報

## Annual Report

**W**  
HAPPY+  
遠銀財富管理

**Bankee**  
我們的社群銀行



### Spokesperson

**Name: Jiann Jong Lin**  
**Title: President**  
**Tel.:(02) 2378-6868**  
**Email: patriciachuang@feib.com.tw**

### Acting Spokesperson

**Name: Cindy Chen**  
**Title: Senior Deputy Executive Vice President**  
**Tel.:(02) 2378-6868**  
**Email: 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**  
**Add.: Rm. A2, 23F., No. 68, Sec. 5, Zhongxiao E. Rd., Xinyi  
Dist., Taipei City 110, Taiwan**  
**Tel: (02) 8175-7600**

### Recent Annual Financial Statement Auditor

**Name: Deloitte & Touche**  
**CPA: Chia-Hung Hu, 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

2025

- 誠 Sincerity
- 勤 Diligence
- 樸 Thrift
- 慎 Prudence
- 創新 Innovation

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Chairperson Mr. Thomas Chou

## Chairperson's Message

Looking back in 2025, the global economy continued to grow but at a slower pace amid U.S. tariff policies and geopolitical tensions. In contrast, Taiwan's economy benefited from strong demand for emerging AI technologies, which drove robust export and investment momentum. As a result, Taiwan's economic growth rate reached 8.68%, the highest level in the past 15 years. Looking forward to 2026, the global economy is expected to maintain moderate growth despite ongoing uncertainties. Continued AI-driven demand is expected to support Taiwan's exports and investment expansion, while a gradual recovery in domestic consumption will help sustain stable economic growth and support the banking sector's profitability.

The Bank delivered steady financial performance in 2025. Total assets increased 2% to NT\$873.7 billion. Benefiting from loan growth and improved interest spreads, net interest income rose 15%, while net income after tax reached NT\$4.171 billion, with earnings per share (EPS) of NT\$0.93. Asset quality continued to improve, with the NPL ratio declining to a record low of 0.052%, outperforming the industry average. In addition, the Bank completed a NT\$5.342 billion cash capital increase, raising the capital adequacy ratio to 15.63% and the CET1 ratio to 12.87%, further strengthening the Bank's capital structure.

The Bank continued to enhance its core businesses during the year. Digital Banking captured opportunities in the virtual asset market and established a leading position in VASP payment flow management, while leveraging the BaaS model to collaborate with fintech startups and develop a medical finance ecosystem. In retail banking, the Bank launched the "TenJoy AI Metaverse" wealth management platform, which received recognition from several financial publications, while increasing the proportion of high-spread retail lending products. Corporate banking strengthened lending to SMEs and received the FSC's Grade A Award for SME Lending, while continuing to arrange international syndicated loans and expand domestic and overseas corporate lending. Financial markets operations actively captured interest rate trends and expanded bond investments, significantly increasing interest income from bond portfolios.

The Bank also continued to advance its ESG initiatives. On the environmental front, the Bank established science-based carbon reduction targets, introduced internal carbon pricing, implemented an energy management system, and arranged ESG-related syndicated loans and project financing. On the social front, cumulative donations to charitable programs exceeded NT\$104 million, while the Bank received multiple recognitions, including four consecutive years as the FSC's No.1 trust services provider for senior citizens (Group B), five consecutive years of the HR Asia Best Companies to Work for in Asia Award, and the National Talent Development Award from the Ministry of Labor. On the governance front, the Bank ranked among the top 25% of banks in the FSC's "Customer Fairness Treatment" evaluation for four consecutive years, and among the top 5% of listed companies in the TWSE Corporate Governance Evaluation, while also establishing a Nomination Committee to further strengthen governance practices.

Looking ahead to 2026, the Bank will focus on sustainable growth and diversified profitability. Leveraging the benefits of the capital increase, the Bank will expand its asset scale and optimize its interest spread structure to enhance net interest income. The Bank will actively promote Wealth Management 2.0, strengthen financial market operations, and increase the contribution of fee income and trading revenue. At the same time, the Bank will apply AI technologies to optimize operations, improve productivity, expand innovative digital payment services, and enhance digital revenue streams. With strengthened governance in risk management, compliance, information security, and sustainable finance, the Bank will continue to build a solid foundation for long-term development and create sustainable value for shareholders, customers, employees, and society.



Vice Chairman Mr. Douglas Tong Hsu

## Operating Results for 2025

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

(NT\$MM)

Item	Y2025	Y2024	YoY %	Budget Achieving %
Total Assets	873,711	853,463	+2%	99%
Total Loans	512,993	495,151	+4%	99%
Deposits and Remittance	711,753	698,869	+2%	99%
Equity	69,849	61,250	+14%	-
Net Revenue	12,868	12,861	-	-
PPOP	4,912	5,012	-2%	-
Net Income	4,171	4,297	-3%	-
EPS (NT\$)	0.93	0.98	-6%	-

### 2. Ratings

On July 3, 2025, Fitch Ratings issued its annual credit rating report for the Bank. In recognition of the Bank's stable credit profile, prudent risk appetite, and adequate loss-absorption capacity and liquidity buffers, Fitch affirmed the Bank's ratings. The domestic and international long-term ratings were maintained at A+(twn) and BBB, while the domestic and international short-term ratings remained at F1(twn) and F3, all with a Stable Outlook. The ratings reflect the Bank's investment-grade credit quality and sound financial profile.

### 3. Research and Development

In response to the rapid development of AI technologies, the Bank launched a bank-wide AI transformation initiative in 2025, establishing an AI governance framework and operational guidelines while promoting AI-enabled innovation across the organization. Priority was given to applications that enhance internal processes and improve operational efficiency, including AI-driven fraud prevention, AML identity verification, intelligent customer service upgrades, and personal data management. To improve operational efficiency and customer experience, the Bank continued to develop new products and optimize service processes. Key initiatives included launching digital securities settlement accounts for Far Eastern Securities, adjusting online transfer limits for digital deposit accounts, and upgrading Bankee digital deposit account services. The Bank also enhanced the Foreign Exchange Margin Trading Platform (FETP) to provide more convenient online FX margin trading services. In addition, the Bank adopted AI tools to enhance its CRM system, improving the efficiency and quality of corporate credit review processes. By leveraging big data analytics and customer tagging, the Bank strengthened its digital wealth management capabilities through the development of robo-advisory investment products and enhanced digital marketing tools. The Bank also applied generative AI to support marketing strategies and product development. Furthermore, the Bank launched an upgrade project for its retail banking mobile app, optimizing the user interface while introducing enhanced anti-fraud security features to ensure both convenience and transaction safety.



President Mr. Jiann Jong Lin

#### 4. Organization Changes

To strengthen fraud prevention and comply with regulatory requirements of the Financial Supervisory Commission, the Bank established a Fraud Prevention Department under the AI & Digital Banking Group in March 2025. The department serves as a dedicated unit responsible for coordinating bank-wide anti-fraud initiatives, integrating relevant resources, and setting operational priorities. By leveraging AI and digital technologies, the Bank continues to enhance its fraud detection and prevention capabilities.

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

Taiwan's banking industry has long been characterized by overbanking, resulting in intense price competition and relatively limited profitability growth. Market share is also highly concentrated among large financial holding company banks, whose scale advantages further intensify competition and constrain growth opportunities for small and medium-sized banks.

The Bank continues to strengthen its compliance framework in response to regulatory developments, including amendments related to the reporting of major contingency events, the Securities and Exchange Act, internal control requirements for securities firms, and regulations on anti-money laundering and counter-terrorism financing. In addition, the Bank actively supports the government's Green and Transition Finance Action Plan, promoting sustainability initiatives in alignment with Taiwan's net-zero transition goals.

In 2025, global economic activity was affected by factors such as U.S. tariff policies, U.S.–China tensions, and geopolitical uncertainties. Nevertheless, strong demand from the AI supply chain supported corporate financing and capital expenditure, sustaining growth momentum in corporate lending. Meanwhile, the U.S. Federal Reserve's rate-cutting cycle placed pressure on banks' interest spreads, and the Central Bank's measures to manage real estate lending concentration constrained growth in construction and mortgage lending. In response, the Bank proactively adjusted its loan portfolio structure to maintain stable profitability.

## Operating Plans for 2026

### 1. Operating Goals

Major operating goals for 2026 (by consolidated financials) are summarized as follows:

- (1) Total assets: NT\$929.2 billion.
- (2) Total loans: NT\$545.2 billion.
- (3) Total deposits: NT\$750.9 billion.

### 2. Policies and Major Strategies

#### (1) Retail Banking:

Retail Banking will strengthen the competitiveness of financial products and accelerate the expansion of the mass market segment through the "Slow Wealth Lohas " brand to grow AUM. The BU will promote deposit growth and optimize its funding structure through targeted campaigns for NTD and foreign currency deposits. At the same time, the BU will enhance interest spread performance by expanding mortgage refinancing and focusing on higher-yield consumer lending. In the credit card business, the BU will promote premium card products and participate in the Apple Pay program to increase card issuance and fee income. In line with Wealth Management 2.0, the BU will introduce eight-tier privilege services, cultivate high-potential HNW clients, and expand the number of clients with assets exceeding NT\$100 million.

#### (2) Corporate Banking:

The BU will continue to expand its client coverage across key domestic and international industries while providing integrated financial solutions tailored to clients' needs in corporate financing, investment services, cash management, and interest rate and foreign exchange hedging. Leveraging the Bank's strategic network across Greater China and the Asia-Pacific region, dedicated professional teams will deliver comprehensive one-stop cross-border financial services to support clients' international business development. Through these efforts, the BU aims to broaden its international client base, strengthen cross-border financial capabilities, and further enhance its presence in global markets.

#### (3) Financial Markets:

The BU will focus on expanding its client base among institutional investors and high-net-worth corporate clients by developing diversified structured products that address both asset and liability management needs. By leveraging digital technologies and social media platforms, the BU will maintain its leading position in "FX margin trading" market. The BU will also enhance trading profitability and stability through the application of machine learning and AI-assisted trading strategies for structured products. At the same time, it will strengthen emerging market NDF currency trading, complemented by options and commodity futures instruments to capture market opportunities. Equity investment portfolios will be optimized based on industry and fundamental analysis,

integrating quantitative investment strategies and derivatives trading to enhance investment returns. In addition, the BU will increase investments in ESG-related equities and bonds as part of its commitment to sustainable finance.

(4) AI & Digital Banking:

The BU will focus on three strategic priorities: accelerating bank-wide AI transformation, strengthening technology-driven anti-fraud management, and expanding innovative digital financial services. The BU will deepen the integration of AI technologies into core operations, leveraging intelligent tools to optimize internal processes and improve operational and compliance efficiency. To safeguard customer assets, The BU will continue to enhance its AI-powered fraud detection and prevention capabilities, building a robust protection framework. At the same time, the BU will further strengthen its Bankee digital brand and actively expand into niche markets such as virtual asset payment services and the healthcare financial ecosystem. Through these initiatives, the BU aims to provide both individual and corporate clients with more diversified and innovative digital financial experiences while driving the growth of digital financial services.

Chairperson

周添財



## II. Corporate Governance Report

### 1. Information on Directors, Management Team, Department Heads, Branch Managers and Consultants

#### (1) Directors

##### A. Directors' Shareholding and Major Educational (professional) Background

December 31, 2025

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	%			Share	%	
Chairman	R.O.C.	Representative of Yue Ding Industry Co., Ltd.; Thomas Chou	Male		Oct 29, 2025		3	12,097,899	0.2973	14,176,505	0.2914	0	0	0	0	<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	
			75		Oct 29, 2025			*5,601,029	*0.1151	*5,601,029	*0.1151	*0	*0	*0	*0					
Vice Chairman	R.O.C.	Douglas Tong Hsu	Male		Jun 19, 2024		3	*7,547,319	*0.1855	*8,844,065	*0.1818	*0	*0	*0	*0	<ul style="list-style-type: none"> <li>Honorary Doctorate in Management, National Chiao Tung University</li> <li>Master degree in University of Notre Dame, U. S. A.</li> <li>Columbia University, U. S. A.</li> <li>Chairman, Far Eastern New Century Corp.</li> </ul>	Chairman, Far Eastern New Century Corp.	Director	Jeff Hsu	Father
			84		Dec 09, 1991															
Executive Director	R.O.C.	Far Eastern New Century Corp. Representative: Shaw Y. Wang	Male		Jun 19, 2024		3	103,816,444	2.5511	121,653,729	2.5004	0	0	0	0	<ul style="list-style-type: none"> <li>BA, Dept. of Business Administration, National Chung Hsing University</li> <li>EMBA Courses, National Taiwan University</li> <li>Director &amp; First Senior Executive Vice President, Far Eastern New Century Corp.</li> </ul>	Chairman, Far Eastern New Century Corp./ Executive of Group Foundation	None	None	None
			86		Dec 09, 1991			*2,002,349	*0.0492	*2,346,382	*0.0482	*0	*0	*0	*0					
Executive Director	R.O.C.	Asia Cement Corp. Representative: Tsung-Ming Chung	Male		Jun 19, 2024		3	93,302,771	2.2927	109,333,643	2.2472	0	0	0	0	<ul style="list-style-type: none"> <li>MBA, National Chengchi University</li> <li>CPA, Dabotte &amp; Touche.</li> </ul>	Chairman, DynaPack Corp.	None	None	None
			76		May 29, 2003			*0	*0	*0	*0	*0	*0	*0	*0					
Director	R.O.C.	Far Eastern New Century Corp. Representative: ; Humphrey Cheng	Male		Jun 19, 2024		3	103,816,444	2.5511	121,653,729	2.5004	0	0	0	0	<ul style="list-style-type: none"> <li>EMBA, Graduate Institute of International Business, National Taiwan University</li> <li>BA, Dept. of Law, National Chung Hsing University</li> <li>Vice President, Far Eastern New Century Corp.</li> </ul>	President of Corporate Management, Far Eastern New Century Corp.	None	None	None
			69		Jun 27, 2006			*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	
						Share	%	Share	%	Share	%	Share	%			Title	Name		Relationship
			Male	Jun 19, 2024										<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, FIL 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>					
Director	R.O.C.	Far Eastern New Century Corp. Representative : James WU			3	*0	*0	*0	2,5004	*0	*0	0	0	<ul style="list-style-type: none"> <li>Independent Director, Primax Electronics Ltd.</li> </ul>	None	None	None		
			69	Jun 15, 2017															
Director	R.O.C.	U-Ming Marine Transport Corp. Representative: Jeff Hsu	Male	Oct 29, 2025		93,235,625	2,3488	109,254,959	2,2456	0	0	0	0	<ul style="list-style-type: none"> <li>MBA, University of Notre Dame, U.S.A</li> <li>Master in Design and Innovation, Institute of Design, Illinois Institute of Technology, U.S.A.</li> <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>Chief Innovation Officer, Far Eastern Group</li> <li>Vice Chairman, Far Eastern New Century Corp.</li> <li>Director, Far Eastone Telecommunications Co., Ltd.</li> <li>Vice Chairman and Executive Vice President, U-Ming Marine Transport Corp.</li> </ul>	Vice Chairman	Douglas Tong Hsu - Son		
Independent Director, Managing Director	R.O.C.	Chia-Juch 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, Eslike 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	
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, Debitite Touche</li> <li>Supervisor, CTCI Advanced systems, Inc.</li> <li>Independent Director, Les Enphants Co. Ltd.</li> </ul>	<ul style="list-style-type: none"> <li>Director, TN Soong Foundation</li> </ul>	None	None		
			73	Jun 20, 2018															

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	
						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</li> <li>■ Industrial Bank</li> <li>■ President, CDIB &amp; Partners Investment Holding Corp.</li> <li>■ Director, CTIC Corp.</li> </ul>	Director, Elite Material Co., Ltd. Director, Orient Union Chemical Corp. Director, ECOVE Environment Corp.	None	None	None	None	
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>	Independent Director, AU Optronics Corp. Independent Director, Chen Full International Co., Ltd. Professor, Department of International Business, National Taiwan University	None	None	None	None	

\*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 Bank's former Chairperson, Ms. Ching-Ing Hou passed away on October 3, 2025. The vacancy was filled through a by-election by the Managing Directors Board, and Mr. Thomas Chou has served as Chairman of the Bank since December 15, 2025. 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. The vacancy has been assumed by Mr. Jeff Hsu since October 29, 2025.

Table 1: Major Shareholders of Institutional Shareholders

March 24, 2026

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) 、Asia Eastern University of Science and Technology (4.81) 、Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF custody by TSIB (4.18) 、Far Eastern Medical Foundation (3.61) 、Far Eastern Memorial Foundation (3.42) 、Yuan-Ze University (2.74) 、Douglas Tong Hsu (1.71) 、Cathay Life Insurance Co., Ltd. (1.65) 、Chunghwa Post Co., Ltd. (1.31) 、Peter Hsu (1.13)
Asia Cement Corp.	Far Eastern New Century Corp. (19.89) 、Far Eastern Medical Foundation (5.15) 、Cathay United Bank was entrusted with custody of Yuanta Polaris Taiwan High Dividend Securities Investment Trust Fund Account (4.43) 、Yuan Ding Investment Co., Ltd. (1.80) 、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 (1.77) 、Bank of Taiwan entrusted with the custody of the Yuanta Taiwan High Dividend Low Volatility ETF account (1.72) 、Chunghwa Post Co., Ltd. (1.41) 、Far Eastern Department Stores Co., Ltd. (1.41) 、Yuan-Ze University (1.37) 、Labor Pension Fund Committee of Far Eastern New Century Corporation (1.26)
U-Ming Marine Transport Corp.	Asia Cement Corp. (39.25) 、Capital TIP Customized Taiwan Select High Dividend ETF account(6.95) 、Bank of Taiwan entrusted with the custody of the Yuanta Taiwan High Dividend Low Volatility ETF account (2.55) 、Yuan Ding Investment Co., Ltd. (1.05) 、Yu Yuan Investment Co., Ltd. (0.94) 、Asia Investment Corp. (0.92) 、E.SUN COMMERCIAL BANK (0.81) 、Ya Li Transportation Corporation (0.75) 、HSBC Trustee Mitsubishi UFJ Morgan Stanley Securities Trading Account (0.72) 、Taiwan Cooperative Bank (0.70)

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

March 24, 2026

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-Li Investment Co., 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. (83.97) 、Far-Eastern Construction Engineering Co., Ltd. (16.03)
Yuan Ding Co., Ltd.	Asia Cement Corp. (35.50) 、Far Eastern New Century Corp. (33.78) 、Yuan Ding Investment Co., Ltd. (16.22) 、Der Ching Investment Corp. (14.50)
Bai Ding Investment Co., Ltd.	Far Eastern Department Stores Co., Ltd. (66.66) 、Bai Yang Investment Corp. (33.34)
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)

Name of institutional shareholders	Major shareholders (%)
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. (19.89) 、Far Eastern Medical Foundation (5.15) 、Cathay United Bank was entrusted with custody of Yuanta Polaris Taiwan High Dividend Securities Investment Trust Fund Account (4.43) 、Yuan Ding Investment Co., Ltd. (1.80) 、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 (1.77) 、Bank of Taiwan entrusted with the custody of the Yuanta Taiwan High Dividend Low Volatility ETF account (1.72) 、Chunghwa Post Co., Ltd. (1.41) 、Far Eastern Department Stores Co., Ltd. (1.41) 、Yuan-Ze University (1.37) 、Labor Pension Fund Committee of Far Eastern New Century Corporation (1.26)
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) 、Asia Eastern University of Science and Technology (4.81) 、Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF custody by TSIB (4.18) 、Far Eastern Medical Foundation (3.61) 、Far Eastern Memorial Foundation (3.42) 、Yuan-Ze University (2.74) 、Douglas Tong Hsu (1.71) 、Cathay Life Insurance Co., Ltd. (1.65) 、Chunghwa Post Co., Ltd. (1.31) 、Peter Hsu (1.13)
Cathay Life Insurance Co., Ltd.	Cathay Financial Holdings Co., Ltd. (100.00)
E.SUN Commercial Bank	E.SUN Financial Holding Corp. (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. (7.66) 、Yuan Tong Investment Co., Ltd. (6.17) 、Asia Cement Corp. (5.65) 、Yuan-Ze University (4.75) 、Mega Bank (2.26) 、Labor Pension Fund Committee of Far Eastern Department Stores Ltd. (2.11) 、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
Thomas Chou	<ol style="list-style-type: none"> <li>1. Practical experience in financial 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>	0
Douglas Tong Hsu	<ol style="list-style-type: none"> <li>1. Extensive practical experience and capabilities in corporate management.</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. Not subject to any disqualifications under Article 30 of the Company Act.</li> <li>3. 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> <li>4. Not elected as a director by government, legal entity, or representative thereof under Article 27 of the Company Act.</li> </ol>	0
Shaw Y. Wang	<ol style="list-style-type: none"> <li>1. Extensive experience in corporate governance and executive leadership.</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>	0
Tsung-Ming Chung	<ol style="list-style-type: none"> <li>1. Certified public accountant with experience in auditing, and expertise in finance, accounting, and auditing.</li> <li>2. Over five years of relevant professional experience.</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>	0
Humphrey Cheng	<ol style="list-style-type: none"> <li>1. Legal practice background, with expertise in law and corporate management.</li> <li>2. More than five years of relevant professional and sustainability implementation experience.</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>	0
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

Name	Qualifications Professional qualifications and experience	Independence status	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
Jeff Hsu	<ol style="list-style-type: none"> <li>Extensive experience in corporate governance and executive leadership.</li> <li>Over five years of relevant experience in business, law, finance, accounting, or banking.</li> </ol>	<ol style="list-style-type: none"> <li>Not employed by the bank or any of its affiliates.</li> <li>Not subject to any disqualifications under Article 30 of the Company Act.</li> <li>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>	0
Chia-Juch Chang	<ol style="list-style-type: none"> <li>Practical experience in financial industry governance, management, leadership, and decision-making.</li> <li>More than five years of professional experience.</li> </ol>	<ol style="list-style-type: none"> <li>Not subject to disqualifications under Article 30 of the Company Act.</li> <li>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>CPA license with auditing experience and specialization in finance, accounting, and auditing.</li> <li>Over five years of relevant experience in business, law, finance, accounting, or banking.</li> </ol>	<ol style="list-style-type: none"> <li>Not subject to disqualifications under Article 30 of the Company Act.</li> <li>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>Practical experience in financial governance, executive leadership, and decision-making.</li> <li>Over five years of relevant experience in business, law, finance, accounting, or banking.</li> </ol>	<ol style="list-style-type: none"> <li>Not subject to disqualifications under Article 30 of the Company Act.</li> <li>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

Name	Qualifications	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: two have served less than three years, one between four and six years, and one for more than six years. The Board comprises two directors aged over 81, five aged 71–80, three aged 61–70, and one aged under 50. All directors possess diverse and extensive professional backgrounds and qualifications. FEIB emphasizes gender equality in the composition of its Board. There are currently two female directors, representing 18% of the Board. In the future, the Company will continue to actively seek talents from various sources in the industry, government, and academia, and weigh the gender composition and other diversification of the Board of Directors. The target of having at least one-third of board seats held by either gender has been achieved and implement the Board of Directors' diversity policy and enhance corporate governance effectiveness. 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 36% of the Board. None of the four independent directors, nor any independent director and director, have spousal or second-degree kinship relationships. In addition, more than half of the directors (nine in total) do not have such relationships among themselves. 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 two marital or second-degree kinship relationships among board members, please refer to pages 12-13.

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

(Including discretionary trust shares)

December 31, 2025

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	
Acting President	R.O.C.	Jiann Jong Lin	Male	Dec 15, 2025	2,955,548	0.0607	1,151,145	0.0237	0	0	<ul style="list-style-type: none"> <li>■ Acting President 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 Ltd.</li> <li>■ Director, FEIB Financial Leasing Co., Ltd.</li> </ul>	None	None	None	
Senior Executive Vice President	R.O.C.	Ben Liao Ru	Male	Aug 21, 2014	2,472,037	0.0508	1,851,593	0.0381	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	1,250,939	0.0257	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 Ltd.</li> </ul>	None	None	None	
Executive Vice President	R.O.C.	Sophie Chang	Female	Aug 12, 2016	844,085	0.0173	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 Ltd.</li> </ul>	None	None	None	
Executive Vice President	R.O.C.	Steve Chi	Male	Aug 14, 2018	531,563	0.0109	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 Co., Ltd.</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.	Lonnie Liu	Male	Mar 20, 2013	1,713,378	0.0352	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	1,415,937	0.0291	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 Corp.</li> <li>Director, FEIB Financial Leasing Co., Ltd.</li> </ul>	None	None	None	
Executive Vice President	R.O.C.	Ying Ching Hu	Male	Jul 29, 2021	778,680	0.0160	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	737,941	0.0152	1,518	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	
Chief Auditor	R.O.C.	Wen Ming Yang	Male	Oct 14, 2025	303,172	0.0062	0	0	0	0	<ul style="list-style-type: none"> <li>Chief Auditor of FEIB</li> <li>Master of Business Administration, Chinese Culture University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Hui Ling Chen	Female	Sep 01, 2015	261,884	0.0054	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	422	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	

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.	Vincent Liu	Male	Aug 14, 2018	2,708,876	0.0557	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 Co., Ltd.</li> </ul>	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Yueh Hua Wu	Male	Aug 14, 2018	213,833	0.0044	41,612	0.0009	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	296,890	0.0061	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	
Senior Deputy Executive Vice President	R.O.C.	Civi Tsai	Female	Aug 14, 2020	179,191	0.0037	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 Program, National Chengchi University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Cindy Chen	Female	Aug 14, 2020	451,728	0.0093	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Accounting, National Chengchi University</li> </ul>	<ul style="list-style-type: none"> <li>Supervisor, Far Eastern Asset Management Corp.</li> <li>Supervisor, Far Eastern International Securities Company Ltd.</li> </ul>	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Chingh Siang Chen	Male	Aug 14, 2020	23,098	0.0005	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 in Accounting and Management Decision-Making, National Taiwan University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Teu Wei Kuo	Male	Jan 04, 2021	59,227	0.0012	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, National Chengchi University</li> </ul>	<ul style="list-style-type: none"> <li>Director, FEIB Financial Leasing Co., Ltd.</li> </ul>	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Yi Chen Wang	Male	Jul 29 2021	112,295	0.0023	136,604	0.0028	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, Yuan Ze 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	
Senior Deputy Executive Vice President	R.O.C.	Alex Kao	Male	Jul 29, 2021	0	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 Program, National Chengchi University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Ines Hong	Female	Aug 12, 2022	963	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 Program, National Chengchi University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Din Chan Chen	Male	Aug 12, 2022	606,471	0.0125	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Science in Finance, National Central University</li> </ul>	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	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, University of New Haven, U.S.A.</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Jen Yu Tang	Male	Jan 03, 2023	100,000	0.0021	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, University of Pittsburgh, U.S.A.</li> </ul>	Director, DWS Far Eastern Investments Limited	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Margaret Du	Female	Aug 29, 2023	623,210	0.0128	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Dept. of Banking, Tamkang University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Sen Hsing Pei	Male	Aug 29, 2023	522,368	0.0107	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 Program, National Chengchi University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Audrey Lin	Female	Aug 29, 2023	65,921	0.0014	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 Program, National Chengchi 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	
Senior Deputy Executive Vice President	R.O.C.	An Li Ma	Female	Aug 09, 2024	381,218	0.0078	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	193,745	0.0040	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	53,843	0.0011	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	
Senior Deputy Executive Vice President	R.O.C.	Frank Song	Male	Aug 15, 2025	403,325	0.0083	0	0	0	0	<ul style="list-style-type: none"> <li>Senior 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	
Senior Deputy Executive Vice President	R.O.C.	Shu Yun Cheng	Female	Aug 15, 2025	303,146	0.0062	1,214	0.0000	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Science, University of Illinois at Urbana-Champaign, U.S.A.</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Felicia Tseng	Female	Aug 15, 2025	86,149	0.0018	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, University of North Alabama, U.S.A.</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Alex Chien	Male	Aug 15, 2025	70,000	0.0014	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Science in Money, Banking and Finance, Tamkang University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Amber Tseng	Female	Aug 15, 2025	353,278	0.0073	0	0	0	0	<ul style="list-style-type: none"> <li>Senior 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	

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.	Tun Pin Wang	Male	Aug 15, 2025	284,465	0.0058	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 Cheng University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Chih Jung Chen	Male	Aug 15, 2025	328,268	0.0067	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration in Information Management, Yuan Ze University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Hsin Yu Chou	Female	Aug 15, 2025	387,670	0.0080	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, Yuan Ze University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Cheng Yu Huang	Male	Aug 15, 2025	217,161	0.0045	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Management Science, Ming Chuan College</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Chien Hung Liu	Male	Aug 15, 2025	70,590	0.0015	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Master of Science in Finance, National Taiwan University</li> </ul>	None	None	None	None	
Senior Deputy Executive Vice President	R.O.C.	Hung Hui Li	Male	Oct 01, 2025	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Deputy Executive Vice President of FEIB</li> <li>Doctor of Philosophy, The Ohio 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	658,607	0.0135	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	367,610	0.0076	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.	Kuo Ying Huang	Female	Aug 09, 2017	210,041	0.0043	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of Statistics, 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	
Deputy Executive Vice President	R.O.C.	Warren Ko	Male	Dec 18, 2017	128,590	0.0026	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Doctor of Philosophy in Finance, Feng Chia University</li> </ul>	<ul style="list-style-type: none"> <li>Independent Director, World Fitness Services Ltd.</li> </ul>	None	None	None	
Deputy Executive Vice President	R.O.C.	Karry Tsai	Female	Aug 14, 2018	393,720	0.0081	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, University of North Alabama, U.S.A.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Justice Chang	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>Executive Master of Business Administration Program, National Chengchi University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Shu Hui Lee	Female	Aug 12, 2019	943,400	0.0194	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	362,753	0.0075	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	299,684	0.0062	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	265,845	0.0055	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	
Deputy Executive Vice President	R.O.C.	Allen Lu	Male	Aug 14, 2020	1,364	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, Tiffin University, 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	
Deputy Executive Vice President	R.O.C.	Olive Yin	Female	Aug 14, 2020	231,493	0.0048	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Master of Arts in Economics, National Taiwan University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Jung Chang Juan	Male	Aug 14, 2020	104,901	0.0022	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Accounting and Statistics Department, Tamsui Oxford College</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chih Cheng Hsieh	Male	Aug 14, 2020	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Executive Master of Business Administration, Tamkang University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chiu Nan Chen	Male	Nov 30, 2020	93,745	0.0019	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Executive Master of Business Administration in Information Management, National Taiwan University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Jeff Chiu	Male	Jul 29, 2021	163,745	0.0034	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of Engineering Science, National Cheng Kung University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Yao Chang Lin	Male	Jul 29, 2021	409,388	0.0084	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of Business Administration, Soochow University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chih Yen Wang	Male	Jul 29, 2021	606,429	0.0125	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of Business Administration, National Taiwan University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Yea Ru Sheu	Female	Jul 29, 2021	171,762	0.0035	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	

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.	Mei Chu Peng	Female	Jul 29, 2021	169,322	0.0035	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Executive Master of Accountancy, Soochow University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Ying Chieh Yang	Male	Jul 29, 2021	169,023	0.0035	190	0.0000	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of Industrial Management Science, National Cheng Kung University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Pei Wen Liu	Female	Jul 29, 2021	198,044	0.0041	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Master of Science, University of Illinois at Urbana-Champaign, U.S.A.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chia Hsun Hsu	Male	Aug 12, 2022	70,387	0.0014	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of International Trade, National Taipei College of Business</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Ming Chih Lin	Male	Aug 12, 2022	275,185	0.0057	8,558	0.0002	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of Information Management, Fu Jen Catholic University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Tzu Hao Liu	Male	Aug 12, 2022	390,207	0.0080	56,285	0.0012	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration in Financial Management, Drexel University, U.S.A.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Pei Chih Lin	Female	Aug 12, 2022	140,874	0.0029	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of Business Administration, National Taiwan Institute of Technology.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Min Hung Liao	Male	Aug 12, 2022	70,000	0.0014	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Executive Master of Business Administration, 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	
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	302,193	0.0062	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	371,588	0.0076	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	128,590	0.0026	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	
Deputy Executive Vice President	R.O.C.	Wan Ping Wu	Female	Aug 09, 2024	96,872	0.0020	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Dept. of Business Administration, National Chengchi University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Tzu Wen Lin	Female	Aug 09, 2024	22,561	0.0005	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Master of Business Administration in Executive MBA Program of Information and Finance Management, National Taipei University of Technology</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chun Mei Hsieh	Female	Aug 09, 2024	70,000	0.0014	0	0	0	0	<ul style="list-style-type: none"> <li>■ Deputy Executive Vice President of FEIB</li> <li>■ Dept. of Mathematics, 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	
Deputy Executive Vice President	R.O.C.	Ya Wan Chang	Female	Aug 15, 2025	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President</li> <li>Executive Master of Business Administration in Management Sciences, Tamkang University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Yu Sung Chung	Male	Aug 15, 2025	320,209	0.0066	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Dept. of Insurance, Chinese Culture University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Shu Ping Kao	Female	Aug 15, 2025	578	0	0	0	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Master of Business Administration, National Taiwan University of Science and Technology</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chu Heng	Male	Aug 15, 2025	702	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, Pace University, U.S.A.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Hsiu Feng Yu	Female	Aug 15, 2025	225,847	0.0046	99,414	0.0020	0	0	<ul style="list-style-type: none"> <li>Deputy Executive Vice President of FEIB</li> <li>Executive Master of Business Administration, College of Technology Management, National Tsing Hua University</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Chiung Wen Liang	Female	Aug 28, 2025	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, The University of Texas at Arlington, U.S.A.</li> </ul>	None	None	None	None	
Deputy Executive Vice President	R.O.C.	Shu Tzu Hsieh	Female	Dec 11, 2025	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, Yuan Ze University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Mag Chen	Female	Aug 12, 2015	179,186	0.0037	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Master of Science in Agricultural Economics, National Chung Hsing 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	
Senior Vice President	R.O.C.	Chia Wei Hsiao	Male	Aug 12, 2016	115,639	0.0024	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of History, National Taiwan University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Sofia Hsu	Female	Aug 09, 2017	60,388	0.0012	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>The Bank Group of the Dept. of Banking and Insurance, Feng Chia University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Wilson Huang	Male	Aug 09, 2017	20,000	0.0004	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Data Processing, National Taipei College of Business</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Heng Kuang Wang	Male	Jan 01, 2020	713	0.0000	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Banking and Insurance, National Taipei College of Business</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Chun Yen Kuo	Male	Aug 14, 2020	63,063	0.0013	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Business Administration, Tamkang University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Wen Wen Tseng	Female	Aug 14, 2020	43,534	0.0009	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Executive Master of Laws in Business Administration, National Taiwan University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Chih Yuan Huang	Male	Mar 26, 2021	98,843	0.0020	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Executive Master of Business Administration Program, National Chengchi University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Chia Chen Lee	Female	Jul 29, 2021	104,958	0.0022	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of French, Tamkang University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Ching Fu Sung	Male	Nov 09, 2021	11,829	0.0002	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Executive Master of Business Administration, Soochow University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Hui Fen Wei	Female	Nov 09, 2021	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Banking and Finance, 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	
Senior Vice President	R.O.C.	Judy Yu	Female	Aug 12, 2022	259,631	0.0053	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Executive Master of Business Administration in Human Resource Management, National Sun Yat-sen University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Ring Tsai	Female	Aug 12, 2022	91,872	0.0019	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Economics, National Chung Hsin University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Feng Ying Tsai	Female	Aug 12, 2022	137,416	0.0028	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Business Administration, Soochow University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Tsung Fan Chi	Male	Aug 12, 2022	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Finance, Shih Hsin University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Pao Tsai Tsai	Male	Aug 25, 2025	8,195	0.0002	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Master of Business Administration, National Chiayi University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Tse Pin Liang	Male	Aug 29, 2023	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Executive Master of Business Administration, National Taipei University of Business</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Shan Tseng Wen	Male	Aug 29, 2023	2,074	0.0000	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Master of Business Administration, Pace University, U.S.A.</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Chia Hsien Tseng	Male	Aug 29, 2023	10,768	0.0002	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Industrial Management, Kun Shan University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Bill Lee	Male	Aug 09, 2024	154,873	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	74,294	0.0015	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	

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.	Yu Shui Chen	Male	Aug 09, 2024	28,872	0.0006	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	91,872	0.0019	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	24	0.0000	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	35,000	0.0007	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	81,964	0.0017	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	
Senior Vice President	R.O.C.	Pi Yun Peng	Female	Aug 15, 2025	10,000	0.0002	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Master of Science in Finance and Banking, National Tsing Hua University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Tien Chung Li	Male	Aug 15, 2025	43,074	0.0009	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Finance, Taichung Healthcare and Management University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Wei Chih Hsieh	Male	Aug 15, 2025	35,000	0.0007	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Master of Industrial Engineering and Management, Yuan Ze 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	
Senior Vice President	R.O.C.	Hsin Ya Fang	Female	Mar 27, 2025	45,000	0.0009	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Master of Institute of Economics, National Sun Yat-sen University</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Liu Fen Chen	Female	Aug 01, 2025	129,837	0.0027	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Master of Science, The University of Reading, UK</li> </ul>	None	None	None	None	
Senior Vice President	R.O.C.	Chia Tan Lai	Male	May 05, 2025	91,872	0.0019	0	0	0	0	<ul style="list-style-type: none"> <li>Senior Vice President of FEIB</li> <li>Dept. of Mathematics, National Tsing Hua University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Wei Cheng Chen	Male	Mar 04, 2014	35,000	0.0007	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Master of Arts in History, Tunghai University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Kuan I Li	Male	Jan 01, 2018	37,074	0.0008	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Executive Master of Business Administration, National Taipei University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Rich Liu	Male	Apr 01, 2019	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Dept. of Industrial Engineering and Management, Lien Ho College of Technology &amp; Commerce</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Chin Hsing Yeh	Male	Aug 12, 2019	281,872	0.0058	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Master of Business Administration, I-Shou University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	I Wen Pao	Male	Aug 12, 2019	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Dept. of Finance and Banking, Shih Chien University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Che Wei Chang	Male	Nov 05, 2020	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Dept. of Accountancy, National Taipei University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Adam Chen	Male	Jul 29, 2021	333,202	0.0068	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Dept. of Economics, Chinese Culture 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.	Chi Shun Lien	Male	Aug 02, 2021	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Master of Business Administration, Tung Hai University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Kuan Hsuan Chen	Female	Aug 02, 2021	0	0	0	0	0	0	<ul style="list-style-type: none"> <li>■ Branch Manager of FEIB</li> <li>■ Dept. of Japanese Language and Culture, Soochow University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Suih Chi Liu	Male	Aug 02, 2021	35,000	0.0007	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	81,872	0.0017	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.	Huei Chen Chien	Female	May 05, 2022	21,050	0.0004	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	21,717	0.0004	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	22,000	0.0005	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	115,465	0.0024	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	35,000	0.0007	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	

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.	Hao Kuei Cheng	Male	Nov 03, 2022	35,000	0.0007	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Executive Master of Business Administration, National Taipei University</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	35,000	0.0007	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	65,510	0.0013	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	35,000	0.0007	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	
Vice President	R.O.C.	Chien Lung Chen	Male	Aug 09, 2024	85,340	0.0018	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	1,025	0.0000	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	

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.	Shu Yu Chang	Female	Aug 15, 2025	26,000	0.0005	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	
Vice President	R.O.C.	Wen Pi Liu	Male	May 05, 2025	54,514	0.0011	0	0	0	0	<ul style="list-style-type: none"> <li>Vice President of FEIB</li> <li>Master of Science in Management (Information Management), Fu Jen Catholic University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Chun I Chih	Female	May 26, 2025	35,000	0.0007	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Dept. of Applied Commerce, National Taichung University of Science and Technology</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Kun Tso Lin	Male	Aug 15, 2025	24	0.0000	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Dept. of Finance and Banking, Shih Chien University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Shun Wen Lee	Male	Mar 04, 2025	35,024	0.0007	14	0.0000	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Dept. of Business Administration, National Taiwan University</li> </ul>	None	None	None	None	
Vice President	R.O.C.	Chun Ju Liu	Female	Mar 04, 2025	35,000	0.0007	0	0	0	0	<ul style="list-style-type: none"> <li>Branch Manager of FEIB</li> <li>Dept. of Finance, Jinwen University of Science and Technology</li> </ul>	None	None	None	None	
Deputy Vice President	R.O.C.	Chin Chi Lin	Male	Jan 02, 2024	26,000	0.0005	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	

Note: The above elected dates unlike previous content are because the principle adjustments according to the dates reported to the board of directors for approval.

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

Title	Nationality	Name	Gender	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

Title	Name	Remuneration						December 31, 2025						
		Base Compensation (A)		Severance Pay (B)		Directors' Compensation (C)		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
		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	
Chairperson	Yue Ding Industry Co., Ltd. Representative: Ching-Ing Hou	14,655	-	8,568	8,568	105 (note : car rental 237; Drivers' compensation : 517)	105 (note : car rental 237; Drivers' compensation : 517)	102,911 Ratio : 2.467%	-	-	-	-	-	
Vice Chairman	Douglas Tong Hsu	15,023	-	8,498	8,498	35 (note : car rental 28; Drivers' compensation : 50)	35 (note : car rental 28; Drivers' compensation : 50)	102,963 Ratio : 2.468%	-	-	-	-	-	NA
Directors	(refer as follow)	3,127	-	39,043	39,043	235 (note : car rental 28; Drivers' compensation : 50)	235 (note : car rental 28; Drivers' compensation : 50)	Total : 132,693 Ratio : 3.181%	3,386 (note : car rental 77; Drivers' compensation : 140)	25,917	428	428	428	147
Independent Directors	(refer as follow)	6,082	-	7,280	7,280	260	260	Total : 132,641 Ratio : 3.180%	-	-	-	-	-	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
- (3) U-Ming Marine Transport Corp. Representative: Jeff Hsu / Director, Representative newly appointed on October 29, 2025.
- (4) Yue Ding Industry Corp. Representative: Ching-Ing Hou / Chairman, Representative passed away on October 3, 2025. Thomas Chou / Incumbent chairman (During the period from October 29, 2025 to December 14, 2025, he concurrently served as a director of the Bank while holding the position of president. He was elected as chairman of the Bank on December 15, 2025 (on which date his retirement from the position of president became effective). Accordingly, for 2025, his relevant information is disclosed under the remuneration of directors concurrently serving as employees. For directors concurrently serving as employees for only part of the year, salaries, bonuses, allowances, and employee compensation are calculated on a pro rata basis according to the number of days served, while retirement benefits are recognized in full.)

※The list of Independent Directors:

- (1) Independent Director & managing Director: Chia-Juch Chang (Served as acting chairman from October 14, 2025 to December 14, 2025.) Independent Director: Hsiao Hui Wang, Independent Director: Bing Shen. Independent Director: Chiu-Ling Lu.

Remuneration Range of Directors

December 31, 2025

Range of Remuneration	Total Remuneration (A+B+C+D)		Name of Directors		Parent company and subsidiaries
	The Bank	All companies in the consolidated financial statements	The Bank	Total Remuneration (A+B+C+D+E+F+G)	
	The Bank				
Under NT\$1,000,000	-	-	-	-	-
NT\$1,000,000 (inclusive) ~ NT\$2,000,000 (non-inclusive)	-	-	-	-	-
NT\$2,000,000 (inclusive) ~ NT\$3,500,000 (non-inclusive)	<ul style="list-style-type: none"> <li>■ Director: Yue Ding Industry Co., Ltd Representative: Thomas Chou</li> <li>■ Independent Directors: Hsiao Hui Wang; Bing Shen; Chiu-Ling Lu</li> </ul>	<ul style="list-style-type: none"> <li>■ Director: Yue Ding Industry Co., Ltd Representative: Thomas Chou</li> <li>■ Independent Directors: Hsiao Hui Wang; Bing Shen; Chiu-Ling Lu</li> </ul>	<ul style="list-style-type: none"> <li>■ Independent Directors: Hsiao Hui Wang; Bing Shen; Chiu-Ling Lu</li> </ul>	<ul style="list-style-type: none"> <li>■ Independent Directors: Hsiao Hui Wang; Bing Shen; Chiu-Ling Lu</li> </ul>	<ul style="list-style-type: none"> <li>■ Independent Directors: Hsiao Hui Wang; Bing Shen; Chiu-Ling Lu</li> </ul>
NT\$3,500,000 (inclusive) ~ NT\$5,000,000 (non-inclusive)	-	-	-	-	-
NT\$5,000,000 (inclusive) ~ NT\$10,000,000 (non-inclusive)	<ul style="list-style-type: none"> <li>■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu</li> <li>■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung</li> <li>■ Director: U-Ming Marine Transport Corp. Representative: Jeff Hsu</li> <li>■ Independent Directors: Chia-Juch Chang</li> </ul>	<ul style="list-style-type: none"> <li>■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu</li> <li>■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung</li> <li>■ Director: U-Ming Marine Transport Corp. Representative: Jeff Hsu</li> <li>■ Independent Directors: Chia-Juch Chang</li> </ul>	<ul style="list-style-type: none"> <li>■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu</li> <li>■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung</li> <li>■ Director: U-Ming Marine Transport Corp. Representative: Jeff Hsu</li> <li>■ Independent Directors: Chia-Juch Chang</li> </ul>	<ul style="list-style-type: none"> <li>■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu</li> <li>■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung</li> <li>■ Director: U-Ming Marine Transport Corp. Representative: Jeff Hsu</li> <li>■ Independent Directors: Chia-Juch Chang</li> </ul>	<ul style="list-style-type: none"> <li>■ Directors: Far Eastern New Century Corp. Representatives: Shaw Y. Wang; Humphrey Cheng; James Wu</li> <li>■ Director: Asia Cement Corp. Representative: Tsung-Ming Chung</li> <li>■ Director: U-Ming Marine Transport Corp. Representative: Jeff Hsu</li> <li>■ Independent Directors: Chia-Juch Chang</li> </ul>
NT\$10,000,000 (inclusive) ~ NT\$15,000,000 (non-inclusive)	-	-	-	-	-
NT\$15,000,000 (inclusive) ~ NT\$30,000,000 (non-inclusive)	<ul style="list-style-type: none"> <li>■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou</li> <li>■ Director: Douglas Tong Hsu</li> </ul>	<ul style="list-style-type: none"> <li>■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou</li> <li>■ Director: Douglas Tong Hsu</li> </ul>	<ul style="list-style-type: none"> <li>■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou</li> <li>■ Director: Douglas Tong Hsu</li> </ul>	<ul style="list-style-type: none"> <li>■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou</li> <li>■ Director: Douglas Tong Hsu</li> </ul>	<ul style="list-style-type: none"> <li>■ Director: Yu Ding Industrial Co., Ltd. Representative: Ching-Ing Hou</li> <li>■ Director: Douglas Tong Hsu</li> </ul>
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	12	12	12	12	12

※ 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
3. U-Ming Marine Transport Corp. Representative: Jeff Hsu / Director, Representative newly appointed on October 29, 2025.
4. Yue Ding Industry Corp. Representative: Ching-Ing Hou / Chairperson, Representative passed away on October 3, 2025. Thomas Chou / Incumbent chairman (During the period from October 29, 2025 to December 14, 2025, he concurrently served as a director of the Bank while holding the position of president. He was elected as chairman of the Bank on December 15, 2025 (on which date his retirement from the position of president became effective). Accordingly, for 2025, his relevant information is disclosed under the remuneration of directors concurrently serving as employees. For directors concurrently serving as employees for only part of the year, salaries, bonuses, allowances, and employee compensation are calculated on a pro rata basis according to the number of days served, while retirement benefits are recognized in full.)

※ The list of Independent Directors:

1. Independent Director & managing Director: Chia-Juch Chang (Served as acting chairman from October 14, 2025 to December 14, 2025.) Independent Director: Hsiao Hui Wang. Independent Director: Bing Shen. Independent Director: Chiu-Ling Lu.

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

Unit: NT\$ Thousands

December 31, 2025

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	Cash dividend	Stock dividend	Cash dividend	Stock dividend	The Bank	All companies in the financial statement		Total: 169,916	Total: 170,346
President	Thomas Chou (remark 1)															574
Acting President	Jiann Jong Lin (remark 2)															NA
Senior Executive Vice President	Ben Liao Ru															NA
Executive Vice President	Simon Tai															NA
Executive Vice President	Sophie Chang															NA
Executive Vice President	Steve Chi															NA
Executive Vice President	Lonnie Liu	49,054	49,125	25,917	25,917	83,352 (Car rental : 2,310 ; Driver compensation : 2,979)	83,712 (Car rental : 2,310 ; Driver compensation : 2,979)	11,593	-	11,593	-	11,593	-	169,916	170,346	NA
Executive Vice President	James Dai															NA
Executive Vice President	Shin Hwa Chou (remark 3)															NA
Executive Vice President	Ying Ching Hu															NA
Chief Auditor	Wen Ming Yang (remark 4)															490
Chief Compliance Officer of the Head Office	Elaine Yeh															NA

Note 1: President Thomas Chou retired effective December 15, 2025, and assumed the Chairman on the same day. This table discloses only the remuneration received during his tenure as President.

Note 2: Chief Executive Vice President Jiann Jong Lin has served as the Acting President since December 15, 2025.

Note 3: Executive Vice President Shin Hwa Chou resigned effective July 21, 2025.

Note 4: The Chief Auditor Wen Ming Yang was approved by FSC on October 14, 2025.

## Remuneration Range of President and Executive Vice President

December 31, 2025

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)	-	-
NT\$2,000,000(inclusive) ~ 3,500,000(exclusive)	-	-
NT\$3,500,000(inclusive) ~ 5,000,000(exclusive)	Wen Ming Yang	Wen Ming Yang
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 / Sophie Chang	Jiann Jong Lin / Sophie Chang
NT\$15,000,000(inclusive) ~ 30,000,000(exclusive)	Steve Chi / Ben Liao Ru	Steve Chi / Ben Liao Ru
NT\$30,000,000(inclusive) ~ 50,000,000(exclusive)	-	-
NT\$50,000,000(inclusive) ~ 100,000,000(exclusive)	Thomas Chou	Thomas Chou
Over NT\$100,000,000	-	-
<b>Total</b>	<b>12</b>	<b>12</b>

Note 1: President Thomas Chou retired effective December 15, 2025, and assumed the Chairman on the same day. This table discloses only the remuneration received during his tenure as President.

Note 2: Chief Executive Vice President Jiann Jong Lin has served as the Acting President since December 15, 2025.

Note 3: Executive Vice President Shin Hwa Chou resigned effective July 21, 2025.

Note 4: The Chief Auditor Wen Ming Yang was approved by FSC on October 14, 2025.

## C. Remuneration of Managers

Unit: NT\$ Thousands

December 31, 2025

	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 20-37		0	34,005	34,005	0.82%

## (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	2024				2025			
	Total Amount		Ratio of Total Amount to Net Income (%)		Total Amount		Ratio of Total Amount to Net Income (%)	
	The Bank	All companies in the consolidate d 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	105,818	105,866	2.463	2.464	102,911	102,963	2.467	2.468
President, Executive Vice Presidents	142,083	142,485	3.306	3.316	169,916	170,346	4.073	4.084
<b>Total</b>	<b>247,901</b>	<b>248,351</b>	<b>5.769</b>	<b>5.779</b>	<b>272,827</b>	<b>273,309</b>	<b>6.540</b>	<b>6.552</b>

Note 1: President Thomas Chou retired effective December 15, 2025, and assumed the Chairman on the same day. This table discloses only the remuneration received during his tenure as President.

Note 2: Chief Executive Vice President Jiann Jong Lin has served as the Acting President since December 15, 2025.

Note 3: Executive Vice President Shin Hwa Chou resigned effective July 21, 2025.

Note 4: The Chief Auditor Wen Ming Yang was approved by FSC on October 14, 2025.

- B. The policies, standards, and components of remuneration, the procedures for determining remuneration, and the correlation with risks and business performance.
- (a) The compensations for directors include compensation, expenses for business execution and earnings distribution. If there is net income before income tax, the remuneration of directors and employees' compensation (IBTCR), the Bank should retain a remuneration of directors no greater than 1.5% of IBTCR. The procedures for determining remuneration are based on the comparable level offered by other companies in the same trade, the performance evaluation results of the board of directors and functional committees (Important evaluation items, include meeting attendance rate, annual training hours per the requirements of the competent authority, concurrent Independent Directors per the requirements of the competent authority, participation, contribution to the Bank's management, and communication with the management team, etc.), and take into account the Bank's operating performance and the expected or actual risks that have occurred, subject to the "Regulations for Directors' Remuneration Distribution". After approval by the Remuneration Committee, it shall be reported to the board of directors for final approval.
- (b) In accordance with Article 25 of the Articles of Incorporation, "If there be net income before income tax, remuneration of directors and employees' compensation, the Bank should retain a remuneration of directors no greater than 1.5% and an employees' compensation of 3.5%-4.5%, with no less than 25% of the employees' compensation reserved for non-executive employees. Should there be accumulated loss, the Bank shall retain earnings to cover the loss in advance."

Based on the reasonable correlation between individual performance, business performance, and future risks of the Bank, the policies, standards, and components of remuneration for managerial officers ((including the president and vice presidents) are established and regularly reviewed by the Remuneration Committee. The board of directors then determines the result after considering the Remuneration Committee's suggestions to ensure its comparability to the risk level of the Bank and general pay levels in the industry.

Merit pay will be evaluated based on financial factors (such as revenue, net profit before tax, etc.) and non-financial factors (compliance, risk management, etc.).

## 2. Implementation of Corporate Governance

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

In 2025, the Board of Directors convened six 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	3	0	100%	Passed away on Oct 3, 2025
Chairperson	Yue Ding Industry Co., Ltd. Representative: Thomas Chou	2	0	80%	Appointed as Director on Oct 29, 2025, and elected as Chairman on Dec 11, 2025
Vice Chairman	Douglas Tong Hsu	3	0	50%	
Executive Director	Far Eastern New Century Corp. Representative: Shaw Y. Wang	6	0	100%	
Executive Director	Asia Cement Corp. Representative: Tsung-Ming Chung	6	0	100%	
Director	Far Eastern New Century Corp. Representative: Humphrey Cheng	6	0	100%	
Director	Far Eastern New Century Corp. Representative: James Wu	5	0	83%	
Director	U-Ming Marine Transport Corp. Representative: Jeff Hsu	2	0	100%	Appointed as Director on Oct 29, 2025
Independent Director, Managing Director	Chia-Juch Chang	6	0	100%	
Independent Director	Hsiao Hui Wang	5	1	83%	
Independent Director	Bing Shen	5	1	83%	
Independent Director	Chiu-Ling Lu	6	0	100%	

#### 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:
 

The related-party agenda items for fiscal year 2025 included credit extension proposals, renewal of leases for the Head Office/Business Department and Dunhua South Branch premises, renewal of a five-year maintenance service contract for the Neihu Ankang data center racks, establishment of a "Nomination Committee," renewal of the co-branded eTag credit card and eTag Inside credit card agreement, credit line facilities for Ta Chong Bills Finance Corporation and Far Eastern Securities Finance Corporation, as well as compensation proposals for the Acting Chairman, newly appointed Chairman, and newly appointed President.

During the proceedings of these agenda items, where any conflict of interest was involved, the names of the directors concerned, the content of the agenda, and the reasons for recusal were duly disclosed. Chairman Thomas Chou, Vice Chairman Douglas Tong Hsu, Executive Director Shaw Y. Wang, Executive Director Tsung-Ming Chung, Director Humphrey Cheng, Director James Wu, Director Hsu Jeff Hsu, Independent Director Chia-Juch Chang, Independent Director Bing Shen and Independent Director Chiu-Ling Lu each recused themselves from the respective matters in which they had an interest and did not participate in the discussion or voting. The remaining 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	2025	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 2025, 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 enhance the functions of the Board of Directors and strengthen governance mechanisms, the Bank voluntarily established a functional committee under the Board of Directors - the Nomination Committee on November 10, 2025, and adopted the Charter of the Nomination Committee.
- (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 2025, 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%	
Independent Director, Managing Director	Chia-Juch Chang	3	1	75%	
Independent Director	Bing Shen	4	0	100%	
Independent Director	Chiu-Ling Lu	4	1	100%	

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
3 <sup>rd</sup> Session of 4 <sup>th</sup> Audit Committee March 3, 2025	<ul style="list-style-type: none"> <li>■ FSC inspection findings and remediation status: May 2023 general business inspection / May 2023 general business inspection / January 2024 internal management project inspection / May 2024 liquidity risk management project inspection</li> <li>■ Q4 2024 Internal Audit Report</li> <li>■ Status report on the implementation of the compliance system and outsourcing arrangements for the second half of 2024 / Report on AML/CFT implementation</li> </ul>	✓	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
	<ul style="list-style-type: none"> <li>■ Overall information security implementation in 2024; write-offs of bad debts for credit cards and consumer finance</li> <li>■ 2024 consolidated financial statements and parent-only financial statements / earnings distribution / issuance of new shares through capitalization of shareholder dividends</li> <li>■ Assessment of independence and qualification of certifying CPAs for 2025 financial statements</li> <li>■ Private placement issuance of common shares / preferred shares / convertible bonds</li> <li>■ 2024 annual business report</li> <li>■ Amendments to the Articles of Incorporation / authority and responsibility allocation table (RACI matrix) and internal reporting flowchart</li> <li>■ 2024 Statement on Internal Control System</li> <li>■ 2024 project audit results on AML/CFT mechanisms / Statement on Internal Control System / Statement on Internal Control System for Personal Data Protection</li> <li>■ Revisions to Information Security Policy / Credit Card Credit Granting Guidelines / Personal Loan Credit Granting Guidelines / Insurance Internal Control and Solicitation Procedures</li> <li>■ Undertaking Citi's securities attestation engagement</li> <li>■ Credit Cases</li> </ul>		
	Result : The proposal was passed by a unanimous vote and no objection.		
	Dealing with result of Audit Committee : Handle in accordance with the resolution.		
4 <sup>th</sup> Session of 4 <sup>th</sup> Audit Committee May 2, 2025	<ul style="list-style-type: none"> <li>■ Q1 2025 Consolidated Financial Statements</li> <li>■ Capital increase through issuance of common shares within the authorized capital specified in the Articles of Incorporation</li> <li>■ Amendments to the Major Contingency Reporting Guidelines / Liquidity Risk Management Guidelines / Personal Housing Loan Credit Granting Guidelines</li> <li>■ 2024 Enterprise-wide AML/CFT Risk Assessment Report / AML/CFT Program / AML/CFT Risk Assessment Report for Insurance Agency Business</li> <li>■ FSC project inspection findings and remediation status (November 2024) on wealth management personnel management and financial consumer protection operations</li> <li>■ Q1 2025 Internal Audit Report</li> <li>■ Write-offs of bad debts for corporate banking and consumer finance</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 : Handle in accordance with the resolution.		
5 <sup>th</sup> Session of 4 <sup>th</sup> Audit Committee Aug 14, 2025	<ul style="list-style-type: none"> <li>■ H1 2025 Parent-only Financial Statements and Consolidated Financial Statements</li> <li>■ Appointment of the Acting Chief Auditor as permanent Chief Auditor</li> <li>■ Renewal of leases for the Head Office/Business Department and Dunhua South Branch premises</li> <li>■ Renewal of a five-year maintenance service contract for the Neihu Ankang data center racks</li> <li>■ Amendments to Insurance Internal Control and Solicitation Procedures</li> <li>■ FSC project inspection findings and remediation status (May 2024) on liquidity risk management</li> <li>■ Q2 2025 Internal Audit Report</li> </ul>	✓	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
	<ul style="list-style-type: none"> <li>■ Status report on the implementation of the compliance system and outsourcing arrangements for the first half of 2025 / Report on AML/CFT implementation</li> <li>■ Write-offs of bad debts for credit cards and consumer finance</li> </ul>		
	<p>Result : The proposal was passed by a unanimous vote and no objection.</p> <p>Dealing with result of Audit Committee : Handle in accordance with the resolution.</p> <ul style="list-style-type: none"> <li>■ 2026 Internal Audit Plan</li> <li>■ Changes in certifying CPAs for the 2025 financial statements and assessment of their independence and qualifications</li> <li>■ Consolidated Financial Statements for the first three quarters of 2025</li> <li>■ Renewal of the co-branded eTag credit card and eTag Inside credit card agreement</li> <li>■ Amendments to the Bank's internal control standard guidelines for proprietary bond trading business conducted by its securities operations</li> <li>■ Credit line facilities for Ta Chong Bills Finance Corporation and Far Eastern Securities Finance Corporation</li> <li>■ FSC project inspection (November 2024) on wealth management personnel management and financial consumer protection operations, and the status of improvements</li> <li>■ Q3 2025 Internal Audit Report</li> <li>■ Write-offs of bad debts for consumer finance</li> <li>■ Credit Cases</li> </ul>	✓	None
<p>6<sup>th</sup> Session of 4<sup>th</sup> Audit Committee Nov 7, 2025</p>	<p>Result : The proposal was passed by a unanimous vote and no objection.</p> <p>Dealing with result of Audit Committee : Handle in accordance with the resolution.</p>		

2. Conflict of interest recusals by independent directors:

The related-party agenda items for fiscal year 2025 included credit extension proposals, the 2026 Internal Audit Plan, changes in certifying CPAs for the 2025 financial statements and the assessment of their independence and qualifications, the consolidated financial statements for the first three quarters of 2025, renewal of the co-branded eTag credit card and eTag Inside credit card agreement, amendments to the internal control standard guidelines for proprietary bond trading business conducted by the Bank's securities operations, credit line facilities for Ta Chong Bills Finance Corporation and Far Eastern Securities Finance Corporation, the FSC's project inspection (November 2024) on wealth management personnel management and financial consumer protection operations and the status of improvements, the Q3 2025 Internal Audit Report, write-offs of bad debts for consumer finance, and the lifting of restrictions on directors' non-compete obligations under Article 209 of the Company Act.

During the proceedings of these agenda items, where any conflict of interest was involved, the names of the independent directors concerned, the content of the agenda, and the reasons for recusal were duly disclosed. Independent Director Chia-Juch Chang, Independent Director Bing Shen and Independent Director Chiu-Ling Lu each recused themselves from the respective matters in which they had an interest and did not participate in the discussion or voting. The remaining attending independent directors approved the proposals as presented.

### 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.
- Internal auditors engage independent directors in yearly meetings to present internal audit reports and to discuss fully any major issues, which are summarized in the meeting minutes to the Board of Directors for report.
- The Audit Committee is composed of all members of independent directors, to which the chief auditor reports on a quarterly basis on the progress of ongoing audits.

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

- Communication between Independent Directors and CPAs

Date	Attendees	Points of communication	Result
The 3 <sup>rd</sup> Audit Committee meeting of the 4 <sup>th</sup> term held on March 3, 2025	Independent Directors and CPAs	Reported the results of auditing 2024 parent company only financial statements and consolidated financial statements, and responded to the questions from Independent Directors.	Noted
The 5 <sup>th</sup> Audit Committee meeting of the 4 <sup>th</sup> term held on August 14, 2025	Independent Directors and CPAs	Reported the results of auditing and reviewing the second quarter of 2025 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 7, 2025	Independent Directors and CPAs	1. Significant audit risk for auditing 2025 financial statements. 2. Key audit matters for auditing 2025 financial statements. 3. Audit planning for auditing 2025 financial statements.	

- Communication between Independent Directors and the Chief Auditor:

Date	Highlights of Communication	Result
March 3, 2025 The 3 <sup>rd</sup> meeting of the 4 <sup>th</sup> Audit Committee	1. Audit report for the fourth quarter of 2024 2. Statement on Internal Control System of 2024	Noted
May 2, 2025 The 4 <sup>th</sup> meeting of the 4 <sup>th</sup> Audit Committee	1. Audit report for the first quarter of 2025 2. Follow-up and improvement of examination finding	
August 14, 2025 The 5 <sup>th</sup> meeting of the 4 <sup>th</sup> Audit Committee	1. Audit report for the second quarter of 2025 2. Follow-up and improvement of examination finding	
November 7, 2025 The 6 <sup>th</sup> meeting of the 4 <sup>th</sup> Audit Committee	1. Audit report for the third quarter of 2025 2. Audit plan for 2026	
November 10, 2025 Forum between the independent directors and auditors	1. Monitoring indicators and control measures for alert accounts 2. Overview of significant audit findings of the General Audit Office in 2025 3. Statistics on FSC enforcement actions in the banking industry in 2025	

#### (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	Sustainability Expertise and Competencies
Director	Humphrey Cheng	Corporate governance practices, legal affairs, risk management, employee rights and welfare, and corporate sustainability practices.
Independent Director	Hsiao Hui Wang	Finance and ESG/sustainable finance, auditing, and CPA audit experience with specialties in finance.
Independent Director	Chiu-Ling Lu	Investment, risk management, securities, finance and ESG/sustainable finance, and academic.

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. Corporate Sustainability Committee Attendance

- (a) The Committee convened 2 meetings in 2025, and all members attended in person with an attendance rate of 100%. The attendance record of committee members is as follows:

Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%)
Director	Humphrey Cheng	2	0	100%
Independent Director	Hsiao Hui Wang	2	0	100%
Independent Director	Chiu-Ling Lu	2	0	100%

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

Corporate Sustainability Committee	Agenda
2 <sup>nd</sup> Session of 2 <sup>nd</sup> Corporate Sustainability Committee Feb 18, 2025	<ul style="list-style-type: none"> <li>■ Report on Sustainability Information Management Guidelines</li> <li>■ Report on IFRS Sustainability Disclosure Standards Implementation Plan and Progress</li> <li>■ Report on 2024 Sustainability Progress</li> <li>■ Plan for 2025 Sustainability Development Initiatives</li> </ul> <p>Result : All members present passed the resolution unanimously.</p>
3 <sup>rd</sup> Session of 2 <sup>nd</sup> Corporate Sustainability Committee Aug 13, 2025	<ul style="list-style-type: none"> <li>■ Q2 2025 Report on IFRS Sustainability Disclosure Standards Implementation Plan and Progress</li> <li>■ H1 2025 Sustainability Development Progress Report</li> <li>■ 2024 Sustainability Report and Stakeholder Engagement</li> <li>■ Amendments to "Sustainability Investment Guidelines"</li> </ul> <p>Result : All members present passed the resolution unanimously.</p>

(4) Information for the Operations of the Nomination Committee

A. Composition of the Nomination Committee

To enhance the functions of the Board of Directors and strengthen governance

mechanisms, FEIB established the Nomination Committee under the Board on November 10, 2025. Members are appointed by the Board, with at least three members, at least more the half of the members shall be independent directors, and an independent director shall serve as the convener and chairman.

#### Members and Professional Qualifications of the Nomination Committee

Title	Name	Professional qualifications and Experience
Convener (Independent Director)	Chia-Juch Chang	Corporate governance practices, business management, risk management, international market outlook, leadership and decision-making.
Independent Director	Hsiao Hui Wang	CPA audit experience with specialties in finance, accounting, and auditing
Director	Humphrey Cheng	Corporate governance practices, legal affairs, business management, and legal expertise

#### B. Responsibilities of the Nomination Committee

(a) Establish criteria for the professional knowledge, skills, experience, gender diversity, and independence required of Board members, and based thereon, identify, review, and nominate candidates for directors.

(b) Formulate and periodically review the training plan for directors.

(c) Review and approve the Company's corporate governance principles.

The committee meets at least once per year and submit all proposals to the Board.

#### C. Nomination Committee Attendance

##### (a) Term of the current committee

From November 10, 2025 to June 18, 2027 (approved by the 8<sup>th</sup> meeting of the 12<sup>th</sup> board of directors on November 10, 2025).

(b) The Committee convened 1 meeting in 2025, and all members attended in person with an attendance rate of 100%. The attendance record of committee members is as follows:

Title	Name	Attendance in Person	Attendance by Proxy	Actual Attendance Rate (%)
Convener (Independent Director)	Chia-Juch Chang	1	0	100%
Independent Director	Hsiao Hui Wang	1	0	100%
Director	Humphrey Cheng	1	0	100%

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

Nomination Committee	Agenda
1 <sup>st</sup> Session of 1 <sup>st</sup> Nomination Committee (Nov 10, 2025)	<ul style="list-style-type: none"> <li>■ Elect the convener and chairman of the first Nomination Committee.</li> </ul> Result : All members present passed the resolution unanimously.

#### (5) 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/>

(6) 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	
<p>1. Shareholding Structure and Shareholders' Rights</p> <p>(1) Has the bank established internal procedures for handling shareholders' proposals, inquiries, disputes, and litigation, and are these procedures implemented?</p>	✓		<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>■ If there is any legal issue involving shareholding structure and shareholders' interest, the legal department will assist the responsible unit to deal with it.</li> </ul>	None
<p>(2) Does the bank maintain an updated registry of its ultimate controlling shareholders?</p>	✓		<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
<p>(3) Has the bank established and implemented risk control and firewall mechanisms between itself and affiliated enterprises?</p>	✓		<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>■ The Bank made “FEIB's Regulations for Risk management measures of subsidiaries” to comply with the statutes and set up the subsidiaries' sound operation and risk governance.</li> </ul>	None
<p>2. Board Composition and Responsibilities</p> <p>(1) Has the bank established a board diversity policy and specific management objectives?</p>	✓		<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%), 18% female directors, 2 independent directors with &lt;3 years of tenure, 1 with 4-6 years, 1 with &gt;6 years. Age composition includes 2 directors aged 81+, 5 aged 71–80, 3 aged 61–70 and 1 aged under 50. Directors have diverse professional backgrounds. The board has maintained gender balance with at least 25% from each gender. The Company will continue to actively seek talents from various sources in the industry, government, and academia, and weigh the gender composition and other diversification of the Board of Directors, and conduct reviews and adjustments to implement the Board of Directors' diversity policy and enhance corporate governance effectiveness. The bank's policy on board diversity has been published on the company's website.</li> </ul>	None

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best-Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
(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 HR Policy Committee (since August 29, 2023). Each consists of ≥3 members, including a majority of independent directors. Additionally, the Nomination Committee under the board was approved at the 8<sup>th</sup> Meeting of the 12<sup>th</sup> board of directors on Nov 10, 2025.</li> </ul>	None
(3) Has the bank formulated and implemented performance evaluation methods for the board of directors, conducted regular annual assessments, submitted results to the board, and applied outcomes to individual director remuneration and nomination?	✓		<ul style="list-style-type: none"> <li>■ FEIB adopted the 'Board and Functional Committee Performance Evaluation Measures' in 2016 (revised in 2019). Annual evaluations are conducted and results are reported to the board and disclosed on the website. Results are used to determine director remuneration and renomination.</li> </ul>	None
(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>■ The Bank regularly evaluates the independence and suitability of certified public accountants every year based on Bulletin No.10 of the Code of Professional Ethics for Certified Public Accountants of the Republic of China and Article 27, Item 5 of the Guidelines for the Bank's Corporate Governance.</li> <li>■ This year's assessments are as follows: <ol style="list-style-type: none"> <li>1.Until the last audit, the Bank did not fail to replace the CPA every 7 years.</li> <li>2.Until the last audit, the CPA received no punishment for violations.</li> <li>3.Members of the audit team, their spouses, and dependents are not involved in any of the following: <ol style="list-style-type: none"> <li>(1) Directly or indirectly, holding significant financial interests in the Bank.</li> <li>(2) Having business relations with the Bank or with directors and managerial officers at the Bank, where such relations may affect their independence.</li> </ol> </li> <li>4.During the audit, members of the audit team, their spouses and dependents do not serve as directors or managerial officers at the Bank, nor do they assume positions that may directly and significantly affect the auditing process.</li> <li>5.Members of the audit team do not have spouses, immediate family members or relatives within the second degree of kinship who serve as directors or managerial officers at the Bank.</li> <li>6. Members of the audit team have not received gifts or presents exceeding the general etiquette standards from our Bank, directors, managerial officers, or major shareholders at the Bank.</li> </ol> </li> </ul>	None

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best-Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
			<p>7. Members of the audit team have implemented necessary independence/conflict of interest procedures, and no violations of independence or unresolved conflicts of interest have been found.</p> <ul style="list-style-type: none"> <li>■ The Statement of Independence and Audit Quality Indicators Report has been issued by the CPA, and the results were approved by the 8th Board of Directors of the 12th term on November 10, 2025. After evaluation, the CPAs are in accordance with the independence and suitability standards of the Bank.</li> </ul>	
<p>3. Does the bank have an adequate number of corporate governance personnel with appropriate 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>	✓		<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 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.</li> <li>■ Corporate Governance Practices in 2025:                             <ol style="list-style-type: none"> <li>1. Handling Board of Directors, Board of Managing Directors, and Audit Committee matters:                                     <p>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.</p> </li> <li>2. Handling Shareholders' Meeting matters:                                     <p>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).</p> </li> <li>3. Assist directors in performing their duties, provide the necessary information, and arrange continuing education for directors:                                     <p>provide directors with required company information, maintain communication between directors and business unit heads, arrange meetings between independent directors and internal audit and certified public accountants, and provide information on director training courses. All directors completed the required training hours in accordance with the Guidelines for Director Continuing Education for Listed Companies, and their training progress has been</p> </li> </ol> </li> </ul>	None

Evaluation Item	Implementation Status			Deviations, from “Corporate Governance Best-Practices for Banks” and Reasons
	Yes	No	Abstract Illustration	
			disclosed. 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. 5. Report to the board of directors on the review confirming that independent directors met all relevant legal and regulatory qualifications during their term of office. 6. Manage amendments to the company's articles of incorporation, changes in directors and managers, issuance of new shares for capital increase, and relates corporate registration matters. 7. Conducting performance evaluations under the 'Board and Functional Committee Performance Evaluation Rules', with results disclosed on the Bank's website.	
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	✓		■ The Bank follows relevant laws and regulations to announce and report the annual financial statements, the first, second, and third quarter financial statements as well as the operating status of each month within the prescribed deadline.	None

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best-Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
financial reports and the monthly operating situation before the prescribed time limit?				
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 page 122-124 and 131-133 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 and risk measurement standard: For more details, please refer to "V. Review of Financial Conditions, Financial Performance, and Risk Management", "6.Disclosure for risk management", "(1) The Organization Structure and Policy for Bank's Risk Management", "(2)The quantitative and qualitative data for various types of risks".</li> <li>■ Customer Policy Execution:                             <ol style="list-style-type: none"> <li>1. The Bank has adopted the "FEIB Financial Consumer Protection Act" and the "FEIB Handling System for Financial Consumer Disputes".</li> <li>2. The products and services of the Bank are following the relevant regulations and standards. Changes in products and services (e.g., standard contracts, notifications of changes in customer rights and interests) are also handled in accordance with the regulations or governing rules stipulated by the competent authority.</li> <li>3. Complaint hotlines and consumer protection officers are in place.</li> </ol> </li> <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>➢Eden Social Welfare Foundation: NT\$1,333,374 (Eden Reward Card feedback rewards) and NT\$150,000 (Summer multi-learning programs for children in rural areas).</li> <li>➢Taiwan Connection: NT\$500,000 (Sponsorship for the Music Festival for Children in Rural Areas project).</li> <li>➢National Taiwan University: NT\$250,000 (Academic feedback funds for industry-academic cooperation).</li> </ul> </li> </ul>	None

Evaluation Item	Implementation Status			Deviations, from "Corporate Governance Best-Practices for Banks" and Reasons
	Yes	No	Abstract Illustration	
			<ul style="list-style-type: none"> <li>➤ Tainan University of Technology: NT\$40,000 (Scholarship sponsorship).</li> <li>➤ Takming University of Science and Technology: NT\$18,905 (Academic feedback funds for industry-academic cooperation).</li> <li>➤ World Vision Taiwan: NT\$500,000 (2025 FEIB Happy 10 Scholarships).</li> <li>➤ Taiwan Disaster Relief Foundation: NT\$2,000,000 (Donation for disaster relief regarding the Mataian Creek barrier lake in Hualien).</li> <li>➤ Far Eastern Resource Development Co., Ltd.: NT\$73,949 (Maintenance and adoption of the "Green Belt and Sidewalk" along Dunhua South Road facing the Metro Plaza).</li> <li>➤ Yunlin Social Worker Association: NT\$100,000 (Donation for micro-insurance).</li> </ul> <p>Relevant information has been disclosed on the Bank's website under "Statutory Public Disclosures / List of External Donations."</p> <ul style="list-style-type: none"> <li>■ The Bank's Intellectual Property Management Plan and Policy provided in Table 3.</li> </ul>	

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:

In 2025, additional indicators were introduced in accordance with corporate governance evaluation to strengthen related initiatives and measures:

1. The shareholders' meeting shall be convened before the end of May.
2. Adopt specific measures to enhance corporate value, submit such measures to the board of directors, and disclose the relevant information on the MOPS in the Corporate Value Enhancement Plan section.
3. In addition to the Remuneration Committee and the Audit Committee established in accordance with applicable laws, the Bank also voluntarily established a functional committee under the Board of Directors on Nov.10, 2025.

Priority Strengthening Items and Measures:

1. Formulate and disclose policies and initiatives aimed at promoting circular economy practices and the management of waste and discarded materials.
2. With reference to international human rights conventions, formulate a human rights policy, and disclose its content along with the unit responsible for implementation.
3. Industry-specific metrics disclosed in the sustainability report in accordance with SASB standards have been subject to third-party assurance or verification.

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	
Thomas Chou	Male	Finance		v	v	v	v	v	v	v	v	v	v
Douglas Tong Hsu	Male	Operating		v	v	v	v	v	v	v	v	v	v
Shaw Y. Wang	Male	Operating		v	v	v	v	v	v	v	v	v	v
Tsung-Ming Chung	Male	Accounting	Accountant	v	v	v	v	v	v	v	v	v	v
Humphrey Cheng	Male	Law		v	v	v	v	v	v	v	v	v	v
James Wu	Male	Finance		v	v	v	v	v	v	v	v	v	v
Jeff Hsu	Male	Operating		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	v
Hsiao Hui Wang	Female	Accounting	Accountant	v	v	v	v	v	v	v	v	v	v
Bing Shen	Male	Finance		v	v	v	v	v	v	v	v	v	※
Chiu-Ling Lu	Female	Finance	Financial professor	v	v	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	Thomas Chou	Oct 29, 2025	Dec 09, 2025	Dec 09, 2025	The Institute of Internal Auditors	Analysis of Directors' Fiduciary Duties and the Effectiveness of Internal Control Systems	6
Vice Chairman	Douglas Tong Hsu	Jun 19, 2024	Oct 01, 2025	Oct 01, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Enterprise AI Transformation	3
	Tong Hsu		Jun 04, 2025	Jun 04, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Corporate Strategies in Response to U.S. Tariff Policies and Supply Chain Restructuring	3
Executive Director	Shaw Y. Wang	Jun 19, 2024	Oct 01, 2025	Oct 01, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Enterprise AI Transformation	3
			Jun 04, 2025	Jun 04, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Corporate Strategies in Response to U.S. Tariff Policies and Supply Chain Restructuring	3
Executive Director	Tsung-Ming Chung	Jun 19, 2024	Oct 01, 2025	Oct 01, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Enterprise AI Transformation	3
	Chung		Sep 17, 2025	Sep 17, 2025	Securities and Futures Institute	Trump 2.0: Corporate Strategies in Response to Global Tax Reform and Supply Chain Restructuring	3

Title	Name	Date elected	Training Date		Organizer	Courses	Hours
			Start	End			
Director			Oct 17, 2025	Oct 17, 2025	Taiwan Institute for Sustainable Energy	41st TCCS Board Meeting and CEO Forum	2
			Oct 01, 2025	Oct 01, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Enterprise AI Transformation	3
	Jun 19, 2024	Aug 01, 2025	Chinese Corporate Governance Association	Responsibilities of Directors and Supervisors from the Perspective of Corporate Control and Shareholder Activism—Insights from Foreign Institutional Voting Practices	3		
		Jun 04, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Corporate Strategies in Response to U.S. Tariff Policies and Supply Chain Restructuring	3		
Director	James Wu	Jun 19, 2024	Apr 24, 2025	Apr 24, 2025	Taiwan Institute for Sustainable Energy	40th TCCS Board Meeting and CEO Forum	2
			Feb 01, 2025	Feb 01, 2025	Securities and Futures Institute	How Directors and Supervisors Should Oversee Enterprise Risk Management and Crisis Response	3
			Feb 19, 2025	Feb 19, 2025	Securities and Futures Institute	Carbon Credit Trading Mechanisms and Applications in Carbon Management	3
Director	Jeff Hsu	Oct 29, 2025	Oct 31, 2025	Oct 31, 2025	Securities and Futures Institute	2025 Seminar on Legal Compliance for Insider Equity Trading	3
			Jun 04, 2025	Jun 04, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Corporate Strategies in Response to U.S. Tariff Policies and Supply Chain Restructuring	3
Independent Director, Managing Director	Chia-Juch Chang	Jun 19, 2024	Oct 01, 2025	Oct 01, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Enterprise AI Transformation	3
			Jun 04, 2025	Jun 04, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Corporate Strategies in Response to U.S. Tariff Policies and Supply Chain Restructuring	3
Independent Director	Hsiao Hui Wang	Jun 19, 2024	Nov 25, 2025	Nov 25, 2025	Financial Supervisory Commission, Examination Bureau	Seminar on Internal Audit for Financial Holding Companies and Domestic Banks	3.5
			Oct 01, 2025	Oct 01, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Enterprise AI Transformation	3
			Jun 04, 2025	Jun 04, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Corporate Strategies in Response to U.S. Tariff Policies and Supply Chain Restructuring	3
Independent Director	Bing Shen	Jun 19, 2024	Aug 01, 2025	Aug 01, 2025	Chinese Corporate Governance Association	Key Principles and Practices of IFRS Sustainability Standards and CTCI's Response Strategies	3
			May 06, 2025	May 06, 2025	Chinese Independent Directors Association	Latest Economic Trends under Geopolitics in 2025 – Future Market Outlook from Global Financial Changes	3
Independent Director	Chiu-Ling Lu	Jun 19, 2024	Jun 04, 2025	Jun 04, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Forum – Corporate Strategies in Response to U.S. Tariff Policies and Supply Chain Restructuring	3
			May 29, 2025	May 29, 2025	Chinese Independent Directors Association	New U.S.-China Dynamics – The Impact of Neo-Trumpism on Taiwan's Economy and Global Industrial Responses	3
			May 29, 2025	May 29, 2025	Chinese Independent Directors Association	Key Strategies for Global Business Expansion	3

Table 3 : Intellectual Property Management Plan and Policy

Item	Plan and Policy / Implementation status
Intellectual Property Management Plan and Policy	<p><b>Article 1 Purpose</b> The Bank hereby formulates this management plan and policy to promote financial technology and business model innovation, to manage, utilize and protect the intellectual property effectively, and to strengthen the Bank's corporate governance structure to achieve sustainable operation goals.</p> <p><b>Article 2 Scope of Application</b> Intellectual property generated or acquired by all personnel of the Bank and third parties entrusted by the Bank.</p> <p><b>Article 3 Definitions</b> The term "intellectual property" or "intellectual property rights" as used in this management plan and policy refers to trademark rights, patent rights, copyrights, trade secrets and other similar assets or rights that have economic or moral value and are protected by law.</p> <p><b>Article 4 Ownership of Intellectual Property</b> All intellectual property, including works, creations, inventions, designs, and trade secrets, produced by employees of the Bank in the course of their duties, belongs to the Bank. The ownership of intellectual property produced or acquired by the Bank through commissions or collaborations with third parties shall be clearly stipulated in the contract on a case-by-case basis.</p> <p><b>Article 5 Acquisition of Intellectual Property</b> When conducting research, development, creation, or forming intellectual property, the Bank shall align with its operational objectives and strictly comply with relevant intellectual property laws and regulations, and shall not infringe upon the intellectual property rights of others. When entrusting or collaborating with third parties to produce intellectual property, the Bank shall, on a case-by-case basis, stipulate in the contract that the third party shall not infringe upon the intellectual property rights of others and shall fulfill related confidentiality obligations. If, after internal assessment, the Bank deems intellectual property produced or acquired under the preceding paragraph necessary to apply for intellectual property rights protection, the responsible management unit shall complete the application as soon as possible in accordance with relevant regulations.</p> <p><b>Article 6 Maintenance and Management of Intellectual Property</b> The Bank shall pay close attention to the relevant provisions of intellectual property laws and regulations regarding application procedures, the term of rights, extension applications and the fees. The Bank's intellectual property (regardless of whether it has completed the registration or publication process) shall be managed and maintained in a timely manner in accordance with relevant regulations. For intellectual property that is no longer worth maintaining, maintenance may cease upon internal approval by the Bank. The internal management of individual intellectual property shall be handled in accordance with the following provisions: Trademarks: The trademark management unit shall periodically inventory and review the validity of the Bank's trademarks and manage them in a register list, and shall extend them as needed to ensure that all trademarks are used within their validity period. Patents: The patent research and management unit shall regularly review and examine the effectiveness of the Bank's patents and register them for management. In addition, depending on the Bank's needs, external professional firms are commissioned from time to time to carry out patent layout and planning. Copyrights: The following matters are stipulated in the employment contracts and internal regulations between the Bank and its employees, and each unit shall ensure their employees are aware of the following contents: (i) All creative works made by the Bank's employees in the course of their work shall permanently belong to the Bank in terms of intellectual property rights. (ii) When using computers, the internet, or various audio-visual products related to intellectual property rights, employees shall use legal and genuine software or obtain authorization for use, and shall not download illegal software or engage in any activities that infringe upon the intellectual property rights of others. Trade secrets and confidential information (i) The Bank's employment contracts with its employees, as well as its internal regulations such as the "Work Rules," "Code of Ethics," and "Employee Code of Conduct," contain confidentiality provisions, which all departments shall ensure their employees are aware of. (ii) The Bank has established "Document Processing Procedures" for the management of paper documents, procedures for receiving and sending confidential correspondence, and regulations regarding access permissions for the management of information systems. The external management of intellectual property shall be handled in accordance with the following provisions:</p>

Item	Plan and Policy / Implementation status
	<p>When authorizing a third party to utilize or use the Bank's intellectual property, the scope of authorization, usage restrictions, and related penalties shall be stipulated in the contract, depending on the specific circumstances of the case.</p> <p>When the Bank needs to utilize or use the intellectual property rights of a third party, the Bank shall obtain authorization from the rights holder. When cooperating with a third party, if the third party utilizes or uses the intellectual property rights of others, the Bank shall, depending on the circumstances of the case, stipulate a warranty against defects in title in the contract and require the third party to guarantee that there is no infringement of the intellectual property rights of others.</p> <p>When entering a contract with a third party, confidentiality provisions shall be included depending on the nature of the contract.</p> <p><b>Article 7 Protection and Risk Management of Intellectual Property</b> If the Bank's intellectual property is infringed or is at risk of being infringed, or if a third party claims that the Bank has infringed its intellectual property rights, the Bank shall take active measures to prevent the occurrence or expansion of damages, and may, when necessary, entrust external professionals to assist in handling the matter to safeguard the Bank's interests.</p> <p><b>Article 8 Education and Training</b> The Bank shall regularly conduct education and training or promotion of intellectual property rights for its employees to enhance their awareness of valuing the Bank's intellectual property rights and respecting the intellectual property rights of others.</p> <p><b>Article 9 Report on Implementation Status</b> The implementation status of this management plan and policy shall be reported to the board of directors once a year.</p> <p><b>Article 10 Authorization Matters</b> Each unit may formulate relevant regulations for its intellectual property, and the Bank shall authorize the general manager to approve and implement the relevant regulations.</p> <p><b>Article 11 Approval and Implementation</b> This management plan and policy will be implemented after approval by the board of directors, and will be amended accordingly.</p>
Implementation status in 2025	<ul style="list-style-type: none"> <li>■ The main implementation status of the Bank's "Intellectual Property Management Plan" in 2025 was reported to the 8th meeting of the Bank's 12th board of directors.</li> <li>■ The main implementation status of the Bank's "Intellectual Property Management Plan" in 2025 is stated below: <ul style="list-style-type: none"> <li>■ Internal regulations management <ol style="list-style-type: none"> <li>1.The consumer finance business department has developed the "Procedure for cases of the Bank being impersonated" to manage the reporting process when the Bank or its branches are impersonated by illegal scammer groups for false advertising, business solicitation, fundraising from the public, or fraudulent acquisition of personal data. The procedure is expected to be completed by the end of 2025.</li> <li>2.The Bank's existing internal regulations, including "Intellectual Property Management Plan and Policy," "Trademark Management Guidelines," "Patent Management Operating Procedures," and "Patent Management Guidelines," remain unchanged during 2025.</li> </ol> </li> <li>■ Trademark and patent rights management: The registration and filing of trademark and patent rights are continuously monitored. Each responsible management unit maintains a register and submits new trademark or patent applications as needed, and extends the validity period of trademarks. In 2025, two new domestic trademark applications have been filed (and are currently under review by Taiwan's Intellectual Property Office), and one foreign trademark extension has been filed.</li> <li>■ Copyright Management: The cooperation agreements signed between the Bank and external parties for the Bank's "XiaoYuan Wins" YouTube channel and "Ten Happiness-Wealth Without Limits" Podcast channel, as well as the consent letters signed by the interviewees or actors appearing on the channel, all stipulate that the Bank shall acquire the copyright.</li> <li>■ Confidentiality and Employee Conduct Management <ol style="list-style-type: none"> <li>1.All new employees must sign the confidentiality agreement.</li> <li>2.All employees are required to sign the "Employee Code of Conduct" annually, agreeing to "comply with intellectual property-related laws and regulations and the Bank's relevant rules, and not to copy, imitate, use, disclose, dispose of, damage, or otherwise infringe upon the intellectual property rights of others without the consent of the intellectual property owner," and "when using computers, the Internet, or various audio-visual products related to intellectual property rights, legal and genuine software should be used, or authorized software should be obtained. Unauthorized downloading of illegal software or any other actions that infringe upon the intellectual property rights of others are prohibited." This is to prevent infringement management.</li> </ol> </li> <li>■ Education training: <ol style="list-style-type: none"> <li>1.During the third quarter of 2025, a basic copyright awareness training course was conducted for all employees of the Bank. The course covered the scope of copyright and related laws and</li> </ol> </li> </ul> </li> </ul>

Item	Plan and Policy / Implementation status
	<p>regulations, copyright protection and management, case studies of copyright infringement, and resources for redress in cases of copyright infringement.</p> <p>2. Each business unit of the Bank conducts confidentiality training every quarter to ensure that employees understand the importance of confidentiality obligations. The training includes laws and regulations related to confidentiality obligations, such as the Personal Data Protection Act, the Banking Act, and the Trade Secrets Act. Each business unit also conducts regular compliance training, including internal regulations related to intellectual property rights.</p> <ul style="list-style-type: none"> <li>■ List and results of the Bank's intellectual property:                             <ul style="list-style-type: none"> <li>■ Trademark Rights: As of September 30, 2025, the Bank has obtained a total of 40 valid registered trademarks, including 37 domestic trademarks and 3 foreign trademarks. Compared with 2024, 1 new domestic trademark was obtained. In addition, 2 new domestic trademark applications have been filed in 2025, and are still under review by Taiwan's Intellectual Property Office.</li> <li>■ Patents rights: As of September 30, 2025, the Bank has obtained a total of 30 domestic patents, including 19 utility model patents, 4 invention patents and 7 design patents.</li> <li>■ Copyrights: In 2025, 62 videos have been uploaded on "XiaoYuan Wins" YouTube channel, 26 episodes have been posted on "Ten Happiness-Wealth Without Limits" Podcast channel and related short clips have been made based on the content on the channels. The "Compliance Special Issue" and "Human Resources Quarterly" have been published every quarter. Four new videos regarding the Bank's investor conference have been posted to the Bank's official website. Contributions have been made to the "FEIB Monthly" and other publications.</li> </ul> </li> </ul>

(7) Composition, Responsibilities and Operations of the Remuneration Committee

A. Information of Members of the Remuneration Committee:

Professional Qualifications and Independence Analysis of Remuneration Committee Members

December 31, 2025

Qualifications		Professional qualifications and Experience	Status of Independence	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Remuneration Committee Member
Name				
Independent Director	Hsiao Hui Wang (Convener)	1. CPA and Expertise in Finance, Accounting, Auditing 2. At least five years of working experience in business, legal, finance, accounting, or banking	1. Not an offender of items stipulated in article 30 of the Company Law. 2. Complied with the provisions of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies": The independent director himself, his spouse, and relatives within the second degree of kinship do not serve as directors, supervisors or employees of the Bank or related companies; the independent director himself, Spouse, relatives within the second degree of relatives (or in the name of others) do not hold shares of the Bank; Not a director, supervisor or employee of the companies with which the Company has a specific relationship; There was no remuneration for business, legal, financial or accounting services provided by the Bank or its affiliates in the last two years.	0
Independent Director	Chia-Juch Chang	1. Expertise in financial industry corporate governance, information security, and business management 2. At least five years of working experience in Information	1. Not an offender of items stipulated in article 30 of the Company Law. 2. Complied with the provisions of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies": The independent director himself, his spouse, and relatives within the second degree of kinship do not serve as directors, supervisors or employees of the Bank or related companies; the independent director himself, Spouse, relatives within the second degree of	0

Technology, Information Security, Business, Legal, Finance, Accounting, or Banking

relatives (or in the name of others) do not hold shares of the Bank; Not a director, supervisor or employee of the companies with which the Company has a specific relationship; There was no remuneration for business, legal, financial or accounting services provided by the Bank or its affiliates in the last two years.

Independent Director	Chiu-Ling Lu	<p>1. Expertise in investment banking, real estate financing and investment, and asset securitization, and other financial specialties</p> <p>2. At least five years of working experience in Information Technology, Information Security, business, legal, finance, accounting, or banking</p>	<p>1. Not an offender of items stipulated in article 30 of the Company Law.</p> <p>2. Complied with the provisions of Article 3 of the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies": The independent director himself, his spouse, and relatives within the second degree of kinship do not serve as directors, supervisors or employees of the Bank or related companies; the independent director himself, Spouse, relatives within the second degree of relatives (or in the name of others) do not hold shares of the Bank; Not a director, supervisor or employee of the companies with which the Company has a specific relationship; There was no remuneration for business, legal, financial or accounting services provided by the Bank or its affiliates in the last two years.</p>	1
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## B. Scope of Responsibilities

The Committee shall exercise fiduciary duty to perform the following duties and present its recommendations to the board of directors:

- Establish and periodically review the performance of the directors and managers, as well as the policies, systems, standards, and structure of their compensation.
- Periodically review and establish the compensation of the directors and managers.
- The performance and compensation levels of the directors and managers shall take into account the general pay levels in the industry, and consider a reasonable correlation between individual performance, business performance, and future risks.

## C. Operations of the Remuneration Committee

- The Remuneration Committee includes 3 members.
- The 6<sup>th</sup> term is from August 9, 2024 to June 18, 2027. (Approved on August 9, 2024 in the 2nd meeting of the 12th term) There were five meetings in 2025. The members attending the Remuneration Committee meetings were:

Title	Name	Attendance in Person	By Proxy	Attendance Rate (%)	Remarks
Convener	Hsiao Hui Wang	5	0	100%	
Committee Member	Chia-Juch Chang	4	0	80%	
Committee Member	Chiu-Ling Lu	5	0	100%	

Other mentionable items:

- If the board of directors declines to adopt or modifies a recommendation of the remuneration committee, it should specify the date of the meeting, session, content of the motion, resolution by the board of directors, and the bank's response to the remuneration committee's opinion (e.g., the remuneration passed by the Board of Directors exceeds the recommendation of the remuneration committee, the circumstances and cause for the difference shall be specified): None.
- For resolutions of the remuneration committee objected to by members or expressed reservations on-recording or in writing, the date of the meeting, session, content of the motion, all members' opinions and the response to members' opinion should be specified: None.

(c) The Remuneration Committee convened five meetings in 2025 with an attendance rate of 93.33% from all members. Each agenda was as follows:

The Remuneration Committee	Issue	Result	The Follow-Up Measures
the 2 <sup>nd</sup> meeting of the 6 <sup>th</sup> term February 14, 2025	Contributions for Employees' and Directors' Remuneration of 2024	Approved unanimously by all attending members	Submitted to the Board and handled according to resolution
	Amendments to the Articles of Incorporation and Allocation Guidelines for Employees' Remuneration	Approved unanimously by all attending members	Proposal adjusted per committee decision; submitted to the Board and handled accordingly
the 3 <sup>rd</sup> meeting of the 6 <sup>th</sup> term August 1, 2025	Managers' Compensation Report of 2024	Approved unanimously for acknowledgment	Approved unanimously by the Board
	Employees' Program of the Bank's Cash Capital Increase of 2025	Approved unanimously by all attending members	Submitted to the Board and handled according to resolution
the 4 <sup>th</sup> meeting of the 6 <sup>th</sup> term October 28, 2025	Business Groups' Implementation Schemes of Incentives of 2026	Approved unanimously by all attending members	Submitted to the Board and handled according to resolution
the 5 <sup>th</sup> meeting of the 6 <sup>th</sup> term November 7, 2025	Remuneration proposal for Acting Chairman Mr. Chia-Juch Chang	Approved unanimously by all attending members	Submitted to the Board and handled according to resolution
the 6 <sup>th</sup> meeting of the 6 <sup>th</sup> term December 9, 2025	Remuneration Proposals for the Newly Chairman and President	Approved unanimously by all attending members	Submitted to the Board and handled according to resolution

(8) 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>To realize the "Leading Sustainability, Creating the Future Together" vision, the Administration Division (the Secretariat of the Corporate Sustainability Committee) houses the ESG Task Force as the operational unit for sustainability, supervised by senior management. Guided by the "Sustainability Development Strategic Blueprint," the Bank's governance consists of four primary pillars: Environmental Sustainability, Social Co-prosperity, Product Innovation, and Sustainable Governance. These are cascaded into eight core themes: Low-carbon Transition, Environmental Sustainability,</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	
			<p>Financial Inclusion, Community Well-being, Green Finance, Digital Innovation, Ethical Governance, and Risk Management.</p> <p>Business units develop development goals accordingly—from energy saving and green procurement to social participation and responsible finance—to strengthen governance and resilience. The ESG Task Force regularly reports progress to the Committee and annually to the Board to enhance oversight; in 2026, the 2025 sustainability implementation results were reported to the Board on March 2.</p> <ul style="list-style-type: none"> <li>■ The Board supervises ESG execution through these annual reports, offering timely oversight and strategic adjustments.</li> <li>■ Please refer to page 49 for the annual execution report of the Corporate Sustainability Committee.</li> </ul>	
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 Table 1.</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:                             <ol style="list-style-type: none"> <li>1. All domestic and overseas business units of the bank have passed ISO 14064-1 verification.</li> <li>2. The headquarters building, Banqiao Dagan Building, and Cultural Miracle Building of the bank have obtained ISO 14001 Environmental Management System certification (certificate validity: December 5, 2025, to December 4, 2028). The locations and the Kaohsiung Zhong-zheng Building also obtained ISO 50001 Energy Management System certification (certificate validity: December 15, 2023, to December 14, 2026).</li> </ol> </li> </ul>	None
(2) Has the bank promoted energy efficiency and the use of environmentally friendly renewable resources?	✓		<ul style="list-style-type: none"> <li>■ To enhance the efficiency of resource usage, our bank has established the "Environmental and Energy Management Guidelines," with specific measures as follows:                             <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</li> </ol> </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																													
(3) Has the bank assessed climate change-related risks and opportunities and implemented response measures?	✓		<p>management and turning off unused lights.</p> <p>3. Implementing power-saving modes and shut-down functions for PCs and shared equipment. The energy consumption of the bank and its consolidated subsidiaries is as follows:</p> <table border="1"> <thead> <tr> <th>Item</th> <th>2025</th> <th>2024</th> <th>2023</th> </tr> </thead> <tbody> <tr> <td>Total nonrenewable energy consumption (Gray energy)</td> <td>9,115,978</td> <td>9,771,389</td> <td>10,288,841</td> </tr> <tr> <td>On-site</td> <td>37,606</td> <td>43,627</td> <td>35,472</td> </tr> <tr> <td>Renewable energy consumption</td> <td></td> <td></td> <td></td> </tr> <tr> <td>REC</td> <td>64,000</td> <td>242,000</td> <td>-</td> </tr> <tr> <td>PPA</td> <td>666,028</td> <td>321,247</td> <td>-</td> </tr> <tr> <td>Total</td> <td>767,634</td> <td>606,874</td> <td>35,472</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>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: <ol style="list-style-type: none"> <li>Installed solar panels: Solar photovoltaic system at the Taoyuan building with supplemental renewable energy purchase; 2025 solar output: 37,606 kWh.</li> <li>Expanded green electricity wheeling: Included the Banqiao Jiang-zi-cui and Kaohsiung Zhong-zheng branches in the wheeling scope; 2025 green electricity use totaled 666,028 kWh, reducing carbon by 315.7 metric tons.</li> <li>Purchased renewable energy certificates: Purchased 64 T-RECs in 2025, totaling 64,000 kWh.</li> <li>Implemented green procurement: Invested TWD 22.99 million in energy-saving and eco-labeled products to support green production.</li> </ol> </li> <li>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 <ol style="list-style-type: none"> <li>Climate Risk <ol style="list-style-type: none"> <li>There are two significant physical risk with the countermeasures being set up. Firstly, the natural disasters lead to the disruption of 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.</li> <li>There's only one significant transition risk, carbon fee/tax. Carbon fee/tax will cause counterparty's profit goes down, and then</li> </ol> </li> </ol> </li> </ul>	Item	2025	2024	2023	Total nonrenewable energy consumption (Gray energy)	9,115,978	9,771,389	10,288,841	On-site	37,606	43,627	35,472	Renewable energy consumption				REC	64,000	242,000	-	PPA	666,028	321,247	-	Total	767,634	606,874	35,472	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	
(4) Has the bank assessed climate change-related risks and opportunities	✓		<p>affect bank’s asset value and investment income.</p> <p>2. Climate Opportunities 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>■ 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, because there just a few high GHG emission corporation among bank’s counterparties.</li> <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:</li> </ul>	None

Evaluation Item	Implementation Status			Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies" and Reasons																																																	
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and implemented response measures?			<p>Compliance with environmental laws and sustainable targets.</p> <p>Continuous improvement of energy performance.</p> <p>Pollution prevention and circular economy support.</p> <p>Green procurement and low-carbon product adoption.</p> <p>Enhancing staff environmental awareness.</p> <ul style="list-style-type: none"> <li>Initiatives include:                             <ol style="list-style-type: none"> <li>Energy-efficient lighting and inverter AC systems.</li> <li>Office temperature control at 26-28°C.</li> <li>Lighting retrofits with LED.</li> <li>Power-saving settings for devices.</li> <li>Elevator optimization during off-peak hours.</li> <li>Quarterly reviews of electricity/water usage.</li> <li>Water-saving devices and low-flush toilets.</li> <li>Waste sorting and recycling.</li> </ol> </li> <li>The bank's greenhouse gas emissions, water consumption, and total weight of waste are as follows:                             <ol style="list-style-type: none"> <li>Greenhouse gas emissions                                     <table border="1" style="margin-left: 20px;"> <thead> <tr> <th colspan="4">Unit : tons of CO<sub>2</sub>e</th> </tr> <tr> <th></th> <th>2025</th> <th>2024</th> <th>2023</th> </tr> </thead> <tbody> <tr> <td>Scope 1</td> <td>303.23</td> <td>296.49</td> <td>306.88</td> </tr> <tr> <td rowspan="2">Scope 2</td> <td>Market Benchmark</td> <td>4,300.98</td> <td>4,721.50</td> <td>5,151.62</td> </tr> <tr> <td>Location Benchmark</td> <td>4,647.02</td> <td>4,999.74</td> <td>5,151.62</td> </tr> <tr> <td>Total carbon emissions</td> <td>4,604.21</td> <td>5,017.99</td> <td>5,458.50</td> </tr> <tr> <td>Carbon intensity ( tons of CO<sub>2</sub>e/ NT\$ million)</td> <td>0.3578</td> <td>0.3903</td> <td>0.4266</td> </tr> <tr> <td>Data Coverage</td> <td colspan="3">The Bank and Subsidiaries</td> </tr> </tbody> </table> <p>Note 1 : Conducted in accordance with ISO 14064-1:2018 inventory standards. The emissions 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> </li> <li>Water consumption and Waste                                     <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>2025</th> <th>2024</th> <th>2023</th> </tr> </thead> <tbody> <tr> <td>Water consumption (degree)</td> <td>64,073</td> <td>66,231</td> <td>67,183</td> </tr> <tr> <td>Waste (ton)</td> <td>133.40</td> <td>142.15</td> <td>145.33</td> </tr> <tr> <td>Data Coverage</td> <td colspan="3">Consolidated Domestic Site</td> </tr> </tbody> </table> <p>Note1: The inventory was conducted in accordance with the ISO 14064-1:2018 standard. Water consumption and total weight of waste have been assured by the British Standards Institution (BSI), applying a limited assurance level for 2025 and Agreed-Upon Procedures (AUP) for 2023-2024."</p> <p>Note2: Subsidiaries include Far Eastern Asset Management Corp. and Far Eastern International Securities.</p> </li> </ol> </li> </ul>	Unit : tons of CO <sub>2</sub> e					2025	2024	2023	Scope 1	303.23	296.49	306.88	Scope 2	Market Benchmark	4,300.98	4,721.50	5,151.62	Location Benchmark	4,647.02	4,999.74	5,151.62	Total carbon emissions	4,604.21	5,017.99	5,458.50	Carbon intensity ( tons of CO <sub>2</sub> e/ NT\$ million)	0.3578	0.3903	0.4266	Data Coverage	The Bank and Subsidiaries				2025	2024	2023	Water consumption (degree)	64,073	66,231	67,183	Waste (ton)	133.40	142.15	145.33	Data Coverage	Consolidated Domestic Site			
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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	
<b>4. Social issues</b>				
(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>■ Following various labor laws and international human rights conventions, the Bank formulates "work rules" and personnel management guidelines. Additionally, the Bank protects employees' labor rights and maintains 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>■ Please refer to the "Employee Welfare Measures" and "Labor-Management Agreements and Various Employee Interest Protection Measures" section on page 131-133.</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>■ Please refer to the "Workplace Safety and Employee Psychology Health Maintenance" section on page 131-133.</li> <li>■ No fire incidents occurred in 2025.</li> </ul>	None
(4) Has the Bank developed effective career development and training programs for employees?	✓		<ul style="list-style-type: none"> <li>■ Please refer to the "Employee Training and Development" and "Training and Development Plan in 2026" section on page 121.</li> </ul>	None
(5) Does the Bank comply with laws and international guidelines regarding customer health and safety, privacy, marketing, and labeling, and establish consumer protection policies and complaint procedures?	✓		<ul style="list-style-type: none"> <li>■ The Bank has adopted the "FEIB Financial Consumer Protection Act" and the "FEIB Handling System for Financial Consumer Disputes".</li> <li>■ The products and services of the Bank are following the relevant regulations and standards.</li> <li>■ Changes in products and services (e.g., standard contracts, notifications of changes in customer rights and interests) are also handled in accordance with the regulations or governing rules stipulated by the competent authority.</li> <li>■ The Bank has established the "Personal Data Protection Management Policy" and disclosed the content of the policy and its implementation status in the Bank's sustainability report.</li> <li>■ In accordance with the "Client-Friendly Financial Service Principle", FEIB has installed barrier-free facilities and financial support services for customers.</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 Data Removal from Office Premises Guidelines of Personal Banking'. These establish confidentiality responsibilities and define controls for removing sensitive data from the</li> </ul>	None

Evaluation Item	Implementation Status		Abstract Illustration	Deviations from "Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies" and Reasons
	Yes	No		

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.

- Marketing and labeling-related issues:
  - 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.
  - 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 & Compliance Department, and mandate disclosures for fees, rewards, customer rights, and website posting of contract details.
- Customer Interest Protection and Appeal Procedures:
  - The Board of Directors and senior management oversee consumer protection. The Bank has adopted the 'Fair Customer Treatment Policy' and 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.
  - 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.
  - A dedicated complaint database for elderly customers has been established to better protect the rights of senior clients.
  - 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

Evaluation Item	Implementation Status		Abstract Illustration	Deviations from “Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies” and Reasons
	Yes	No		
(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?	✓		<p>disclosed on the official website, ensuring accessibility.</p> <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 2025.</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 included in the supplier evaluation indicators. Evaluation results are disclosed on the company website.</li> </ul>	None
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?	✓		<ul style="list-style-type: none"> <li>■ FEIB’s 2024 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.</li> </ul>	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 page 124-127 of the annual report for the Bank’s Corporate Social Responsibility and Ethical Behavior.</li> <li>■ The course "Understanding the Convention on the Rights of Persons with Disabilities (CRPD) and Characteristics and Needs of the Elderly" was conducted, the completion rate for full-time employees (including senior managers) is 100%.</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>■ FEIB applies “Task Force on Climate-related Financial Disclosures” to identify climate risk.</li> <li>■ FEIB identifies the short, mid, and long term risk and opportunity related to the climate by the climate risk matrix and ranks the risk exposure for the customer collaterals in midterm, buildings and warehouses in long term by the analysis of potential flooding and landslide disasters.</li> <li>■ FEIB identifies 6 risk and 5 opportunities of the climate on the organization business by investigating with the risk questionnaires.</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>
	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>
Social	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>■ Drafted “Climate Change and Environment Risk Management Guideline” define bank’s climate change and environment risk management boundary, target, process, and responsibilities. Supervise the climate risk management according to the designed duties of the Boards of Directors.</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. Please describe the status about oversight and governance of climate-related risks and opportunities by board and management.	<ul style="list-style-type: none"> <li>As the highest decision-making unit, Board of Dir is responsible for approving FEIB's climate risk management strategy and supervise the effectiveness of climate risk management mechanism. Risk management committee will follow the climate risk management strategy which was approved by Board, manage climate risk management mechanism. Risk Management Committee is in charge of the bank-wide climate risk management mechanism in accordance with the climate risk management strategy approved by Board, coordinates and communicates related climate risk management matters among various departments, and keep monitoring the performance of implementation of climate risk management mechanism.</li> </ul>
2. Please describe the identification results how climate risk impact on bank's strategy, business and financial affairs.	<ul style="list-style-type: none"> <li>FEIB identified climate risk and opportunity by "influence level" and "occurrence rate". Besides we consider that climate risk and opportunity will have different impact at different time, so we set FEIB's time line definition as follow, FEIB set short-term as "within 3 years", because of the bank usually plan our operating and developing strategy in 1 to 3 years. And due to some of climate risk and opportunity (such as Physical risk - Chronic) will not impact us significantly within 10 years, we set over 10 years as long-term. And we set 3 years to 10 years as mid-term. 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)
Climate risk	Transition Risk: Policy & Regulation	Transition Risk: Policies and Legal, Markets, Technology, Reputation; Physical Risk: Acute	Physical Risk: Chronic
	<ul style="list-style-type: none"> <li>Financial industry won't be the first object of carbon fee, but carbon still impact our clients. If our clients belong to high GHG emission industry, their profitability might decline due to the factors such as energy policies change, carbon fee. And leads to the difficulty in debt recovery or loss of investment profit.</li> </ul>	<ul style="list-style-type: none"> <li>As the 2050 net-zero carbon emission goal approaches, financial industries, including FEIB, will need to pay carbon fees, increasing operational electricity costs.</li> <li>The market will focus more on "high-carbon" attributes, affecting clients across various transition risk and leading to a shift in demand towards green industries, emerging technologies causing clients' existing products/services to be replaced, or the negative impression of high GHG-emission industries. Due to the situation above, high GHG-emission clients' profitability will decrease, and leads to the difficulty in debt recovery or loss of investment profit.</li> </ul>	<ul style="list-style-type: none"> <li>Long-term climate risk identified for FEIB include long-term environmental impacts such as sea-level rise and temperature increase, which could affect FEIB's operational capability or the value of real estate collateral.</li> </ul>

Item	Implementation Status		
		<p>Opportunity – Markets, Products/Service, Resource Efficiency</p> <p>■ Market and Product/Service opportunities will affect FEIB, as demand for goods and market preferences will shift due to climate change. FEIB will benefit from participating in green financing and investments, and demand for low-carbon financial products will increase. To deal with climate change, FEIB will improve our resource efficiency to reduce GHG-emission.</p>	<p>■ Physical risk-Acute will also impact FEIB. Extreme weather events causing by climate change will also impact FEIB's operational locations and real estate collaterals. These events might interrupt FEIB's operation, damaging IT equipment, and decrease the value of FEIB's real estate collaterals. Then leads to the difficulty in debt recovery.</p> <p>Opportunity – Resilience</p> <p>■ Resilience as an opportunity will impact FEIB's operations. To cope with extreme weather events, FEIB will continue to improve our operational continuity plans to enhance climate resilience.</p>
<p>3. Please describe how extreme climate events and transition action impact on financial affairs.</p>	<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 evaluates the financial impact of extreme climate events and regulatory changes through scenario analysis, in accordance with the Financial Supervisory Commission's guidelines. Significant impacts on businesses and individuals are disclosed on FEIB's official website (<a href="https://www.feib.com.tw/detail?id=530">https://www.feib.com.tw/detail?id=530</a>).</p>		
<p>4. Please describe the way of integrating climate risk (including identification, assessment, and management) into</p>	<p>■ FEIB integrates climate risk management into its existing internal control frameworks, ensuring climate risks are considered in investment and lending reviews. According to "The Directions of Climate Risk Management," the first line of risk management units should incorporate climate risk factors when handling investment or credit reviews to understand clients' risk situation. To ensure climate risk is under control, the second line of risk management units will be responsible for regular risk assessments, and the third line of risk management units will ensure the functionality of the first and second lines.</p>		

Item	Implementation Status
existing risk management system.	<ul style="list-style-type: none"> <li>■ To ensure the effectiveness of risk monitoring and management, FEIB has established the "Climate Change and Environment Risk Management Guideline" and "The Directions of Climate Risk Management." These two internal regulations follow the climate risk management process of identification, assessment, monitoring, and management. FEIB will identify climate risks of its business and all branches, assess climate risks through scenario analysis, and adopt risk avoidance, transfer, or control measures for those with high climate risk.</li> </ul>
5. If you use scenario analysis to assess resilience to climate risk, please describe your scenarios, parameters, assumptions, and analytical factors, and the main impact on financial affairs.	<p>FEIB conducts scenario analyses to assess resilience to climate risk, using scenarios, parameters, assumptions, and analytical factors aligned with regulatory guidelines. The main financial impacts are disclosed on FEIB's official website (<a href="https://www.feib.com.tw/detail?id=530">https://www.feib.com.tw/detail?id=530</a>).</p>
6. If you have developed the transition plan to respond for climate risk, please describe about the plan, and metrics and targets using for climate risk identification, and management.	<ul style="list-style-type: none"> <li>■ <b>Transition Plan:</b> FEIB's transition plan includes optimizing Business Continuity Planning for climate resilience and incorporating climate risk into existing risk management. FEIB also seizes transition opportunities by promoting digital services and developing sustainable products like green bonds.</li> <li>■ <b>Climate Risk Metrics and Targets:</b> In order to continuously monitor and effectively manage climate risk, FEIB sets key climate risk metrics for risk monitoring for operations and each business aspect, and sets short, medium and long-term targets. FEIB's climate risk metrics and targets are disclosed on FEIB's official website. (<a href="https://www.feib.com.tw/detail?id=534">https://www.feib.com.tw/detail?id=534</a>)</li> </ul>
7. Please describe the base theory of carbon pricing if you use internal carbon pricing as a carbon management tool.	<ul style="list-style-type: none"> <li>■ To strengthen climate risk management and promote the internalization of carbon reduction actions, the bank has introduced a Shadow Price mechanism. The carbon price is set at NT\$3,500/tCO<sub>2e</sub>, primarily covering Scope 2 (purchased electricity), which accounts for approximately 94% of the Bank's total Scope 1 and Scope 2 emissions.</li> <li>■ The carbon price was determined with reference to the NGFS "Net Zero 2050" scenarios and the SBTi 1.5°C mitigation pathway. It also incorporates a comprehensive consideration of Taiwan's carbon market prices and the bank's renewable energy procurement costs to ensure alignment with international standards and practical feasibility.</li> <li>■ The bank is progressively integrating internal carbon pricing into various carbon reduction assessment scenarios, including energy efficiency enhancements, energy-saving competitions, investment benefit analysis for replacing high-energy-consuming equipment, cost comparisons for renewable energy procurement, and feasibility assessments for future carbon management measures. We will continue to review and optimize our pricing strategy based on implementation progress and operational requirements.</li> </ul>
8. If you have set climate-related target, you should describe covered activity, scope of GHG emission, schedule, and annual progress.	<ul style="list-style-type: none"> <li>■ <b>Climate Risk Metrics and Targets:</b> In order to continuously monitor and effectively manage climate risk, FEIB sets key climate risk metrics for risk monitoring for operations and each business aspect, and sets short, medium and long-term targets. FEIB's climate risk metrics and targets are disclosed on FEIB's official website. (<a href="https://www.feib.com.tw/detail?id=534">https://www.feib.com.tw/detail?id=534</a>)</li> <li>■ In 2025, FEIB purchased 64 Renewable Energy Certificates (RECs), totaling 64,000 kWh</li> </ul>
9. GHG Inventory and Assurance Status	<ul style="list-style-type: none"> <li>■ To be specified in "GHG Inventory and Verification status for the last two years".</li> </ul>

GHG Inventory and Verification status for the last two years

Year	Inventory status					Verification status	
	Emissions (Metric tons of CO2e)			Intensity (Metric tons of CO2e/NT\$ Million)	Coverage	Verification Institution	Descriptions
	Scope 1	Scope 2	Total				
2025	303.23	4,300.98	4,604.21	0.3578	The Bank 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.
2024	296.49	4,721.50	5,017.99	0.3903	The Bank 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 2025, the Scope 1 and Scope 2 greenhouse gas (GHG) emissions of the Bank (including its consolidated subsidiaries) were 4,604.21 metric tons of CO2e, representing a 15.65% decrease compared to the base year (2023) and achieving the carbon reduction target for the year.

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

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...making excellence a habit.™

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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> 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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#### 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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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
<p>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</p>	<p>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.</p> <p>The 60 locations of Far Eastern International Bank are included.</p>
<p>Far Eastern Asset Management Corp. B Room, 17F., No. 207, Sec. 2, Dunhua S. Rd., Da' an Dist., Taipei City 106428 遠銀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</p>	<p>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.</p>
<p>FEIB Financial Leasing Co., Ltd 8F., Yuanqi Building, No.28 Bailianjing Road, Pudong New Area, Shanghai 遠榮租賃股份有限公司 上海市浦東新区白蓮泾路 28 号远企大楼 8 樓</p>	<p>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.</p>
<p>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</p>	<p>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.</p> <p>The 3 locations of Far Eastern International Securities are included.</p>

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Attachment: Greenhouse Gas Assurance Report for the Year 2025



### Verification Opinion

<b>Verified as Satisfactory</b>	
<b>Reasonable Assurance:</b> Based on the process and procedures conducted, the GHG statement contained in the Far Eastern International Bank 2025 GHG report produced by Far Eastern International Bank, covering the direct GHG emissions and removals (Scope 1) and the indirect GHG emissions from imported energy (Scope 2):	<ul style="list-style-type: none"> <li>Is materially correct and is a fair representation of GHG data and information.</li> </ul>
	<ul style="list-style-type: none"> <li>Has been prepared in accordance with ISO 14064-1:2018 and its principles.</li> </ul>
<b>Limited Assurance:</b> Based on the process and procedures conducted, there is no evidence that the GHG statement contained in the Far Eastern International Bank 2025 GHG report produced by Far Eastern International Bank, covering the other indirect GHG emissions (Scope 3):	<ul style="list-style-type: none"> <li>Is not materially correct and is not a fair representation of GHG data and information.</li> </ul>
	<ul style="list-style-type: none"> <li>Has not been prepared in accordance with ISO 14064-1:2018 and its principles.</li> </ul>
	<ul style="list-style-type: none"> <li>For certain categories, greenhouse gas emissions are estimated using secondary data, which may introduce inherent uncertainty in the resulting emissions figures.</li> </ul>
Lead Verifier	Wendy Shen
Independent Reviewer	Jay Tseng
Signed on behalf of BSI	<i>Joe Prisk</i> Managing Director Northeast Asia, APAC Assurance
Issue Date	2026-04-23
BSI Group Singapore Pte. Ltd. Taiwan Branch, 2nd Floor, No.37, Ji-Hu Road Nei-Hu Dist., Taipei 114700, Taiwan NOTE: BSI Group Singapore Pte. Ltd. Taiwan Branch (hereafter referred to as BSI Taiwan) is independent to and has no financial interest in Far Eastern International Bank. This 3 <sup>rd</sup> party Verification Opinion has been prepared for Far Eastern International Bank only for the purposes of verifying its statement relating to its GHG emissions more particularly described in the scope above. It was not prepared for any other purpose. In making this Statement, BSI Taiwan has assumed that all information provided to it by Far Eastern International Bank is true, accurate and complete. BSI Taiwan accepts no liability to any third party who places reliance on this statement.	

Certificate Number and date of issuance of opinion: CFV 817744 Dated 2026-04-23



## Verification Engagement

Organization	Far Eastern International Bank 遠東國際商業銀行股份有限公司
Responsible party	Far Eastern International Bank 遠東國際商業銀行股份有限公司
Verification Objectives	To express an opinion on whether the organizational GHG Statement which is historical in nature: <ul style="list-style-type: none"> <li>• Is accurate, materially correct and is a fair representation of GHG data and information</li> <li>• Has been prepared in accordance with ISO 14064-1:2018, the criteria used by BSI to verify the GHG Organizational Statement</li> </ul>
Materiality Level	5%
Level of Assurance	<ul style="list-style-type: none"> <li>• Reasonable for direct GHG emissions and indirect GHG emissions from imported energy</li> <li>• Limited for the other indirect GHG emissions</li> </ul>
Verification evidence gathering procedures	<ul style="list-style-type: none"> <li>• Evaluation of the monitoring and control systems through interviewing employees observation &amp; inquiry.</li> <li>• Verification of the data through sampling recalculation, retracing, cross checking and reconciliation.</li> <li>• Activity data was verified through consumption logs, records, daily logs, utility bills, invoices, service records, etc.</li> <li>• Secondary data used in calculations were verified through visiting the respective sites and accessing those references.</li> </ul>
The verification activities applied in a limited level of assurance verification are less extensive in nature, timing and extent than in a reasonable level of assurance verification.	
Verification Standards	The verification was carried out in accordance with ISO 14064-3:2019, ISO 14065:2020 and ISO 17029:2019
Note: Far Eastern International Bank is responsible for the preparation and fair presentation of the GHG statement and report in accordance with the agreed criteria. BSI is responsible for expressing an opinion on the GHG statement based on the verification.	

## Organizational GHG Statement

Organization	Far Eastern International Bank 遠東國際商業銀行股份有限公司 27F, No. 207, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106428, Taiwan 106428 台北市大安區敦化南路二段 207 號 27 樓	
Organizations GHG Report containing GHG Statement	遠東國際商業銀行股份有限公司 2025 年溫室氣體盤查報告 遠東國際商業銀行股份有限公司 2025 年溫室氣體盤查清冊	
Organizational Boundary	Operational Control	
Locations included in the Organizational Boundary	See Appendix A	
Scope of activities	The provision of financial services	
Reporting Boundary	Direct GHG emissions (Scope 1)	<ul style="list-style-type: none"> <li>Stationary combustion</li> <li>Mobile combustion</li> <li>Fugitive (anthropogenic systems)</li> </ul>
	Direct GHG Removals (Scope 1)	N/A
	Indirect GHG emissions from imported energy (Scope 2)	<ul style="list-style-type: none"> <li>Imported electricity</li> </ul>
	Indirect GHG emissions from transportation (Scope 3)	Not significant
	Indirect GHG emissions from products used by organization (Scope 3)	<ul style="list-style-type: none"> <li>Purchased goods and services (electricity, fuel and water only)</li> <li>The disposal of solid and liquid waste (domestic locations only)</li> </ul>
	Indirect GHG emissions associated with the use of products from the organization (Scope 3)	Not significant
	Indirect GHG emissions from other sources (Scope 3)	Not significant
Criteria for developing the organizational GHG Inventory	ISO 14064-1:2018	
Reporting Period	2025-01-01 to 2025-12-31	

GHG Emission Summary:

Category	tonnes CO <sub>2</sub> e
Direct emissions (Scope 1)	303.2305
Indirect emissions from imported energy (Scope 2) - Location Based	4,647.0150
Indirect emissions from imported energy (Scope 2) - Market Based	4,300.9817
Indirect GHG emissions from products used by organization (Scope 3)	1,147.6064
<b>Total (location based)</b>	<b>6,097.852</b>
<b>Total (market based)</b>	<b>5,751.819</b>

Note : GWP values are applied based on IPCC AR6 2022 WGIII



## Appendix A

Location	Address
總行(含營業部及敦南分行) Headquarter	台北市大安區敦化南路二段207號1、13、17、18、20、26、27樓 1F、13F、17、18F、20F、26F、27F., No. 207, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City
台北城中分行 Taipei Cheng Chung Branch	100 台北市中正區重慶南路一段77號 No. 77, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City 100, Taiwan
台北逸仙分行 Taipei Yih sien Branch	110 台北市信義區基隆路一段200號之3 No. 200-3, Keelung Rd., Sec. 1, Shinyi Dist., Taipei City 110, Taiwan
桃園分行 Taoyuan Branch	330 桃園市桃園區南華街78號 No. 78, Nanhua St., Taoyuan Dist., Taoyuan City 330, Taiwan
台中公益分行 Taichung Kungyi Branch	403 台中市西區公益路367號 No. 367, Kungyi Rd., West Dist., Taichung City 403, Taiwan
台南分行 Tainan Branch	701 台南市東區東門路二段2號 No. 2, Dongmen Rd., Sec. 2, East Dist., Tainan City 701, Taiwan
高雄五福分行 Kaohsiung Wufu Branch	803 高雄市鹽埕區大勇路106號 No. 106, Dayong Rd., Yancheng Dist., Kaohsiung City 803, Taiwan
板橋南雅分行 Panchiao Nanya Branch	220 新北市板橋區南雅南路二段172號 No. 172, Nanya S. Rd., Sec. 2, Panchiao Dist., New Taipei City 220, Taiwan
新竹巨城分行 Hsinchu Big City Branch	300 新竹市東區中央路243號 No. 243, Zhongyang Rd., East Dist., Hsinchu City 300, Taiwan
高雄中正分行 Kaohsiung Chungcheng Branch	800 高雄市新興區中正四路49號 No. 49, Chungcheng 4th Rd., Xinxing Dist., Kaohsiung City 800, Taiwan
三重分行 Sanchung Branch	241 新北市三重區福德北路46號 No. 46, Fude N. Rd., Sanchung Dist., New Taipei City 241, Taiwan
台北松江分行 Taipei Sungchiang Branch	104 台北市中山區松江路59號 No. 59, Sungchiang Rd., Chungshan Dist., Taipei City 104, Taiwan
永康分行 Yungkang Branch	710 台南市永康區中正北路37號 No. 37, Zhongzheng N. Rd., Yungkang Dist., Tainan City 710, Taiwan
中壢分行 Chungli Branch	320 桃園市中壢區環北路211號1、2、5樓 1、2、5F., No. 211, Huanbei Rd., Zhongli Dist., Taoyuan City 320, Taiwan
永和分行 Yunggho Branch	234 新北市永和區福和路222號 No. 222, Fuhe Rd., Yunggho Dist., New Taipei City 234, Taiwan
台北東門分行 Taipei Tungmen Branch	100 台北市中正區信義路二段135號 No. 135, Sinyi Rd., Sec. 2, Zhongzheng Dist., Taipei City 100, Taiwan
高雄文化中心分行 Kaohsiung Culture Center Branch	802 高雄市苓雅區四維二路96號 No. 96, Siwei 2nd Rd., Lingya Dist., Kaohsiung City 802, Taiwan
台中文心分行 Taichung Wenshing Branch	406 台中市北屯區文心路四段698號 No. 698, Wenshin Rd., Sec. 4, Beitun Dist., Taichung City 406, Taiwan
新竹科園分行 Hsinchu Scientific Park Branch	300 新竹市科學工業園區區區二路11號3樓 3F, No. 11, Yuanqu 2nd Rd., Hsinchu City 300, Taiwan

Location	Address
桃園大興分行 Taoyuan Tashing Branch	330 桃園市桃園區大興西路二段 6 號 No. 6, Tashing W. Rd., Sec. 2, Taoyuan Dist., Taoyuan City 330, Taiwan
台北南門分行 Taipei Nanmen Branch	100 台北市中正區羅斯福路一段 40 號 No. 40, Roosevelt Rd., Sec. 1, Zhongzheng Dist., Taipei City 100, Taiwan
台北新莊分行 Taipei Shinchuang Branch	242 新北市新莊區幸福路 688 號 No. 688, Xingfu Rd., Xinzhuang Dist., New Taipei City 242, Taiwan
台北松山分行 Taipei Sungshan Branch	105 台北市松山區南京東路五段 171 號 No. 171, Nanjing E. Rd., Sec. 5, Sungshan Dist., Taipei City 105, Taiwan
新店分行 Shindian Branch	231 新北市新店區北新路三段 98 號 No. 98, Beixin Rd., Sec. 3, Shindian Dist., New Taipei City 231, Taiwan
台北重慶分行 Taipei Chungching Branch	103 台北市大同區重慶北路一段 30 號 No. 30, Chungching N. Rd., Sec. 1, Datong Dist., Taipei City 103, Taiwan
竹北分行 Chupei Branch	302 新竹縣竹北市光明六路 41 號 No. 41, Guangming 6th Rd., Chupei city, Hsinchu County 302, Taiwan
台北忠孝分行 Taipei Chung Hsiao Branch	100 台北市中正區忠孝東路一段 112 號 No. 112, Zhongxiao E. Rd., Sec. 1, Zhongzheng Dist., Taipei City 100, Taiwan
林口分行 Lin Kou Branch	333 桃園市龜山區復興一路 227 號 No. 227, Fuxing 1st Rd., Guishan Dist., Taoyuan City 333, Taiwan
板橋文化分行 Panchiao Wenhua Branch	220 新北市板橋區文化路二段 1 號 No. 1, Wenhua Rd., Sec. 2, Panchiao Dist., New Taipei City 220, Taiwan
台中自由分行 Taichung Jihyu Branch	400 台中市中西區自由路二段 131 號 No. 131, Jihyu Rd., Sec. 2, Central Dist., Taichung City 400, Taiwan
新莊富國分行 Shinchuang Fu Guo Branch	242 新北市新莊區富國路 6 號 No. 6, Fuguo Rd., Shinchuang Dist., New Taipei City 242, Taiwan
台北永吉分行 Taipei Yungji Branch	110 台北市信義區中坡北路 7 號 No. 7, Zhongpo N. Rd., Shinyi Dist., Taipei City 110, Taiwan
桃園大有分行 Taoyuan Dayou Branch	330 桃園市桃園區大有路 480 號 No. 480, Dayou Rd., Taoyuan District, Taoyuan City 330, Taiwan
台北金湖分行 Taipei Jinhua Branch	114 台北市內湖區金湖路 374 號 No. 374, Jinhua Rd., Neihu Dist., Taipei City 114, Taiwan
台北承德分行 Taipei Chengde Branch	111 台北市士林區承德路四段 83 之 1 號 1 樓及 83 之 2 號 1、2 樓 1F- 2F 1F., No. 83-1, Sec. 4, Chengde Rd., Shilin Dist., Taipei City 1F-2F., No. 83-2, Sec. 4, Chengde Rd., Shilin Dist., Taipei City
台北信義分行 Taipei Shinyi Branch	110 台北市信義區光復南路 505 號 No. 505, Guangfu S. Rd., Shinyi Dist., Taipei City 106, Taiwan
蘆洲分行 Luzhou Branch	247 新北市蘆洲區三民路 38 號 No. 38, Sanmin Rd., Luzhou Dist. New Taipei City 247, Taiwan
中和分行 Chungho Branch	235 新北市中和區和平街 3 號 No. 3, Heping St., Chungho Dist., New Taipei City 235, Taiwan
板橋中正分行 Panchiao Chungcheng Branch	220 新北市板橋區中正路 228 號 No. 228, Chungcheng Rd., Panchiao Dist., New Taipei City 220, Taiwan

Location	Address
新竹經國分行 Hsinchu Jinguo Branch	300 新竹市北區東大路二段 118 號 1、2 樓 1-2F., No. 118-1, Sec. 2, Dongda Rd., North Dist., Hsinchu City 300, Taiwan
台中大雅分行 Taichung Daya Branch	404 台中市北區文心路四段 180 號 No. 180, Wenshing Rd., Sec. 4, North Dist., Taichung City 404, Taiwan
台中朝富分行 Taichung Chaofu Branch	407 台中市西屯區朝富路 139 號 No. 139, Chaofu Rd., Xitun Dist., Taichung City 407, Taiwan
南投分行 Nantou Branch	540 南投縣南投市三和二路 11 號 No. 11, Sanhe 2nd Rd., Nantou City, Nantou County 540, Taiwan
嘉義分行 Chiayi Branch	600 嘉義市東區文化路 272 號 No. 272, Wenhua Rd., East Dist., Chiayi City 600, Taiwan
高雄博愛分行 Kaohsiung Boai Branch	813 高雄市左營區博愛二路 578 號 No. 578, Boai 2nd Rd., Zuoying Dist., Kaohsiung City 813, Taiwan
大里分行 Dali Branch	412 台中市大里區益民路二段 121 號 No. 121, Yimin Rd., Sec. 2, Dali Dist., Taichung City 412, Taiwan
崇德分行 Chungde Branch	701 台南市東區崇德路 87 號 No. 87, Chongdao Rd., East Dist., Tainan City 701, Taiwan
板橋大遠百分行 Panchiao Mega City Branch	220 新北市板橋區新站路 18 號(大遠百 B 棟)2 樓 2F, No. 18, Xinzhan Rd., Panchiao Dist., New Taipei City 220, Taiwan
雙和分行 Shuangho Branch	234 新北市永和區中和路 535 號 No. 535, Zhonghe Rd., Yongho Dist., New Taipei City 234, Taiwan
台北南京東路分行 Taipei Nanjing East Road Branch	104 台北市中山區南京東路三段 101 號 No. 101, Nanjing E. Rd., Sec. 3, Chungshan Dist., Taipei City 104, Taiwan
台北大稻埕分行 Taipei Dadaocheng Branch	103 台北市大同區延平北路二段 86 號 No. 86, Yanping N. Rd., Sec. 2, Datong Dist., Taipei City 103, Taiwan
石牌分行 Shipai Branch	112 台北市北投區石牌路二段 112 號 No. 112, Shipai Rd., Sec. 2, Beitou Dist., Taipei City 112, Taiwan
台北復興簡易型分行 Taipei Fuxing Mini Branch	104 台北市中山區復興北路 422 號 No. 422, Fuxing N. Rd., Zhongshan Dist., Taipei City 104, Taiwan
板橋大人國大樓 Banqiao DaRen Guo Building	220 新北市板橋區文化路二段 182 巷 3 弄 48 號 B1-5F B1-5F, No. 33, Aly. 3, Ln 182, Wenhua Rd., Sec. 2, Panchiao City, New Taipei City 220, Taiwan
板橋文化奇蹟大樓 Banqiao Cultural Miracle Building	220 新北市板橋區文化路二段 182 巷 3 弄 33 號 B1-4F B1-4F, No. 33, Aly. 3, Ln 182, Wenhua Rd., Sec. 2, Panchiao City, New Taipei City 220, Taiwan
香港分行 Hong Kong Branch	香港中環皇后大道中 8 號 20 樓 20F, No. 8, Queen's Road, Central, Hong Kong
新加坡代表人辦事處 Singapore Representative Office	新加坡置地大廈, 50 萊佛士坊, 新加坡 22F 50 Raffles Place #14-4 Singapore Land Tower, Singapore 048623
越南胡志明市代表人辦事處 Ho Chi Minh City Representative Office	越南胡志明市第 1 區阮文古 235 皇家中心大樓皇家 A 座 8 樓 803 室 8F Unit #803, 8F of Royal Tower A, Royal Centre Building, 235 Nguyen Van Cu, District 1, Ho Chi Minh City, Vietnam
中山辦公室 Chungshan Office	104 台北市中山區民生東路一段 70 號 No. 70, Sec. 1, Minsheng E. Rd., Zhongshan Dist., Taipei City 104, Taiwan
汐止倉庫	221 新北市汐止區大同路 3 段 188 號 4F

Location		Address
	Xizhi Warehouse	4F., No. 188, Sec. 3, Datong Rd., Xizhi Dist., New Taipei City 221, Taiwan
	台中倉庫 Taichung Warehouse	台中市西區精誠三街 50 號 1 樓 1 F., No. 50, Jingcheng 3rd St., West Dist., Taichung City 403020, Taiwan
	苓雅倉庫 Lingya Warehouse	高雄市苓雅區青年一路 191 號 2 樓 2 F., No. 191, Qingnian 1st Rd., Lingya Dist., Kaohsiung City 802039, Taiwan
遠銀資產管理股份有限公司 Far Eastern Asset Management Corp.		台北市大安區敦化南路二段 207 號 17 樓 B 室 B Room, 17F., No. 207, Sec. 2, Dunhua S. Rd., Daan Dist., Taipei City 106, Taiwan
遠榮國際融資租賃有限公司 FEIB Financial Leasing Co., Ltd.		上海市浦東新區白蓮泾路 28 号远企大樓 8 樓 8F, Yuanqi Building, No.28 Baillanjing Road, Pudong New Area, Shanghai
遠智證券股份有限公司 Far Eastern International Securities	總公司 Headquarter	台北市信義區信義路 5 段 7 號 51 樓 51F., No. 7, Sec. 5, Xinyi Rd., Xinyi Dist., Taipei City 110, Taiwan
	台中分公司 Taichung Branch	台中市西屯區市政北二路 282 號 11 樓之 5 11F-5, No. 282, Shizheng N. 2nd Rd., Xitun Dist., Taichung City 407, Taiwan
	高雄分公司 Kaohsiung Branch	高雄市苓雅區四維三路 6 號 24 樓之 2 24F-2, No. 6, Siwei 3rd Rd., Lingya Dist., Kaohsiung City 802, Taiwan

## Appendix B

<p>確信意見：英國標準協會(確信機構)係依據 ISO 14064-3:2019 及相關主管機關現行規定執行查證程序，查證結果發現未違反實質性限制，符合 ISO 14064-3:2019 之合理保證等級。依據確信機構所執行之查證過程與程序，有充分證據顯示受查證組織之溫室氣體聲明不具實質差異，且係根據協議之查證準則規範的溫室氣體量化、監測與報告的國際標準予以準備，並公正地呈現溫室氣體數據之相關資訊。</p> <p>確信準則：ISO 14064-1:2018 組織層級溫室氣體排放與移除量化及報告附指引之規範及金融監督管理委員會現行溫室氣體排放量揭露相關規定。</p> <p>確信範圍：遠東國際商業銀行股份有限公司及其子公司之合併財報(詳如 Appendix A 受查證範圍資訊)</p> <p>查證期間：自 2025 年 01 月 01 日至 2025 年 12 月 31 日</p> <p>實質門檻：直接溫室氣體排放量與輸入能源之間接溫室氣體排放量總和之 5%</p> <p>查證數據：採政府間氣候變遷專家委員會(IPCC) 2022 年第六次評估報告(AR6)公布之全球暖化潛勢值(GWPs)彙總排放量，經查證排放量如下：</p> <table border="1"> <thead> <tr> <th>類別</th> <th>排放量(公噸二氧化碳當量)</th> </tr> </thead> <tbody> <tr> <td>直接溫室氣體</td> <td>303.2305</td> </tr> <tr> <td>輸入能源間接溫室氣體- (location based)</td> <td>4,647.0150</td> </tr> <tr> <td>輸入能源間接溫室氣體- (market based)</td> <td>4,300.9817</td> </tr> <tr> <td>總排放(location based)</td> <td>4,950.2455</td> </tr> <tr> <td>總排放(market based)</td> <td>4,604.2122</td> </tr> </tbody> </table> <p>保留意見：無。</p> <p>其他資訊：無。</p>	類別	排放量(公噸二氧化碳當量)	直接溫室氣體	303.2305	輸入能源間接溫室氣體- (location based)	4,647.0150	輸入能源間接溫室氣體- (market based)	4,300.9817	總排放(location based)	4,950.2455	總排放(market based)	4,604.2122
類別	排放量(公噸二氧化碳當量)											
直接溫室氣體	303.2305											
輸入能源間接溫室氣體- (location based)	4,647.0150											
輸入能源間接溫室氣體- (market based)	4,300.9817											
總排放(location based)	4,950.2455											
總排放(market based)	4,604.2122											

## Appendix C

Location	Emissions	tonnes CO <sub>2</sub> e
遠東國際商業銀行股份有限公司 Far Eastern International Bank	Direct emissions (Scope 1)	300.1104
	Indirect emissions from imported energy (Scope 2) - Location Based	4,296.3391
	Indirect emissions from imported energy (Scope 2) - Market Based	3,950.3059
遠東資產管理股份有限公司 Far Eastern Asset Management Corp.	Direct emissions (Scope 1)	0.0002
	Indirect emissions from imported energy (Scope 2) - Location Based	2.8910
	Indirect emissions from imported energy (Scope 2) - Market Based	2.8910
遠東國際融資租賃有限公司 FEIB Financial Leasing Co., Ltd.	Direct emissions (Scope 1)	-
	Indirect emissions from imported energy (Scope 2) - Location Based	3.7341
	Indirect emissions from imported energy (Scope 2) - Market Based	3.7341
遠東證券股份有限公司 Far Eastern International Securities	Direct emissions (Scope 1)	3.1200
	Indirect emissions from imported energy (Scope 2) - Location Based	344.0507
	Indirect emissions from imported energy (Scope 2) - Market Based	344.0507

(9) Ethical Corporate Management

Evaluation Item	Implementation Status		Summary description	Deviations from “the Ethical Corporate Management Best-Practice Principles for TWSE/TPEX Listed Companies” and Reasons
	Yes	No		
<b>1. Establishment of Integrity Management Policy and Programs</b>				
(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>The Bank implemented unethical conduct risk assessment, which procedures cover the prevention measures outlined in Article 7, paragraph 2, of the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies." Assessment items include: bribes; illegal political donations; improper charitable donations; improper benefits; infringement of business secrets or intellectual property rights; unfair competition; damaging the rights, health, and safety of stakeholders; dealings with persons who are illegal or dishonest; insider trading; non-compliance with laws and regulations.</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>Please refer to the “Employee Behavior and Ethics Standards” section on page 122-124, and “Labor-Management Agreements and Various Employee Interest Protection Measures” and “Policies of reporting, appealing and disciplinary actions” section on page 132 of this annual report”.</li> </ul>	None
<b>2. Implementation of Integrity Management</b>				
(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. When entering a contract with the counterparty of transaction, the Bank has included the ethical conduct provisions if practicable.</li> </ul>	None

Evaluation Item	Implementation Status		Summary description	Deviations from "the Ethical Corporate Management Best-Practice Principles for TWSE/TPEX Listed Companies" and Reasons
	Yes	No		
(2) Has the bank established a dedicated unit under the Board for promoting integrity management, reporting at least annually on its programs and oversight?	✓		<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 manages ethical codes and whistleblower procedures.</li> <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> </ul>	None
(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>■ 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>	None
(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>■ The Bank's accounting policies are based on generally accepted accounting principles. All financial statements are audited or reviewed by Deloitte &amp; Touche in accordance with relevant regulations.</li> <li>■ The audit unit have conduct unethical risk assessment for medium risk or above (inclusive).</li> </ul>	None
(5) Does the bank regularly conduct internal and external integrity-related training?	✓		<ul style="list-style-type: none"> <li>■ The Bank regularly provides educational training courses on operational integrity: Total participation in 2025: 2,521</li> </ul>	None
<b>3. Operation of Whistleblower Mechanisms</b>				
(1) Has the bank established a whistleblower reward policy, clear reporting channels, and designated investigators?	✓		<ul style="list-style-type: none"> <li>■ Please refer to the "Labor-Management Agreements and Various Employee Interest Protection Measures" and "Policies of reporting, appealing and disciplinary actions" section on page 132 of this annual report".</li> </ul>	None
(2) Are there SOPs for investigation, follow-up actions, and confidentiality?	✓		<ul style="list-style-type: none"> <li>■ Please refer to the "Labor-Management Agreements and Various Employee Interest Protection Measures" and "Policies of reporting, appealing and disciplinary actions" section on page 132 of this annual report".</li> </ul>	None
(3) Are whistleblowers protected from retaliation?	✓		<ul style="list-style-type: none"> <li>■ Please refer to the "Labor-Management Agreements and Various Employee Interest Protection Measures" and "Policies of reporting, appealing and disciplinary actions" section on page 132of this annual report".</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	Summary description	
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?	✓		■ FEIB discloses its integrity principles and implementation results on its official website.	None
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.				

### (10) 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 5% rank in the 2025 Corporate Governance Evaluation for listed companies.

### (11) 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

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

#### A. Major resolutions of Shareholders' Meeting

Session	Date	Major resolutions	Execution
2025 Shareholders' Meeting	May 22, 2025	2024 Business Report and Financial Statements	On August 15, 2025, the Board of Directors approved September 8, 2025, as the record date for the dividend distribution. A cash dividend of NT\$0.5 per share was declared and subsequently distributed on the same date, September 8, 2025.
		2024 Earnings Distribution	
		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 June 26, 2025, and published on the company website.
		Amendments to the Procedures for Acquisition or Disposal of Assets	
		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.

## B. Major Resolutions of Board Meetings

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>■ Appropriation of employee and director compensation for 2024</li> <li>■ 2024 consolidated financial statements and parent-only financial statements</li> <li>■ 2024 earnings distribution</li> <li>■ Issuance of new shares through capitalization of shareholder dividends for 2024</li> <li>■ Appointment of certifying CPAs for the 2025 financial statements and assessment of their independence and qualifications</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 its equivalent in foreign currency</li> <li>■ Amendments to the Articles of Incorporation</li> <li>■ Revisions to the Code of Ethical Conduct</li> <li>■ Convening the 2025 Annual General Meeting of Shareholders and determination of the meeting format, agenda, and timeline for shareholder proposals</li> <li>■ Closure of Taipei Dadaocheng Branch</li> <li>■ Organizational restructuring and changes in managerial personnel</li> <li>■ Revisions to the Regulations Governing Distribution of Employee Compensation</li> <li>■ Revisions to the Employee Hiring Guidelines</li> <li>■ Revisions to the Responsibility Map, including the Authority and Responsibility Allocation Table and Internal Reporting Flowchart</li> <li>■ Revisions to the Information Security Policy</li> <li>■ Revisions to the Guidelines for Managing Risks Arising from International Sanctions</li> <li>■ Establishment of the Securities Lending and Borrowing Management Guidelines</li> <li>■ Revisions to Insurance Internal Control and Solicitation Procedures</li> <li>■ Revisions to Credit Card Credit Granting Guidelines and Personal Loan Credit Granting Guidelines</li> </ul>
5 <sup>th</sup> meeting of 12 <sup>th</sup> Board of Directors	May 5, 2025	<ul style="list-style-type: none"> <li>■ Q1 2025 Consolidated Financial Statements</li> <li>■ Capital increase through issuance of common shares</li> <li>■ Changes in managerial personnel</li> <li>■ Establishment of the "Financial Accessibility Service Guidelines"</li> <li>■ Revisions to the "Major Contingency Reporting Guidelines"</li> <li>■ Revisions to the "Liquidity Risk Management Guidelines"</li> <li>■ Revisions to the "Authorization Guidelines for Referral of Structured Products Related to Foreign Exchange"</li> <li>■ Revisions to the "Personal Housing Loan Credit Granting Guidelines"</li> </ul>
6 <sup>th</sup> meeting of 12 <sup>th</sup> Board of Directors	Aug. 15, 2025	<ul style="list-style-type: none"> <li>■ H1 2025 Parent-only Financial Statements and Consolidated Financial Statements</li> <li>■ Employee stock subscription plan for the capital increase</li> <li>■ Changes and promotions of managerial personnel</li> <li>■ Determination of the ex-dividend (ex-rights) date and capital increase record date for the 2024 earnings distribution plan</li> <li>■ Renewal of leases for the Head Office, Business Department, and Dunhua South Branch premises</li> <li>■ Revisions to the "Insurance Internal Control and Solicitation Procedures"</li> <li>■ Revisions to the "Internal Management System for the Product Development Department's Investment Advisory Business on Foreign Securities (including offshore funds)"</li> </ul>
7 <sup>th</sup> meeting of 12 <sup>th</sup> Board of Directors	Oct. 23, 2025	<ul style="list-style-type: none"> <li>■ Approval of the Hong Kong Branch's revised Recovery Plan"</li> </ul>
8 <sup>th</sup> meeting of 12 <sup>th</sup> Board of Directors	Nov. 10, 2025	<ul style="list-style-type: none"> <li>■ Changes in certifying CPAs for the 2025 financial statements and assessment of their independence and qualifications</li> <li>■ Consolidated Financial Statements for the first three quarters of 2025</li> <li>■ Establishment of the "Nomination Committee" and adoption of the "Organizational Charter of the Nomination Committee"</li> <li>■ Appointment of members of the Nomination Committee</li> <li>■ Donation for post-disaster reconstruction of the Matai'an Creek landslide-dammed lake in Hualien (2025)</li> <li>■ Relocation of Taipei Yongji Branch</li> <li>■ Extension of managerial appointments</li> <li>■ Establishment of the "Corporate Value Enhancement Plan"</li> <li>■ Establishment of the "Artificial Intelligence Governance Policy"</li> <li>■ Revisions to the Bank's internal control standard guidelines for proprietary bond trading business conducted by its securities operations</li> </ul>
9 <sup>th</sup> meeting of 12 <sup>th</sup> Board of Directors	Dec. 11, 2025	<ul style="list-style-type: none"> <li>■ Changes in the President and personnel of the Internal Audit Division</li> </ul>

(13) 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	Chia-Huang Hu	Chen-Hsiu Yang	2025	6,570	6,874	13,444	None

Note : Non-audit fees include internal control review, credit scoring model project review, information security control assessment of electronic payment systems, personal data protection project review, 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 November 10, 2025		
Replacement reasons and explanations	Due to an internal job adjustment at Deloitte & Touche, the CPA was changed from Chun-Hung Chen to Chia-Huang Hu starting from Q3 2025.		
Describe whether the Company terminated or the CPA did not accept the appointment	Parties	CPA	The Bank
	Termination of appointment	Not applicable	Not applicable
	No longer accepted (continued) appointment	Not applicable	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	Chia-Huang Hu
Date of appointment	Approved by the Board of Directors on November 10, 2025
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

For related information, please visit the Taiwan Stock Exchange's Market Observation Post System and search for stock code 2845.

The inquiry path:

1. Ex-post Filing of Insiders Shareholding Change:  
Market Observation Post System → Profiles → Enter Stock Code → Insiders' holding, pledging and transfer of shares → Ex-post Filing of Insiders Shareholding Change ([https://mops.twse.com.tw/mops/#/web/query6\\_1](https://mops.twse.com.tw/mops/#/web/query6_1))
2. Announcement on the resolution of internal personnel disputes (for individual companies):  
Market Observation Post System > Single Company > Equity Change/Securities Issuance > Dissolution of Internal Personnel Pledge > Announcement of Dissolution of Internal Personnel Pledge ([https://mopsov.twse.com.tw/mops/web/STAMAK03\\_1](https://mopsov.twse.com.tw/mops/web/STAMAK03_1))
3. List of directors, supervisors, managers, and principal shareholders transferring a million shares or more :  
Market Observation Post System → Summaries → Summary table of Changes in Shareholding of Directors and Supervisors → List of directors, supervisors, managers, and principal shareholders transferring a million shares or more (<https://mops.twse.com.tw/mops/#/web/t142sb01>)
4. List of directors and supervisors pledging a million shares or more:  
Market Observation Post System → Summaries → Summary table of Changes in Shareholding of Directors and Supervisors → List of directors and supervisors pledging a million shares or more (<https://mops.twse.com.tw/mops/#/web/t142sb02>)

(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, 2026

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: Doris. WU	230,361,125	4.73%	-	-	-	-	Yuan Ding Investment Co., Ltd. Asia Investment Corp. Der Ching Investment Corp.	(2) (3) (3)	-
FEIB is Special Account for trust property of Far Eastern International Bank employee in custody of FEIB	209,662,747	4.31%	-	-	-	-	-	-	-
Yue Li Investment Corp. Representative: Tsung-Liang Chang	204,017,967	4.19%	-	-	-	-	-	-	-
Asia Investment Corp. Representative: Doris. WU	187,330,271	3.85%	-	-	-	-	Yuan Ding Investment Co., Ltd. Der Ching Investment Corp. Yuan Ding Investment Co., Ltd.	(3) (3) (3)	-
Der Ching Investment Corp. Representative: Doris. WU	187,307,735	3.85%	-	-	-	-	Yu Yuan Investment Co., Ltd. Asia Investment Corp.	(3) (2)	-
Yuan Ding Investment Co., Ltd. Representative: Douglas Tong Hsu	165,504,561	3.40%	-	-	-	-	Yu Yuan Investment Co., Ltd. Asia Investment Corp. Der Ching Investment Corp. Far Eastern New Century Corp.	(1) (3) (3) (3)	-
Kai Yuan International Investment Co., Ltd. Representative: Humphrey Cheng	149,306,133	3.07%	-	-	-	-	Far Eastern New Century Corp.	(2)	-
Yuan Tong Investment Co., Ltd. Representative: David Wang	149,007,281	3.06%	-	-	-	-	Far Eastern New Century Corp.	(2)	-
Ding Yuan International Investment Corp. Representative: Alan Tsai	122,982,650	2.53%	-	-	-	-	Far Eastern New Century Corp.	(2)	-
Far Eastern New Century Corp. Representative: Douglas Tong Hsu	121,653,729	2.50%	-	-	-	-	Yuan Ding Investment Co., Ltd. Kai Yuan International Investment Co., Yuan Tong Investment Co., Ltd. Ding Yuan International Investment Corp.	(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, 2025

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	0.0001%	143,515,061	29.58%
Financial Information Service Co.,Ltd.	8,490,982	1.14%	-	-	8,490,982	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, 2026

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)
Jun 2007	10	500,000,000	5,000			New authorized capital	Jing-Shou-Shang Tze No. 09601152250(Jul 4, 2007)

Month/ Year	Issuing price (NTD)	Authorized Capital		Paid-in Capital		Remarks	
		Shares	Amount	Shares	Amount	Source	Others
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	Jin-Kuan-Cheng No.1110349761 (Jul. 29, 2022)
Sep 2024	10			205,915,883	2,059	Retained earnings	Jing-Shou-Shang Tze No. 11330167480(Sep 20, 2024)
Jun 2025	10	1,000,000,000	10,000			New authorized capital	Jing-Shou-Shang Tze No. 11430081110(Jun 23, 2025)
Sep 2025	11.06			483,000,000	4,830	Rights offering	Jin-Kuan-Cheng No.1140351444 (Aug. 1, 2025)
Oct 2025	10			106,884,993	1,069	Retained earnings	Jing-Shou-Shang Tze No. 11430152240(Oct 13, 2025)
<b>Total</b>		<b>6,500,000,000</b>	<b>65,000</b>	<b>4,865,284,731</b>	<b>48,653</b>		

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

## B. Authorized Capital

March 31, 2026

Share Type	Authorized Capital			Remarks
	Outstanding	Unissued	Total	
Common Shares	4,865,284,731 Shares	1,634,715,269 Shares	6,500,000,000 Shares	Listed shares

## (2) Major Shareholders

Unit: shares

March 24, 2026

Shareholder's Name	Shareholding	Number of Shares	Percentage
Yu Yuan Investment Co., Ltd.		230,361,125	4.73%
Special Account for trust property of Far Eastern International Bank employee in custody of FEIB		209,662,747	4.31%
Yue Li Investment Corp.		204,017,967	4.19%
Asia Investment Corp.		187,330,271	3.85%
Der Ching Investment Corp.		187,307,735	3.85%
Yuan Ding Investment Co., Ltd.		165,504,561	3.40%
Kai Yuan International Investment Co., Ltd.		149,306,133	3.07%
Yuan Tong Investment Co., Ltd.		149,007,281	3.06%
Ding Yuan International Investment Corp.		122,982,650	2.53%
Far Eastern New Century Corp.		121,653,729	2.50%

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

## (3) Dividend Policy and Implementation Status

## A. Dividend Policy

In case of surplus after settlement of accounts for each fiscal year, the Bank shall recover all the losses incurred in the previous years, if any, before setting aside a legal reserve of 30% of the net profit and appropriating, according to law and regulations, a special reserve shall be retained, and shall first be distributed to the dividends of Preferred Stock. The remaining amount together with the accumulated retained profits of the last year and the reversals of special reserves are available for distribution as dividends for Common Stock. The dividends for Common Stock shall be distributed at least 30% of the remaining amount. The Board of Directors shall prepare the earnings distribution in accordance with the existing circumstances at the time, taking into account the future development plan of the Bank. Any allocation of cash dividend shall, in principle, be no less than 10% of the total dividends to be distributed that year.

Before the above-mentioned legal reserve reaches the amount of total paid-in capital, the maximum appropriation of cash dividends shall not exceed 15% of the total paid-in capital.

## B. Proposed Distribution of Dividend

The cash dividend of NT\$0.5140 per share, and the stock dividend of NT\$0.1195 per share (11.95 shares for every thousand shares). Combined, the Bank was to pay out NT\$ 0.6335 per common share in dividends.

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

Unit: NT\$ Thousands

Item		Year	Year 2026 (Forecast)
Beginning paid-in capital			48,652,847
Dividends distribution	Cash dividends per share (NT\$)		0.5140 (Note1)
	Stock dividends per share, from earnings distribution (number of shares)		0.01195 (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 2, 2026, cash dividends of NT\$0.5140 and stock dividends of NT\$0.1195 were approved for distribution, where the actual distribution is subject to resolution at 2026 shareholders' meeting.

Note2 : The Bank's 2026 financial forecast is not disclosed to public; hence the info is not available.

(5) Remuneration for Employees and Directors

A. Percentage or scope of employees' compensation, remuneration of directors and supervisors in the Articles of Incorporation:

If there be net income before income tax, remuneration of directors and employees' compensation, the Bank should retain a remuneration of directors no greater than 1.5% and an employees' compensation of 3.5%-4.5%, with no less than 25% of the employees' compensation reserved for non-executive employees. Should there be accumulated loss, the Bank shall retain earnings to cover the loss in advance. Employees' compensation may be distributed in the form of stocks or in cash. The amount distributable as employees' compensation and remuneration of directors shall be decided by a resolution adopted by a majority vote at a meeting of board of directors attended by two-thirds of the total number of directors; and in addition, thereto a report of such distribution shall be submitted to the shareholders' meeting.

B. For Employees' Compensation and Remuneration of Directors, the Accounting Treatment for Discrepancy between Estimated Amount and Actual Payment:

The estimated amount for employees' compensation and remuneration of directors in this period is based on the net income before income tax and the Bank's Articles of Incorporation. If there is a change in the amounts after the financial statements for

the year ended were authorized for issue, the differences are recorded as a change in the accounting estimate.

C. Board of Directors Approved Proposals for the Allocation of Employees' Compensation and Remuneration of Directors:

(a) Allocation of employee cash compensation, employee stock compensation, and the amount for remuneration of directors:

Employee cash compensation is NT\$ 189,675 (thousand), employee stock compensation is zero per share and the amount for remuneration of directors is NT\$ 63,389 (thousand). There was no difference between the actual amounts of employees' compensation and remuneration of directors paid and the amounts recognized in the financial statements for the year ended.

(b) The ratio of the employees' stock compensation to the net income after income tax in the unconsolidated financial report for the current period and the total amount of employees' compensation: Not Applicable

D. Actual Remuneration Distribution for Previous Year:

(a) 2024 Employee cash remuneration: NT\$197,473 (thousand); Employee stock remuneration: 0 shares; Director remuneration: NT\$65,824 (thousand).

(b) Consistent with previously approved amounts.

(6) Repurchase of Bank Shares

2025: None.

As of March 31, 2026: None.

## 2. Issuance of Bank Debenture

To maintain capital adequacy ratio and the medium-term to long-term working capital, the Bank had applied and obtained approval from the Financial Supervisory Commission to issue bank debentures. The outstanding balances of bank debentures as of December 31, 2025 are summarized 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	Perpetual (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.	Subordinated
Guarantor	None	None
Trustee	None	None
Underwriter	KGI securities and Master Link securities	Yuanta securities, KGI securities, Cathay securities 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.	None
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>nd</sup> subordinated bank debenture (A tranche) in 2019
Restrictive terms	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. 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.	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 tranche) 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	1 <sup>st</sup> senior unsecured financial debenture in 2025
Date and serial No. approved by authority	FSC No. 1110139692, June 20, 2022	FSC No. 10701213730, December 19, 2018
Issuing date	October 24, 2024	March 20, 2025
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\$1.0 billion	NT\$6.0 billion
Coupon	Fixed interest rate at 2.00% per annum	Fixed interest rate at 2.00% per annum
Maturity	7 years from the issue date. Maturity on October 24, 2031	5 years from the issue date. Maturity on March 20, 2030
Rank	Senior bond	Senior bond
Guarantor	None	None
Trustee	None	None
Underwriter	KGI securities	KGI securities, Hua Nan Securities, Yuanta Securities, Mega Securities, MasterLink Securities, Fubon Securities, Cathay Securities 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\$ 1.0 billion	NT\$ 6.0 billion
Paid-in capital in the previous year	NT\$40,694,838 (thousand)	NT\$42,753,997(thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT\$56,815,654 (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 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 (%)	29.75%	40.31%
Eligible capital and type	None	None
Name of rating agency, issue date, and the rating	"A+(tw)" issued by Fitch Ratings, Taiwan Branch on April 8, 2024.	"A+(tw)" issued by Fitch Ratings, Taiwan Branch on April 8, 2024.

## Issuance of Bank Debenture

Types of bank debentures	2 <sup>nd</sup> subordinated bank debenture in 2025
Date and serial No. approved by authority	FSC No.1130146300, October 7, 2024
Issuing date	September 18, 2025
Face value	NT\$ 10 million
Issuing and trading	ROC
Currency	New Taiwan dollar
Issuing price	At par value
Total amount	NT\$2.4 billion
Coupon	Fixed interest rate at 2.35% per annum
Maturity	7 years from the issue date. Maturity on September 18, 2032
Rank	Subordinated
Guarantor	None
Trustee	None
Underwriter	MasterLink Securities, KGI securities, Fubon Securities and Yuanta Securities
Certified lawyer	None
Certified CPA	Deloitte & Touche
Certified financial institution	None
Repayment	By self-owned capital or refinancing bank debentures
Outstanding balance	NT\$ 2.4 billion
Paid-in capital in the previous year	NT\$42,753,997 (thousand)
Net book value on the date of balance sheet in the previous fiscal year	NT\$59,112,089 (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 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 (%)	42.80%
Eligible capital and type	Tier II
Name of rating agency, issue date, and the rating	"A+(twn)" issued by Fitch Ratings, Taiwan Branch on July 3, 2025.

### 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 18,431,582 units as of March 31, 2026.	
Type of underlying securities		The Bank's newly issued common shares	
Amount of underlying securities		368,631,718 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		238,051 units (As of March 31, 2026)	
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	2025	Highest	US\$9.122
		Lowest	US\$6.976
		Average	US\$8.267
	As of March 31, 2026	Highest	US\$8.300
		Lowest	US\$7.700
		Average	US\$7.941

#### 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 attempt to increase capital adequacy ratio and finance long term funding needs, continually submitted a debt issuance plan to the competent authority.

- (2) Implementation Description

Subject	Use of proceeds	The condition of execution	The comparison of the results with the desired- results	The date of the material information announced in MOPS
The Board approved the issuing plan of senior unsecured financial debentures up to NT\$ 6 billion.	To finance the Bank's long term funding needs.	The issue of senior unsecured financial debenture NT\$6 billion on March 20, 2025.	The outcome achieved the desired results.	March 20, 2025
The Board approved the issuing plan of subordinated debentures up to NT\$ 4 billion.	To enhance the Bank's BIS% and finance the Bank's long term funding needs.	The issue of subordinated bank debenture NT\$2.4 billion on September 18, 2025.	The outcome achieved the desired results.	September 18, 2025

## IV. Operation Highlights

### 1. Business Activities

#### (1) Business Scope

##### A. Core-business

##### (a) Retail Banking

- **Wealth Management:** Offering diversified wealth management products aligned with market trends; providing optimal asset allocation based on customers' risk profiles; and expanding assets under management.
- **Consumer Banking and Credit Cards:** Offering products such as mortgages, personal loans, auto loans, consumer finance (installment loans), and credit cards; managing product planning, marketing, sales, and administrative operations.
- **Insurance Agency Services:** Promoting bancassurance business and collaborating with leading insurance companies to provide diversified insurance products and wealth management services that meet clients' protection needs.
- **Trust Business:** Providing various trust services, custody services, securities certification, bond issuance trustee services, and related operations.

##### (b) Corporate Banking:

Targeting domestic and international mainstream enterprises as its primary market. It provides integrated financial solutions to meet clients' financing, cash management, and interest rate and foreign exchange hedging needs. Core corporate banking services include deposits, loans, foreign exchange (remittances, import and export services), accounts receivable financing, digital banking, supply chain finance, financial hedging, and structured products.

##### (c) Financial Markets:

Covering fixed income, foreign exchange, equities, credit, and derivative products; offering treasury solutions in foreign exchange (FX spot/forward/option/swap), interest rates (cross-currency swaps and interest rate swaps), and commodity derivatives (forwards and 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 established by the Asset and Liability Management Committee (ALCO) for asset/liability allocation, liquidity risk management, and interest rate risk management.

##### (d) AI & Digital Banking:

Leveraging AI technology to drive deep transformation and convert digital advantages into core competitiveness. It leads the strategic planning and practical implementation of the Bank's comprehensive AI-driven digital transformation by establishing an AI governance framework and accelerating process and workforce optimization. By deeply integrating the Bankee community banking brand, the Group drives the expansion of a cross-industry digital finance ecosystem through BaaP/BaaS applications, innovative business model design, and forward-looking product R&D. Furthermore, it has built an AI-centric fraud detection system to support precision anti-fraud initiatives and safeguard financial transaction security.

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

BU	Weightings to Net Revenue		Growth Rate (YoY)
	2024	2025	
Retail Banking	48.64%	47.99%	5%
Corporate Banking	34.54%	31.37%	-3%
Financial Market	15.76%	19.08%	29%
AI & Digital Banking	1.06%	1.56%	57%

## (2) Business Plan for 2025

## A. Retail Banking

- (a) WM Branding: Leveraging the "Ten Happiness" brand, promoting products, services, and brand image through integrated Group resources and exclusive VIP privilege programs. Co-hosting the 8th Senior Wealth Management Academy with Yuan Ze University and, for the 16th consecutive year, partnering with Shangri-La Far Eastern Plaza Hotel, Taipei to host the annual VIP Michelin Night. Launching the inaugural Ten Happiness Scholarship with World Vision Taiwan to support outstanding university students. Expanding customer acquisition and brand value through the "XiaoYuan Wins" YouTube channel and "Wealth Without Limits" podcast.
- (b) Digital Innovation: Continuing collaboration with the Group's HG Pay and major payment wallets to offer mobile payment benefits for Far Eastern Bank credit cards. Optimizing the official website, online banking, and mobile banking platforms, while enhancing digital application functions and simplifying application processes to increase digital platform usage.
- (c) Trust Business: Integrating internal and external resources to actively promote elderly care trusts and employee welfare trusts. Partnering with accounting firms, law offices, and expert teams to provide tailored and comprehensive trust services. Securing first place in the FSC Trust 2.0 Program evaluation for the Annuity Trust Award in Group B for the fourth consecutive year, while maintaining leadership in trust services through 2026.
- (d) Deposits: Strengthening and optimizing the deposit structure by increasing domestic and foreign currency demand deposits, reducing funding costs, and enhancing the proportion of natural person deposits to improve deposit stability. Collaborating with Oriental Securities to jointly promote business and attract demand deposits through convenient digital account-opening services.
- (e) Mortgage: Prioritizing spread consolidation, strengthening refinancing business development, and optimizing asset structure to enhance profitability.
- (f) Personal Loan: Expanding the share of high-margin customer segments under prudent risk controls to increase revenue. Promoting revolving loans to enhance long-term cash flow.
- (g) Credit Card: Launching the Happy World Business Card in June 2025 to target high-spending premium customers and expand the affluent cardholder base. Enhancing the Far Eastern Happy Family+ Card around the "home" concept by expanding benefits in dining, shopping, senior care, maternity, childcare, and pet-related spending to boost brand visibility and revenue. Collaborating with charitable organizations on donation campaigns to strengthen the Bank's social image.

## B. Corporate Banking

- (a) Seizing cross-industry investment and financing opportunities to drive continuous asset growth, optimize overseas credit deployment, and increase the share of high-yield assets to strengthen earnings momentum.
- (b) Implementing multi-product marketing strategies to enhance customer stickiness and increase overall customer contribution.
- (c) Aligning with global sustainability trends and proactively expanding ESG-related lending business.
- (d) Strengthening cash flow infrastructure and developing competitive cash management services.
- (e) Continuously optimizing funding position management to maximize interest spreads.
- (f) Integrating AI-assisted tools into the CRM system to improve corporate credit investigation, lending efficiency, and credit report quality.

## C. Financial Market

### (a) Treasury Marketing

- **TMU:** Conducting rigorous KYC procedures and assigning appropriate transaction limits based on customers' risk tolerance to ensure compliance with product sales policies and risk management standards. Providing diversified foreign exchange- and interest rate-related derivatives, including interest rate-linked and benchmark-linked products, to meet hedging needs and support differentiated customer management. Expanding asset-side structured products to meet demand for fixed-income investments and interest rate protection.
- **FX Margin Trading:** Focusing on customer acquisition, increasing trading volume and profitability, and strengthening the FETP internet trading platform and digital services.
- **FI:** Managing FI client deposits in line with Bank policies to maintain stable long-term funding sources. Optimizing deposit structure and controlling funding costs. Strictly managing credit asset quality amid global economic uncertainty. Expanding cross-selling by offering hedging solutions for overseas investments and structured products for IC, SC, FC, and GF clients to enhance operating synergies.
- **Asset Swap:** Increasing returns on credit assets by actively expanding the asset portfolio and balancing risk and reward. Expanding foreign bond sales in response to customer demand.

(b) **Financial Trading:** Developing in-house derivative product warehousing capabilities and offering diversified financial products to create synergies among trading, sales, and customer services. Strengthening profit sources through diversified asset allocation and flexible trading strategies.

(c) **ALM (Asset and Liability Management):** Strengthening liquidity risk management and improving deposit structure to maintain the Liquidity Coverage Ratio (LCR) above 100% in compliance with regulatory requirements.

## D. AI & Digital Banking

### (a) Innovative Business Development — Steady Growth and Strategic Expansion

- **Digital Brand Cultivation:** Operating Bankee Community Bank by leveraging BaaP and BaaS core architectures to modularize financial services and seamlessly embed them into cross-industry ecosystems. Receiving 12 major

domestic and international fintech awards in 2025 in recognition of innovation achievements.

- **Web3 Strategic Leadership:** Facilitating over 95% of Taiwan's virtual asset cash-in and cash-out flows and maintaining a leading position in fiat currency trust custody for VASPs. Transforming Web3 operations from a future concept into a practical reality and building a solid compliance foundation for future digital asset custody and collateralized financing services.
- **Scenario Finance Expansion:** Integrating the Far Eastern Group's retail and telecommunications resources to develop a comprehensive digital finance ecosystem through commercial payments and digital tools. Using embedded finance as a strategic entry point to seamlessly integrate banking services into corporate workflows, deepen the Bankee B2B ecosystem, and drive business model innovation.
- **Promoting Sustainable Finance:** Supporting government sustainable finance policies by promoting digital and paperless services, optimizing digital platforms, increasing transaction usage, and reducing the carbon footprint of branch visits. Achieving an off-counter transaction rate of 96.5% and a digital acquisition rate of 61.3% by the end of 2025.

(b) Anti-Fraud Management

- **Anti-Fraud Framework Upgrade:** Upgrading the Anti-Fraud Technology Application Team into a dedicated Bank-wide Fraud Prevention Department to integrate resources and establish a stronger cross-industry defense mechanism.
- **Proven AI Detection Efficacy:** Utilizing AI anomaly detection models to accurately identify mule accounts and fraud patterns, refine real-time monitoring systems, and improve anti-fraud effectiveness. Achieving cumulative fraud prevention and OTC interception results of nearly NT\$460 million as of 2025.
- **Defense Network Optimization:** Monitoring abnormal cash flows through big data and deep learning to shift from passive blocking to proactive alerting, thereby safeguarding customer assets while maintaining seamless digital transaction experiences.
- **Award-Winning Performance:** Receiving the Excellence Award for Contribution to Joint Anti-Fraud Defense from Financial Information Service Co., Ltd. as the only non-financial holding bank to receive this honor. Contributing 25% of Taiwan's total returned fraudulent funds while accounting for only 1.6% of industry alert accounts, according to data from the National Police Agency.

(c) Bank-wide AI Transformation — Diverse Perspectives and Pragmatic Execution

- **Organizational Renaming and Positioning:** Renaming and repositioning the AI & Digital Banking Group to centralize AI governance, strategic planning, and regulatory compliance.
- **AI Tool Governance:** Conducting a comprehensive inventory of internal and external AI tools and establishing a tiered classification and control framework to ensure secure usage.
- **Pragmatic Implementation Plans:** Supporting business units in identifying quick-win projects focused on mature technologies and well-defined use cases to achieve human-AI collaboration and improve operational efficiency.

- AI Development Roadmap: Formulating a Bank-wide AI development policy and governance structure to ensure strategic resource integration and accelerate key AI applications under compliance, risk control, and value creation principles.

### (3) Market Analysis

#### A. Operating region

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

#### B. Market Prospects and Growth

Looking ahead to 2026, the global economy is expected to maintain moderate growth amid a gradually easing monetary policy environment. However, the pace of recovery is likely to remain constrained by geopolitical risks and changes in trade policies. AI and emerging technology applications are expected to continue expanding, driving demand for advanced manufacturing, cloud computing, and related services. Taiwan's technology sector retains structural advantages and is expected to remain a key engine of economic growth. Nevertheless, U.S. trade policies, geopolitical developments, global supply chain restructuring, and the fiscal and industrial policies of major economies will remain key variables affecting Taiwan's export performance. In financial markets, continued rate cuts may help support investment and asset prices, but exchange rate volatility and shifts in capital flows could increase short-term market fluctuations, requiring prudent management. The Bank will continue to closely monitor global economic and industry trends and pursue a strategy focused on high-quality assets and stable growth to meet clients' diverse financial needs, enhance core competitiveness, and capture future market growth opportunities.

Facing intensifying competition in a digital savings account market that has reached saturation, the digital finance industry has transitioned from simple scale-based customer acquisition to a new phase focused on deep vertical ecosystem empowerment. In response to the transition of VASP (Virtual Asset Service Provider) supervision toward a licensing regime and the FSC's draft Virtual Asset Service Act, the Bank is leveraging its leadership in fiat currency trust and custody services to evolve from a traditional cash flow intermediary into a core asset custody hub. Through AI-driven anomaly detection and VASP cross-industry risk defense mechanisms, the Bank aims to strengthen market confidence and deepen its presence in the Web3 ecosystem built on compliance and trust.

At the same time, the Bank is targeting the blue ocean opportunity in medical payments across Taiwan's 24,000 clinics. It actively supports healthcare institutions in their digital payment transformation by seamlessly embedding financial functions into medical operational workflows through its BaaS architecture, thereby building a highly sticky innovative medical payment ecosystem. In addition, AI applications in the financial industry have evolved from early-stage customer service chatbots to core business collaboration tools. Following the FSC's release of AI application guidelines, which clarified the roadmap for AI implementation under risk controls, the Bank has officially launched its AI transformation framework of "1-year tangible impact, 2-year fundamental change, and 3-year ultimate success" to pioneer a new era of intelligent finance.

### C. Competitiveness

The Bank adheres to a long-term prudent operating strategy by balancing the development of its core business segments, focusing on niche products, creating innovative services, and promoting Bank-wide AI-driven digital transformation to enhance competitiveness. It also maintains rigorous risk management, internal audit and control, and regulatory compliance systems, while strengthening human capital, information capital, financial capital, and organizational capital to build a solid foundation for sustainable operations.

### D. Development Advantages, Disadvantages and Strategies

#### (a) Advantages:

- With investors exiting the market, the real estate market is now primarily driven by end-user demand, which helps enhance the risk resilience of the Bank's assets.
- Mortgage interest rates remain at relatively high levels, which is favorable for maintaining stable interest rate spreads.
- The Bank leverages the Group's abundant resources and strong financial support to create robust business synergies.
- The Bank continuously recruits international financial professionals, enhances workforce quality, and builds a globally capable team.
- The Bank continuously strengthens loan portfolio risk management systems to strictly control asset quality and enhance operational efficiency.
- The Bank develops diversified financial products and provides customized services to differentiate target markets and deliver comprehensive financial solutions.
- The Bank continues to participate in international syndicated loans to enhance cross-border business and increase its global recognition.
- As climate change intensifies and net-zero awareness rises, the Bank actively promotes paperless services and continuously optimizes digital platforms to build a low-carbon financial service model.
- AI applications are booming worldwide, and the FSC is promoting Trusted AI to support the development of financial services that better meet public needs.
- According to the FSC's regulatory roadmap, the Virtual Asset Special Act will be implemented progressively. This marks a new era of proactive regulation for Taiwan's VASP market and provides FEIB with clear regulatory guidelines for related business development.
- The FSC is accelerating revisions to laws and self-regulatory codes concerning AI, virtual assets, and digital services. This responsiveness is effectively supporting the overall development of digital finance in Taiwan.
- By leveraging the Far Eastern Group's cross-industry strengths and abundant resources, the Bank is maximizing Group synergies.
- Consumer acceptance of digital financial services has significantly improved, which supports the continued growth of digital banking.

#### (b) Disadvantages:

- Despite the rate-cutting environment, competitors' foreign currency time deposit rates remain elevated, resulting in intense competition and making it difficult to retain deposit balances.

- Real estate transaction momentum continues to weaken, which may adversely affect long-term property price trends.
- The personal loan market is facing pressure from digital-only banks, digital banks, and non-bank financing companies, intensifying business competition.
- The global economy remains uncertain, which may affect Taiwan's trade and investment performance and potentially impact the profit growth of Taiwanese enterprises.
- Intense competition in the domestic lending market makes it challenging to widen interest rate spreads.
- The Bank's expansion into Mainland China and the Asia-Pacific region started relatively late, resulting in fewer overseas business locations.
- The Central Bank has implemented administrative measures to manage the concentration of real estate lending, thereby restricting the growth of construction loans.
- The implementation of liquidity management indicators affects the efficiency of fund utilization.
- The digital deposit account market is nearing saturation. While digital brands initially aimed to create new markets and opportunities, the market has evolved into a "red ocean," where yield-sensitive customers frequently migrate in search of short-term incentives.
- Developing innovative digital financial products requires a careful balance among regulatory compliance, system resource allocation, and market profitability. The development process is often lengthy and challenging, with multiple hurdles before achieving market acceptance.
- Although AI technology is evolving at an unprecedented pace, effectively integrating these technologies into internal workflows while addressing cybersecurity and data privacy concerns requires continuous clarification of governance frameworks across multiple departments.
- Fraudulent activities in Taiwan continue to escalate, leading to a significant increase in manpower and operating costs associated with risk management and regulatory compliance.

(c) Strategies:

- Attracting natural person deposits through retail banking to reduce LCR maintenance costs.
- Adopting a quality-over-quantity mortgage strategy to enhance asset quality and spreads.
- Expanding medium- to high-margin customer segments and promoting revolving loans to increase long-term cash flow.
- Leveraging corporate finance, TMU products, and financial innovation services to offer niche products and diversified solutions.
- Deepening customer relationships in Greater China and the Asia-Pacific region while expanding overseas markets.
- Enhancing professional training, compliance awareness, KYC processes, post-loan management, and self-auditing.
- Dynamically adjusting asset portfolios to improve ROA and capital efficiency.
- Developing global transaction services and strengthening premium deposit customer management.

- Applying new technologies to enhance digital financial services and explore new business opportunities.
- Enhancing BaaP and BaaS architectures to modularize services and embed finance across industries while attracting high-quality retail deposits.
- Optimizing STP and paperless workflows to integrate financial services into daily life and reduce operational carbon footprints.
- Developing the innovative medical payment ecosystem through SaaS APIs and deep partnerships with clinics, pharmacies, and startups.
- Establishing a Bank-wide AI development framework to accelerate high-impact AI applications under robust governance.
- Strengthening collaboration with compliant VASPs and anti-fraud authorities while enhancing AI-driven transaction monitoring and risk management.

#### (4) Research and Development

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

###### (a) Key Product Development

- **Bankee Community Bank:** Evolving from a digital platform into an AI-powered financial service portal. Built on the core architectures of BaaP and BaaS, Bankee has successfully modularized financial services into discrete components. Through B2C2C and B2B2C models, it has delivered invisible and seamlessly embedded financial experiences. In 2026, the Bank plans to introduce AI-driven smart collaboration and hyper-personalization models. Beyond addressing customer pain points, it will leverage big data to proactively predict needs and create value-added scenarios. Driven by AI-powered social network effects, Bankee effectively bridges virtual and physical channels, transforming traditional passive product sales into a co-creative financial ecosystem.
- **VASP Business Development:** In response to the FSC's regulatory shift toward a VASP licensing regime, Far Eastern International Bank is leveraging its leadership as Taiwan's largest fiat currency trust and custody provider to evolve from cash flow management toward a comprehensive digital asset governance framework. The Bank has established an industry-leading AI anomaly detection system that integrates real-time monitoring with law enforcement data to elevate Web3 operations from simple fiat transactions to a high-trust security layer. Going forward, the Bank will leverage the compliance barriers built through its existing payment services to actively develop virtual asset custody services and integrated hybrid financial products.
- **AI-Enhanced CRM: Optimizing Corporate Credit Efficiency and Quality**
  - **Solutions & Implementation**

To streamline relationship managers' (RMs') workflows and address inconsistencies in report quality, the Bank integrated AI-assisted tools into the CRM credit approval process.
  - **Key Results & Value Proposition**
    - **Efficiency Gains:** Automated workflows significantly improved productivity, reducing the average preparation time for each credit approval report by 1–2 business days. End-to-end credit approval processing for new cases was shortened from 7–9 business days to 6–7 business days.

- **Proven Usability:** Achieved an 80% usability rate in practical operations, demonstrating strong business value.
- **Security and Compliance:** Fully compliant with the Sensitive Data Protection Framework, ensuring AI operations remain isolated from internal sensitive data.
- **Strategic Transformation:** Enabled RMs to shift their focus from administrative tasks to higher-value activities, such as deepening client relationships and conducting strategic risk assessments.

(b) Newly Established Department

None.

B. R&D Expenditures and Result

- R&D Expenditures :

Unit: NT\$ Thousands

Year	2024	2025
Amount	450,008	339,429

- 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	102,500	Dec. 2026	Increase market competitiveness
Corporate Banking Project	75,988	Dec. 2026	Provide convenient customer service
Financial Market Project	25,500	Dec. 2026	Provide convenient customer service
Digital Banking Project	23,260	Dec. 2026	Enrich digital sub-brand
Risk Management Project	113,957	Dec. 2026	Strengthen risk management
Headquarter Dept. Project	38,445	Dec. 2026	Improve internal control management and regulation compliance
Operation Dept. Project	38,631	Dec. 2026	Optimize operation process
IT Project	267,148	Dec. 2026	Support business development

(5) Short and Long-Term Business Development Plans

A. Short-term Business Development Plans:

- (a) Leveraging retail banking to rapidly attract natural person deposits in the short term, share the Bank’s overall funding absorption responsibility, and reduce funding costs.
- (b) Balancing quality and quantity through structural transformation by consolidating market share in refinancing business and strengthening precise credit review mechanisms to enhance capital efficiency and maximize interest spread returns.
- (c) Increasing the proportion of medium- to high-margin customer segments in personal loans from 51% to 53%.
- (d) Adding digital payment scenarios, enhancing security notifications for mobile payment-linked card transactions, optimizing digital payment functions, and improving transaction security and convenience for card users.
- (e) Continuously optimizing the Mobile Banking App 2.0 feature introduction page to enhance customer experience.
- (f) Optimizing online application functions to improve convenience and reduce manpower requirements.

- (g) Embracing Wealth Management 2.0 by launching new eight-tier privilege services, conducting in-depth KYC procedures, and actively cultivating high-potential HNW clients to steadily increase the number of clients with assets of NT\$100 million or more.
  - (h) Building professional teams driven by customer needs and leveraging differentiated service advantages to shift from price competition to value creation, thereby maximizing customer contribution, enhancing operational synergies, and strengthening core profitability.
  - (i) Focusing on high-quality clients, actively acquiring new customers, strengthening relationships with existing clients, and expanding asset scale.
  - (j) Strengthening the foundational infrastructure of cash flow-related services by leveraging the corporate electronic cash management platform to provide integrated account services across Greater China and comprehensive cash management solutions, thereby positioning the Bank as clients' primary banking partner.
  - (k) Developing corporate finance products and actively building regional asset portfolios to meet the comprehensive financial needs of medium- and large-sized corporate clients.
  - (l) Strictly implementing rolling adjustments in deposit pricing and volume management to effectively control funding costs.
  - (m) Strengthening pricing capabilities for interest rate and foreign exchange products and providing one-stop customer services, including hedging strategies and investment products.
  - (n) Developing new FX margin trading customers while strengthening services for existing customers.
  - (o) Developing new asset swap clients and providing foreign bond sales services tailored to customers' risk profiles and return requirements.
  - (p) Establishing a comprehensive Bank-wide AI development strategy and internal governance framework to centralize AI resources and strengthen risk control protocols, while prioritizing quick-win AI projects with mature technologies and clearly defined objectives.
  - (q) Orchestrating anti-fraud resources under the precision anti-fraud strategy by upgrading autonomous monitoring and AI-driven anti-fraud models to reduce false alerts for both general and virtual accounts, enabling audit resources to focus on high-risk cases.
  - (r) Enhancing Bankee's BaaS and BaaP architectures by developing social lending and deposit scenarios and integrating AI collaboration to improve operational automation and steadily expand the digital customer base.
  - (s) Strengthening the Bank's leadership in fiat currency trust custody for VASPs and actively developing integrated Web3 hybrid products under controlled risk conditions.
  - (t) Integrating big data and deep learning models to accurately identify potential mule accounts and fraudulent actors while balancing business growth and risk control.
  - (u) Executing a core strategy centered on the medical payment ecosystem by utilizing commercial payment tools as flagship B2B products to build the Bankee B2B financial system, drive digital transaction growth, and increase stable deposits and fee income.
- B. Long-term Business Development Plans:
- (a) Continuously attracting demand deposits through project initiatives and digital function optimization to achieve stable diversification and lower funding costs.

- (b) Focusing on synergies between wealth management and mortgage businesses to deepen engagement with high-end customer segments.
- (c) Maintaining asset quality to maximize interest spread returns.
- (d) Continuously increasing the proportion of unsecured loans under prudent risk controls to boost revenue.
- (e) Planning to provide international payment functionality by enabling Far Eastern Bank cards to be linked to Apple Pay and support diverse payment applications such as transit cards.
- (f) Leveraging AI tools and big data to build an automated machine learning platform, integrating offline transactions with online digital footprints to capture every customer touchpoint and achieve true omnichannel marketing.
- (g) Developing more than 100 customer tags and utilizing AI for lifecycle demand forecasting to proactively identify customer needs, while combining open data insights to create seamless financial service scenarios and experiences.
- (h) Actively expanding into overseas markets and identifying target customer segments through an industry-driven approach to increase overseas asset scale and profitability.
- (i) Replicating successful overseas market development models and continuing to penetrate Greater China and ASEAN markets, while increasing profitability through international syndicated loans, structured products, and diversification strategies.
- (j) Strengthening Global Transaction Services, expanding the deposit customer base, and establishing long-term, stable, and competitive funding sources.
- (k) Leveraging private equity resources and actively participating in merger and acquisition financing projects in high-growth industries to broaden revenue streams.
- (l) Fostering a learning-oriented organization, encouraging innovative thinking, and actively cultivating top-tier corporate banking professionals.
- (m) Enhancing the functionality of the FETP online trading platform and expanding into new markets.
- (n) Increasing revenue diversification by actively promoting niche markets such as TMU and ACH and strengthening cross-selling of structured products.
- (o) Continuously expanding high-quality assets, maintaining asset quality, and delivering excellent services to enhance profitability.
- (p) Cultivating trading specialists and establishing quantitative trading capabilities.
- (q) Enhancing investment capabilities to diversify the investment portfolio and increase profit sources.
- (r) Diversifying the underlying assets and structures of financial products, proactively providing market insights, and designing diversified investment and hedging solutions to strengthen customer stickiness and stabilize earnings.
- (s) Pursuing new FI customer acquisition, strengthening financing quality control, and sustaining business growth momentum.
- (t) Closely monitoring regulatory and technological trends while pragmatically advancing deep digital business development to transform innovative technologies into tangible business models.
- (u) Integrating omnichannel resources through human-AI collaboration to build synergies between AI-powered intelligent services and lifestyle scenarios.
- (v) Establishing an AI-centered dual-layer anti-fraud defense system combining early warning and detection mechanisms to minimize fraud losses and safeguard customer assets.
- (w) Embedding ESG principles into digital innovation to advance sustainability alongside AI development and lead the blue ocean market in 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, 2026

Year		2024	2025	As of Mar 31, 2026
Number of Employees	Above Vice President and Branch Manager	352	363	362
	Deputy Manager ~Deputy Vice President	1,562	1,562	1,552
	Below Assistant Manager	657	609	589
	Total	2,571	2,534	2,503
Average Age		44.32	44.96	45.14
Average Years of Service		12.21	12.77	13.02
Shares of Education Degrees	Above University	24.62%	24.98%	25.04%
	University	59.24%	59.27%	59.29%
	Junior College	14.31	13.93%	13.70%
	Senior high school	1.79%	1.74%	1.92%
Below senior high school		0.04%	0.08%	0.04%
Number of Professional License	Proficiency Test for Bank Internal Control and Audit	1,861	1,856	1,844
	Proficiency Test for Trust Operations Personnel	1,601	1,628	1,620
	Personal Insurance Representative	1,494	1,481	1,462
	Property Insurance Representative	1,352	1,333	1,320
	Investment-Orientated Insurance Product Representative	651	659	653
	Non-Investment-Oriented Life Insurance Eligibility and Payment of Foreign Currency Representative	810	818	814
	Certification Test for Financial Derivatives Sales Personnel	674	688	695
	Basic Proficiency Test for Bank Lending Personnel	587	602	604
	Advanced Proficiency Test for Bank Lending Personnel	20	20	20
	Basic Proficiency Test for International Banking Personnel	357	362	372
	Futures Specialist	234	231	231
	Securities Investment Trust and Consulting Professionals	151	151	153
	Securities Specialist	212	213	212
	Senior Securities Specialist	213	210	212
	Securities Investment Analyst	11	9	9
	Proficiency Test for Financial Planning Personnel	398	387	385
	Certified Financial Planner (CFP)	15	14	14
	Chartered Financial Analyst (CFA)	1	1	1
	Property Insurance Agent	10	11	11
	Property Insurance Broker	6	6	6
	Personal Insurance Agent	10	11	11
	Personal Insurance Broker	6	6	6
	CPA	3	4	4
	Certified Anti-Money Laundering Specialist(CAMS)	37	34	38
	Professional Exam for Anti-Money Laundering and Countering Terrorism Financing Specialist	569	568	568
	Basic Test on Sustainable Development <sup>(1)</sup>	62	466	495
	Advanced Proficiency on Sustainable Development	--	3	3
	Other Certified Sustainable Finance License	7	8	13
	Others	8,604	8,647	8,897
	Total		19,956	20,427

Note: The number of people who received Certified Sustainable Finance License accounts for 19% of all full-time employees (overseas excluded).

(2) Employee Training and Development

The FEIB has been honored with the National Talent Development Awards, recognizing its outstanding performance in talent development. (NTDA is organized by Taiwan's Ministry of Labor and is a national-level award in the field of human resources.) For 23 consecutive years, the FEIB has received incentive funds totaling NT\$16,848 (thousand) under the "Enterprises Talent Skill Progressive Program."

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
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
2025		11,236	11,496	4,496	2,145	15,732	13,641

In 2025, the total number of training hours amounted to approximately 411,085, with an average of 162.2 hours (20.3 days) of training per individual. Training is divided into two categories: online training and classroom training. The following categories are covered in classroom instruction: language, digital skills, regulations, management associates, professional development, fundamental skills, and management training. Current online training resources include eHRD (internal training platform), CWLC (CommonWealth Leader Campus), and Studio Classroom (WebEnglish, external learning platform).

Category		Summary		No. of Hours
Classroom Training	Professional	Professional knowledge to execute business and knowledge of digital finance.		50,693
	Fundamental Management	Productivity enhancement and self- management skills.		
	Management Associate	Strengthening management skills for potential talents and managers.		
	Regulatory	A management training and professional skills development program aimed at building a bicultural talent pool.		
	Digital Skill	Legally required courses such as information security, anti-money laundering, and occupational safety and health training.		
	Language	Fintech and computer application training		
Online Training	Internal	eHRD	Toastmasters and English service and enhancement courses.	91,513
	External	Studio Classroom	Learning of products, legal and ESG knowledge, etc.	143,448
		CWLC	English listening, reading, and quizzes from lifestyle to news.	125,431
Total				411,085

(3) Training and Development Plan in 2026.

- A. FEIB offers core-competency training, including advanced professional knowledge and skills training, and continues risk management, legal & compliance training.
- B. FEIB promotes fintech, sustainable development, and green finance policies through digital finance lectures and AI courses. It supports innovation and bilingualism with external platforms and connects with ESG reading charitable activities. The sustainable training program of FEIB includes ESG digital courses and sustainability learning competition, providing rewards and guidance for employees to obtain Certified Sustainable Finance License.
- C. FEIB has conducted the MA (Management Associate) program and Mid HPT (Mid-Level High Potential Talent) program throughout the years; FEIB also provides management training and leadership development programs for first-time supervisors at all levels, and implement the Stars Program with an aim to strengthen the succession pipeline, ensuring the long-term stability of the Bank.

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

The Bank adheres to the "Ethical Corporate Management Best-Practice Principles", "Codes of Ethical Conduct", "Codes of Handling Whistle-blowing Cases", and "Employee Behavior Standards" to ensure staff compliance. These policies are accessible on the bank's website and are disseminated during departmental meetings to ensure understanding among employees.

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

##### Article 1 Purpose and basis

In order to guide the Company's directors, managers, and employees to behave in accordance with ethical standards and improve stakeholders' understanding of the Company's ethical standards, the Company has stipulated the Codes of Ethical Conduct (the "Code") for them to comply.

##### Article 2 Applicable parties

The applicable parties of the Code are the Company's directors, managers, and employees. (the "Applicable parties")

##### Article 3 Principle of ethically conducting business

When conducting business, the Applicable parties shall comply with ethical standards and insist on honesty, trust, and job duties.

##### Article 4 Prevention of conflicts of interest

The Applicable parties shall conduct business in an objective and efficient way and are not allowed to obtain any illegitimate benefit for themselves, their spouses, parents, children or relatives within the second degree of kinship through their position in the Company.

When the Company has lending or borrowing agreements with, or gives guarantee for, or has material asset transactions with a company or its affiliated enterprise of any person mentioned in the preceding paragraph, the relevant Applicable parties shall voluntarily elaborate any potential conflicts of interest between the Company and himself / herself, and shall be handled in accordance with the Company's codes relevant to these cases to prevent conflicts of interest. Employees whose job is handling lending business should get the permission of avoiding to deal with lending cases of themselves, their spouses, or relatives within the third degree of kinship.

If employee's spouses or relatives by blood or by marriage within the third degree of kinship are employees of the Company, these persons shall comply with the principle of preventing conflicts of interest.

##### Article 5 Prohibition against coveting private profit

The Applicable parties are prohibited from:

1. Obtaining personal benefit through using the Company's properties, information or through their positions in the Company;
2. Competing with the Company.
3. Behaviors prohibited by the company's code of conduct or other relevant regulations.

When the Company has an opportunity for profit, it is the responsibility of the Applicable parties to maximize the reasonable and proper benefits that can be obtained by the Company.

**Article 6 Responsibility of confidentiality**

The Applicable parties are obligated to maintain the confidentiality of any information regarding the Company itself or customers, except when authorized or required to disclose such information by relevant laws, orders from regulatory authorities, court rulings, or internal regulations of the company. Confidential information includes any undisclosed information that, if exploited by a competitor or disclosed, could result in damage to the Company or customers.

**Article 7 Fair trade**

The Applicable parties shall treat all customers, competitors, and employees fairly, and may not obtain improper benefits through manipulation, nondisclosure, or misuse of the information learned by virtue of their positions, or through misrepresentation of important matters, or through other unfair trading practices.

**Article 8 Protection and proper use of the Company's assets**

The Applicable parties shall protect the Company's assets, reduce expenses, and ensure that assets are legally and effectively used for the business purpose of the Company to avoid theft, negligence or wasting.

**Article 9 Legal compliance**

The Applicable parties shall comply with the Banking Act, Securities and Exchange Act, and other applicable laws and regulations. The Company shall strengthen promotion of ethics internally.

**Article 10 Management of sustainable information**

The applicable parties must ensure that the collection, recording, processing, compilation, adjustment, approval, and publication of sustainable information are truthful, accurate, easy to understand, complete and fair, supported by evidence, and compliant with regulations. There must be no greenwashing behaviors that are inconsistent with actual circumstances or involve information asymmetry.

The definition of sustainable information is as stipulated in the company's 'Sustainable Information Management Guidelines.'

**Article 11 Reporting**

When a director discovers that the Company is in danger of sustaining material loss or damage, the director should promptly take appropriate actions and immediately notify the Audit Committee or independent director members of the Audit Committee, and report to the board of directors, and supervise the Company to report to the competent authority.

When the Applicable parties suspect or find any fact of violation of laws and regulations or the Code, they shall actively report such fact to the Audit Committee, managers, chief auditor, head office chief compliance officer, or other appropriate personnel and provide the Company with sufficient information for proper follow-up by the Company.

All of reports shall be kept confidential and investigated by independent channels by the Company to protect informants.

**Article 12 Punishment**

If any of the Applicable parties violate the Code, the Company will handle the

case in accordance with relevant punishment regulations; the Company may claim compensation for any loss or damage resulting from such violation pursuant to the Civil Code. When a director or managerial officer violates the Code, the Company shall promptly disclose on the Market Observation Post System (the "MOPS") the date of the violation, reasons for the violation, the provisions of the Code violated, and the actions taken by the Company.

Before making a resolution of punishment, the suspected violator is able to make a defense or complaint in accordance with related regulations.

#### Article 13 Procedures for exemption

If the Applicable parties require any exemption from compliance with the Code, it shall be resolved with approval by the board of directors, and the information on the date of exemption approved by the board of directors, objections or reservations opinions of independent directors, and the period of, reasons for, and basis of exemption shall be disclosed immediately on the MOPS, in order that the shareholders may evaluate the appropriateness of the board resolution to forestall any arbitrary or dubious exemption from the Code, and to safeguard the interests of the Company by ensuring appropriate mechanisms for controlling any circumstance under which such an exemption occurs.

#### Article 14 Way of disclosure

The Company shall disclose the Code on its web site, annual report, prospectuses and the MOPS. The same requirement applies for revision.

#### Article 15 Implementation

The Code shall enter into force after being approved by the board of directors, and the same shall also be reported at the shareholders' meeting. The same procedure shall be followed when the Code has been amended.

### 3. Corporate Responsibilities and Ethical Behavior

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

- A. Selected as a constituent of the FTSE4Good TIP Taiwan ESG Index and authorized to use the FTSE4Good TIP Taiwan ESG Index dedicated logo.
- B. Selected as a constituent of the Taiwan High Compensation 100 Index for 12 consecutive years and the RA Taiwan Employment Creation 99 Index for 14 consecutive years.
- C. Ranked among the top 5% of listed companies in the 11th Corporate Governance Evaluation conducted by the Taiwan Stock Exchange.
- D. Ranked in the top 25% among domestic banks in the Financial Supervisory Commission Treating Customers Fairly Assessment and received the highest rating.
- E. Ranked the "Grade A Bank" Award for SME lending from the Financial Supervisory Commission.
- F. Received multiple honors at the 2025 Taiwan Corporate Sustainability Awards, including Top 100 Taiwan Sustainable Model Enterprises, Sustainability Reporting Gold Award, People Development Leadership Award, Information Security Leadership Award, Age-Friendly Leadership Award, and Innovation and Growth Leadership Award.
- G. Received the Best Emerging Digital Technologies Project and Best Brand Image for Wealth Management Bank awards at the Asset Triple A Awards 2025.
- H. Received Best Service, Best Sustainability Promotion, and Best Wealth Appreciation at the 2025 Wealth Management Awards hosted by Wealth Magazine.

- I. Received the Best Sustainable Development Award at the 2025 Financial Service Awards hosted by China Times.
- J. Received Domestic Risk Management Initiative of the Year – Taiwan and ESG Program of the Year at the Asian Banking & Finance Retail Banking Awards 2025.
- K. Received Best Brand Image, Best Wealth Management, and Best AI Innovation at the 2025 Banking Excellence Awards hosted by Excellence Magazine.
- L. Received Best Digital Wealth Management Platform in Taiwan and Best Financial Advisory Service in Taiwan at the Asian Banker Taiwan Awards 2025.
- M. Received the National Brand Yushan Award for Most Popular Brand and Best Product Innovation.
- N. Received the Best Professional Insurance Award – Auxiliary Group and Best Social Responsibility Award – Auxiliary Group.
- P. Ranked first in Group B of the Elderly Care Trust category in Phase IV of the FSC Trust 2.0 Project evaluation.
- Q. Received the 11th Futures Diamond Award from the Taiwan Futures Exchange.
- R. Received the Statement of Excellence in Service from British Standards Institution.
- S. Received Gold for Most Innovative Customer Service Center of the Year at the Asia-Pacific Stevie Awards.
- T. Received Most Innovative Digital Bank from The Global Economics.
- U. Received the Digital Service Award and Digital Information Security Award (Anti-Fraud Category) at the 2025 Digital Finance Awards hosted by Commercial Times.
- V. Received Best Blockchain Technology Partner for Retail Banks at the Global BankTech Awards 2025.
- W. Received the Most Innovative Digital Bank Award at the 2025 Global Economics Awards.
- X. Received Most Innovative Digital Bank (Asia-Pacific), Best Bank for Embedded Finance (Taiwan), and Most Innovative Digital Bank (Taiwan) at the Global Finance World's Best Digital Banks 2025.
- Y. Received Best Digital Assets & Blockchain Initiative at the Global Banking Tech Awards 2025.
- Z. Received Best Business Innovation and Best Product Contribution at Financial Star 2025.
- AA. Received the Taipei City Workplace Gender Equality Certification Creative Award.
- AB. All 55 workplaces received the Self-Assessment of Workplace Health Promotion certification from the Ministry of Health and Welfare.
- AC. Received the Sports Enterprise Certificate from the Sports Administration, Ministry of Education for two consecutive terms.
- AD. Received Best Companies to Work for in Asia for five consecutive years and Most Caring Company Awards for three consecutive years from HR Asia.
- AE. Received the Happy Enterprises Award from 1111 Job Bank for four consecutive years.
- AF. Both FEIB and the Young Bankers Toastmasters Club received the President's Distinguished District Award from Toastmasters International in 2025.
- AG. Received the Talent Development Leadership Award at the 2025 TCSA.
- AH. Joined the TALENT, in Taiwan: Taiwan Talent Sustainability Action Alliance initiated by Commonwealth Learning for two consecutive years.

## (2) Caring for Social Welfare

- A. Used the Eden Reward Card as a core platform to develop diversified and convenient donation mechanisms. By combining card rewards with donation platforms, cumulative public micro-donations exceeded NT\$100 million.
- B. Launched preferential time deposit programs for charitable donors and disadvantaged

- groups. By offering preferential rates, the Bank encouraged charitable giving and provided additional benefits to disadvantaged individuals to fulfill corporate social responsibility.
- C. Collaborated with Eden Social Welfare Foundation to employ three visually impaired masseurs, becoming the first bank in the financial industry to employ participants from the Sincere-Yuan program.
  - D. In response to the 2025 Mataian Creek barrier lake disaster in Hualien, the Bank joined the Far Eastern Group's relief efforts and donated NT\$2 million.
  - E. Held the FEIB Sustainable Reading campaign in 2025. Employees completed 200 online course certificates through the app task package and courses, with participation from 1,000 colleagues. The Bank also sponsored 1,000 summer courses for the Eden Social Welfare Foundation.
  - F. Hosted the FEIB Love PETs Party at Rakuten Taoyuan Baseball Stadium to promote animal-friendly initiatives and create Taiwan's first FEIB Pet Park.
  - G. Successfully held the 2025 Bank-wide Spring Rally on February 15, 2025, at Taipei Nangang Exhibition Center, with 2,202 employees participating. Employees donated 1,728 invoices to the Eden Foundation and 1,458 items of clothing to Step30 International Ministries.
  - H. Launched the Far Eastern Bank Assistance Loan Program to provide financing support for low- to middle-income households and indigenous peoples, fulfilling corporate social responsibility.
  - J. Continued enhancing accessible banking services in 2025, including:
    - (a) Installing anti-slip floor mats at all branch entrances and equipping service counters with reading glasses to improve accessibility.
    - (b) Launching an English-language Financial Accessibility Services section on online banking to enhance inclusive digital access.

### (3) Culture Support

- A. Sponsored Taiwan Connection, founded by Nai-Yuan Hu, for the eighth consecutive year to support music talent development programs for children in rural areas.
- B. Held the inaugural FEIB Happy 10 Scholarship ceremony at Shangri-La Far Eastern Plaza Hotel, Taipei to support outstanding students from World Vision Taiwan, with all 25 awardees and their families attending.
- C. Jointly sponsored major community events with Far Eastern Group affiliates, including Christmasland in New Taipei City, the Far Eastern Plaza Christmas Tree Lighting, and the 2025 Taiwan Lantern Festival in Taoyuan, sharing a warm and festive atmosphere with the community.
- D. Released the 2026 Touring Formosa by Train Calendar, showcasing the diverse beauty of domestic rail travel. Monthly layouts featured FEIB Sustainable Daily Life to share sustainability knowledge and encourage customers to support a sustainable future.
- E. Leveraged self-media platforms Xiao Yuan Won (YouTube) and Happy 10 (Podcast) to launch live reality seminars on parent-child financial management, combining parent-child communication with financial education and creating lasting digital learning resources.

#### (4) Environmental Protection

- A. In accordance with the FSC's Sustainable Development Roadmap for Listed Companies, the Bank continued implementing carbon emission management for itself and its subsidiaries. The 2025 greenhouse gas inventory and external verification for Scope 1 and Scope 2 are expected to be completed in April 2026, achieving 100% coverage. To maintain systematic environmental and energy management, the Bank continued promoting ISO 14001 and ISO 50001 at major sites, including the Banqiao and Head Office buildings. Through equipment upgrades, temperature optimization, and waste reduction, the Bank achieved a 4.25% electricity saving rate and a 4.55% waste reduction rate. Both certifications passed external surveillance audits in October 2025.
- B. To enhance renewable energy use, the Bank expanded green power wheeling to include the Banqiao Jiangzicui and Kaohsiung Chungcheng branches in 2025. The Bank also purchased 64 Taiwan Renewable Energy Certificates, bringing total renewable energy consumption to 767,634 kWh.
- C. Prioritized procurement of eco-labeled equipment, with green procurement totaling NT\$22.99 million in 2025.
- D. Participated in the CDP climate change questionnaire for the second consecutive year, with its rating improving from Management Level (B) to Leadership Level (A-) in 2025.
- E. Conducted sustainable investments in accordance with the Sustainable Development Investment Guidelines. In 2025, ESG-related stocks accounted for 83.84% of the Bank's book investment portfolio, totaling NT\$2.025 billion.
- F. The total balance of ESG-linked credit facilities reached NT\$89.6 billion in 2025, accounting for 33% of the total corporate banking credit balance of NT\$271 billion and exceeding the management target of NT\$73.5 billion.
- G. Collaborated with Yuan Ze University for the eighth consecutive year to hold the Senior Financial Academy. Senior customers showcased self-remade British-style shirts made from surplus fabrics of international luxury brands, promoting social inclusion and senior empowerment.

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

The Bank remains committed to enhancing corporate governance and strengthening its operating foundation to maximize shareholder value. In 2025, the Bank ranked among the top 5% of listed companies in the Corporate Governance Evaluation.

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

Unit: NT\$ Thousand

year	2024	2025	Difference
Full-Time Number of Non-Managers	2,263	2,242	-0.9%
Average Number of Non-Managers' Salary	1,362	1,378	1.2%
Median Number of Non-Managers' Salary	1,208	1,252	3.6%

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	Linux Server	Linux
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. The Bank will establish the FEIB-Robo service platform to provide customers with a diversified wealth management platform.
- B. Corporate online banking will be integrated with direct bank-enterprise connection services to broaden the scope of digital offerings.
- C. A corporate banking credit scoring system will be implemented to establish credit risk indicators and strengthen overall risk management.
- D. The consumer credit risk scoring system will be upgraded to enhance credit risk indicators and strengthen risk management.
- E. A risk-based internal audit system will be developed to improve audit effectiveness and strengthen the internal control framework.
- F. Digital accounts, online insurance, AI applications, and innovative financial scenarios will be continuously optimized to scale transactions and deepen customer engagement.
- G. The Bank will establish a high-net-worth wealth management business system to provide affluent clients with comprehensive and optimized asset management services.
- H. The Bank will launch Apple Pay to provide customers with diversified payment scenarios and secure payment services.
- I. The Bank will establish a REITs real estate securitization system to support business development needs.
- J. The Bank will establish a corporate online banking app to provide mobile banking services for corporate customers and enhance customer experience.
- K. The Bank will establish an automated system for calculating credit risk capital provisions to improve operational efficiency and facilitate capital utilization analysis.
- L. The Bank will adjust the FIS VaR module to reflect the updated FRTB calculation scope, ensuring that trading book risk management remains fully compliant with regulatory requirements.
- M. The Bank will establish a risk-oriented compliance program system (CRA) to create a mechanism centered on identifying, assessing, controlling, and monitoring compliance risks. By concentrating resources on high-risk areas and conducting precise risk

- analysis, the Bank will enhance compliance efficiency and effectiveness while meeting regulatory requirements.
- N. The Bank will leverage cloud backup solutions for core systems to enhance disaster recovery capabilities and ensure operational resilience.
  - O. The Bank will upgrade the Unisys mainframe to ensure stable system operations and support business development needs.
  - P. The Bank will upgrade the derivatives trading system to ensure stable system operations and support business development needs.

### (3) Emergency Backup and Security Protection Measures

Please refer to Page 129-130, "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 an information security risk management framework. The Information Security Office, a dedicated unit established in 2018, is responsible for formulating information security policies and overseeing the planning, implementation, management, and auditing of information security affairs. To strengthen the Board's grasp of information security trends, Mr. Chia-Juch Chang, a board's director with an information security background, was appointed to participate in Board decision-making. The overall execution status of information security is reported to the Audit Committee and the Board of Directors in the first quarter of each year. Since 2021, Lonnie Liu, the Vice President of the Operations Group has concurrently served as the Chief Information Security Officer (CISO), overseeing the coordination of information security policies and resource allocation. and supervising various security enhancement efforts. Specific management plans and resource allocation details for the overall execution of information security are outlined below:

- A. Information Security, Personal Data Protection and Business Continuity Management Systems are certified by BSI international organization every year
  - (a) Information Security Management System (ISO 27001:2022), with the current certificate valid until January 2027.
  - (b) Personal Information Management System (BS 10012:2017) with the current certificate valid until July 2026.
  - (c) Business Continuity Management System (ISO 22301:2019) with the current certificate valid until October 2026.
  - (d) Under the management framework, the bank has established the Information Security Implementation Team (Information Security Committee), Personal Data Management Team, and Business Continuity Management Team. Regular management review meetings are held annually, and all management system policies and documents are reviewed at least once a year. These processes ensure

the implementation of various information security operational procedures, the protection of customer personal data, and the continuous operations of critical business processes.

**B. Information Security Detection and Audit:**

In 2025, the bank engaged a consulting firm to conduct a computer information system security assessment. The assessment included information architecture review, network activity review, compliance review, vulnerability scanning, penetration testing, APP program security testing, SWIFT CSP (Customer Security Program) audit, and email social engineering exercises. The assessment results revealed no deficiencies. Additionally, the auditors were commissioned to complete a personal data protection auditing for the previous year, and the audit results complied with relevant regulations. An online education and training program on information security and personal data protection, at least 3 hours per employee, was completed for all employees as planned. The overall implementation of information security at the bank complied with the specifications and requirements of the detection and audit.

**C. Strengthening Information Security Architecture:**

- (a) Red team drills have been completed, and a third-party professional cybersecurity vendor has been commissioned to simulate hacker intrusions to verify the effectiveness of the bank's defense mechanisms.
- (b) A zero-trust architecture has been implemented in accordance with the Financial Supervisory Commission's "Cybersecurity Action Plan 2.0." An external consultant has been commissioned to develop a "zero-trust architecture" blueprint to strengthen personnel and equipment verification mechanisms. Short-term, medium-term, and long-term blueprints have all been completed.
- (c) In accordance with the Financial Supervisory Commission's "Operational Guidelines for Information Resilience of Financial Institutions", an external consultant has been commissioned to assist the entire bank in establishing a management system and operating procedures. A review of the bank's core businesses and core systems, as well as the formulation of operational continuity objectives, have been completed.

**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.

Combining the management plans mentioned in items A-D, effective management of information security risks has been achieved. Furthermore, the bank received the following external recognitions for outstanding information security achievements in 2025:

- A. Enhanced cybersecurity resilience through four dimensions of cybersecurity (supervision, governance, management, and technology), winning the 2025 Taiwan Enterprise Sustainability Award – Cybersecurity Leadership Award.
- B. Participated in an attack and defense exercise organized by the Financial Supervisory Commission (FSC) and managed by the Financial Security Information Sharing and Analysis Center (F-ISAC), winning fourth place.
- C. Received the FSC's 2023 "Excellent Award," 2024 "Special Excellent Award," and 2025 "Outstanding Award" for our outstanding contributions to 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) Statutory-exceeding Annual Leaves, public service leave and health leave, which were introduced in 2025 and will take effect in 2026.
- (i) Group Insurance, Labor Insurance, Health Insurance
- (j) Friendly Parenting Measures :
  - Concession contract signing with childcare institutions.
  - Family Care Leave, Maternity Leave, Parental Leave without pay; along with statutory-exceeding Prenatal Check-up Leave, Accompanying Prenatal Examination/ Paternity Leave, and 30 days of Family-Friendly Leave each year.
  - Flexible adjustment of work starts and end times within 2 hours during normal working hours.
- (k) Tuition Reimbursement Program
- (l) Reward Program for Professional Certification
- (m) Statutory-exceeding frequencies and screening items of 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 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 "Principles for Whistleblowing Cases", "Handling Procedures for the Prevention of Sexual Harassment, Grievance Reporting, and Disciplinary Action", and "Directions for Employee 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 "Principles for Employee Rewards and Disciplinary Actions", 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 considers pay levels in the industry, business performance, and future risks. The remuneration committee gives suggestions to the board of directors after periodic review. 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 2025, the average rate of salary increase was +4.0%.
- (e) To ensure members' rights of employee stock ownership trust, a committee operates supervision. The membership rate of 2025 was 84%.
- (f) Employee satisfaction surveys are conducted biannually since 2021. In 2025, we conducted employee satisfaction surveys, covering 10 major aspects including: employee care and welfare, growth and development, corporate culture, teamwork, leadership and governance, operational excellence, technology empowerment, innovation, sustainable development and social responsibility, and overall perception. The overall participation rate reached 34%. Based on the survey results, we have launched the AI Seed Instructor Implementation Program, which aims to drive the AI innovation thinking and application among employees through action tasks and incentive programs. In addition, we are continuously revising various personnel compensation and welfare systems to better meet employee expectations.

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

- A. In accordance with regulations and guidelines issued by the competent authority, the Bank has established the Code of Practice for Safety and Health, Occupational Safety and Health Management Plan, Prevention Plan for Illegal Harassment in the Workplace During the Performance of Duties, Prevention Plan for Diseases Caused 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 and prevent occupational diseases. In 2025, the Bank reported zero occupational disease cases.
- B. The Bank has established an Occupational Safety and Health Management Organization and appointed occupational safety and health managers, on-site first aid personnel, and fire prevention supervisors, all of whom receive relevant training. An employee self-defense team has also been established to conduct anti-robbery, self-defense, and firefighting drills every six months. In addition, the Bank provides occupational safety and health e-learning courses for employees, with at least three hours of training every three years.
- C. To safeguard employee health, the Bank provides health examinations at a frequency and budget exceeding statutory requirements. For employee health management, the Bank arranges on-site occupational medicine consultations and employs professional nurses to support employees' physical and mental well-being.
- D. The Bank also organizes a variety of health promotion activities, including health lectures, sports clubs, and health management competitions, to create a healthy workplace. These efforts have been recognized by the Health Promotion Administration, and all 55 workplaces received the Self-Assessment of Workplace Health Promotion certification.
- E. The Bank actively promotes employee wellness and provides diversified exercise resources. It has received the Sports Enterprise Certificate from the Sports Administration, Ministry of Education for two consecutive terms.
- F. To safeguard employee health and workplace safety, the Bank maintains an occupational safety and health management system in compliance with applicable regulations, with a strong focus on preventive risk management and regular reviews. In 2025, the Bank implemented its Occupational Safety and Health Management Plan by conducting workplace inspections and environmental monitoring at 58 business and office locations (with two assessments during the year), completing fire safety equipment inspections and regulatory filings at 59 locations with 12 monthly self-inspections, and carrying out fire safety, robbery prevention training, and emergency response drills twice during the year. Public safety inspections and filings for buildings were also completed at 58 locations. The Bank reviews the effectiveness of safety measures annually through the Safety Maintenance and Supervision Committee to support operational resilience and continuous improvement.

(3) Specification of Losses Resulting from Labor-Management Disputes in 2025, 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
One dispute 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, 2026				
Contract	Signing Party	Covering Period	Main Content	Restrictions
Outsourcing Agreement	Ding Ding Integrated Marketing Service Co., Ltd.	2026.01.01-2026.12.31	Data processing: Including the data entry, processing, and output of information system	None
Outsourcing Agreement	Tung Kuan System Co. Ltd.	2025.12.21-2026.12.20	Data processing: Including the data entry, processing, and output of information system	None
Outsourcing Agreement	Foongtone Technology Co., Ltd.	2025.08.18-2026.08.17	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.	2026.04.01-2027.03.31	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	2025.09.01-2026.08.31	Data processing: Including the processing, and output of information system by Payment Statement.	Re-outsourcing prohibited except agreed by the Bank via document
		2025.12.01-2026.11.30	Data processing: Including the processing, and output of information system by Withholding Statement.	Re-outsourcing prohibited except agreed by the Bank via document
		2025.07.16-2026.07.15	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	2025.12.10-2026.12.09	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

Contract	Signing Party	Covering Period	Main Content	Restrictions
Outsourcing Agreement	Far Eastone Telecommunications Co., Ltd.	2025.11.01-2026.10.31	Collection processing for credit card payment.	Entrusted institutions are limited to those approved by the competent authority
Outsourcing Agreement	LAI LAI Convenience Stores Company	2026.03.01-2027.02.28	Collection processing for credit card payment.	Entrusted institutions are limited to those approved by the competent authority
		2025.12.01-2026.11.30	Collection processing for installment loan payment.	
Outsourcing Agreement	President Chain Store Corporation	2025.11.01-2026.10.31	Collection processing for credit card payment.	Entrusted institutions are limited to those approved by the competent authority
		2026.01.01-2026.12.31	Collection processing for installment loan and credit card payment	
Outsourcing Agreement	Hi-Life International Co., Ltd.	2026.01.01-2026.12.31	Collection processing for installment loan payment.	Entrusted institutions are limited to those approved by the competent authority
		2025.08.01-2026.07.31	Collection processing for credit card payment	
Outsourcing Agreement	Taiwan Family Mart Co., Ltd.	2025.11.01-2026.10.31	Collection processing for credit card payment.	Entrusted institutions are limited to those approved by the competent authority
		2026.01.01-2026.12.31	Collection processing for installment loan payment.	
		2025.07.01-2026.06.30	Collection processing for credit card payment.	
Outsourcing Agreement	World Wide Net International Corp.	2025.11.28-2026.11.27	Data processing: Including the data entry, processing, and output of information system.	None
Outsourcing Agreement	Justor Collection Management Co., Ltd.	2026.03.19-2027.03.18	Collection of debt receivables	None
Outsourcing Agreement	Unistar Asset Management Co., Ltd.	2026.03.19-2027.03.18	Collection of debt receivables	None
Outsourcing Agreement	Sunrise Consultancy Co., Ltd.	2026.03.19-2027.03.18	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.	2026.03.19-2027.03.18	Collection of debt receivables	None
Outsourcing Agreement	Lian Li Asset Management Co., Ltd.	2026.03.19-2027.03.18	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

Contract	Signing Party	Covering Period	Main Content	Restrictions
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
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	2025.10.09-2027.10.08	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.	2026.03.01-2027.02.28	Documents such as forms and credential storage.	None
Outsourcing Agreement	National Credit Card Center of R.O.C.	2009.02.12 -30 days written notice before termination	Information system data registration, processing, and output	None
Outsourcing Agreement	Yuen Foong Paper Co., Ltd.	2025.06.13-2026.06.12	Valet invoicing (checks, money orders) assignments	None
Outsourcing Agreement	Leebao Security Co., Ltd.	2026.01.01-2026.12.31	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.	2026.01.01-2026.12.31	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.	2026.02.01-2027.01.31	Outsourced delivery of bank-wide documents and bills.	Re-outsourcing prohibited except agreed by the Bank via document.

Contract	Signing Party	Covering Period	Main Content	Restrictions
Outsourcing Agreement	Chunghwa Post Co., Ltd.	2025.08.01-2026.07.31	Business data processing operations	Contract parties are prohibited from re-trusting without written consent of the Bank
Outsourcing Agreement	Transnational Logistics Solutions(Taiwan)Pte Ltd. Taiwan Branch(Singapore)	2025.10.01-2026.09.30	Outsourced delivery of bank-wide documents and bills.	Re-outsourcing prohibited except agreed by the Bank via document.
Outsourcing Agreement	Taiwan Mobile Payment Co., Ltd	2026.01.01-2027.12.31	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	2025.11.19-2026.11.18	Business data processing operations	None
Engineering Agreement	Jun Jia Interior Design Co., Ltd.	2025.06.02-2025.08.16	Hsinchu Jinguo Branch RelocationInterior Engineering	None
Engineering Agreement	Cheng Hsing Electromechanical Engineering Co., Ltd.	2025.06.02-2025.08.23	Hsinchu Jinguo Branch Relocation Mechanical and Electrical Engineering	None
		2025.10.01-2025.12.31	Shindian Branch Renovation Mechanical and Electrical Engineering	
Engineering Agreement	Chengming Air Conditioning Co., Ltd.	2025.06.02-2025.08.23	Hsinchu Jinguo Branch Relocation Air Conditioning Engineering	None
Engineering Agreement	Li Yi Hang Interior Decoration Engineering Co., Ltd.	2025.10.01-2025.12.31	Shindian Branch Renovation Interior Engineering	None
Engineering Agreement	Hui Hong Engineering Co., Ltd.	2025.10.01-2025.12.31	Shindian 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	Bank's HQ office and branch usage of 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 2025.

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

### 1. Analysis of Financial Status

Unit: NT\$ Thousands

Item	Year	Dec. 31, 2025	Dec. 31, 2024	Difference	
				Amount	%
Cash and Cash Equivalents, Due from the Central Bank and Other Banks, net		55,694,696	64,292,894	(8,598,198)	(13)
Financial Assets at Fair Value Through Profit or Loss		55,688,152	53,134,114	2,554,038	5
Financial Assets at Fair Value Through Other Comprehensive Income		63,132,388	59,536,214	3,596,174	6
Investment in Debt Instruments at Amortized Cost, net		147,693,446	146,215,199	1,478,247	1
Discounts and Loans, net		506,589,988	488,805,319	17,784,669	4
Receivables, net		19,108,530	18,553,830	554,700	3
Other Financial Assets, net		13,925,309	12,071,096	1,854,213	15
Other Assets		11,878,383	10,854,384	1,023,999	9
<b>Total Assets</b>		<b>873,710,892</b>	<b>853,463,050</b>	<b>20,247,842</b>	<b>2</b>
Deposits and remittance		711,752,762	698,869,200	12,883,562	2
Other Liabilities		92,109,464	93,344,061	(1,234,597)	(1)
<b>Total Liabilities</b>		<b>803,862,226</b>	<b>792,213,261</b>	<b>11,648,965</b>	<b>1</b>
Capital		48,652,847	42,753,997	5,898,850	14
Capital Surplus		830,560	302,926	527,634	174
Retained Earnings		19,355,365	18,271,198	1,084,167	6
Other Equity		1,009,894	(78,332)	1,088,226	1,389
<b>Total Equity</b>		<b>69,848,666</b>	<b>61,249,789</b>	<b>8,598,877</b>	<b>14</b>

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

1. The increase of Capital Surplus was due to the increase of paid-in capital in excess of par from rights offering.
2. The increase of Other Equity was due to the increase of unrealized gains on financial assets at fair value through other comprehensive income.

### 2. Analysis of Financial Performance

Unit: NT\$ Thousands

Item	Year	2025	2024	Variance	
				Amount	(%)
Net Interest Revenue		6,803,609	5,921,043	882,566	15
Net-non-interest Revenue		6,065,046	6,939,638	(874,592)	(13)
<b>Net Revenue</b>		<b>12,868,655</b>	<b>12,860,681</b>	<b>7,974</b>	<b>0</b>
Net Provision for Possible Loss on Bad Debts Expense, Commitment, Guarantee and Letters of Credit Issued		253,010	142,536	110,474	78
Operating Expense		7,956,152	7,848,217	107,935	1
Net Income Before Tax		4,659,493	4,869,928	(210,435)	(4)
Income tax expense		488,078	572,738	(84,660)	(15)
<b>Net Income</b>		<b>4,171,415</b>	<b>4,297,190</b>	<b>(125,775)</b>	<b>(3)</b>

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

The increase of Net Provision for Possible Loss on Bad Debts Expense, Commitment, Guarantee and Letters of Credit Issued was due to the increase of provision for commitment and guarantee obligations.

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 110-113.

### 3. Analysis of Cash Flow

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

	2025	2024	Change in %
Cash flow ratio (%)	Note	52.34	-
Cash flow adequacy ratio (%)	Note	288.15	-
Cash flow satisfied ratio (%)	Note	Note	-

Notes of change: (Changes of more than 20%) : None

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
5,378,820	1,271,093	5,609,482	1,040,431	-	-

### 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				
				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:

Far Eastern International Securities (FEIS) reported operating revenue of NT\$163,507 thousand in 2025, representing a decrease of NT\$119,776 thousand, or 42%, compared with NT\$283,283 thousand in 2024. Under continued cost control and expense rationalization measures, operating costs in 2025 amounted to NT\$228,289 thousand, a reduction of NT\$30,496 thousand, or 12%, from NT\$258,785 thousand in 2024. As a result, FEIS recorded a net loss after tax of NT\$50,134 thousand.

B. Strategy for the Coming Year:

- (a) FEIS will actively expand the recruitment of qualified wealth management professionals across all regions to achieve the minimum scale required for workforce economies of scale and improve the cost-to-income ratio through enhanced revenue generation.
- (b) Subject to maintaining robust information security standards, FEIS will accelerate the launch of its U.S. equities online trading app while integrating related initiatives in parallel to enhance service quality and strengthen its ability to attract and engage high-net-worth clients.
- (c) In addition to continuously monitoring and managing operating expenses, FEIS will further promote the adoption of AI-assisted tools across departments, focusing on cost efficiency and operational effectiveness. These efforts are intended to accelerate project development and strengthen employee-AI collaboration capabilities.

(2) Far Eastern Asset Management Corp.

A. Major Profit Drivers:

Profit was mainly driven by purchases of non-performing loans and investment returns from joint venture projects.

B. Strategy for the Coming Year:

- (a) The Company will continue purchasing new non-performing loans to generate service fee income.
- (b) The Company will acquire new court-auctioned real estate and dispose of such assets through various market channels to increase revenue.

(3) FEIB Financial Leasing Co., Ltd.

A. Major Profit Drivers:

Profit was mainly driven by increases in interest income and fee income from financial leasing transactions.

B. Strategy for the Coming Year:

The Company will continue developing new customers to secure diversified revenue sources.

## 6. Risk Management

(1) Risk Management Organization and Policy

A. Policy:

- (a) Utilizing qualitative and quantitative approaches, such as operational procedures and asset quality ratios, and the setting of relevant risk appetites, per internal and external regulatory guidelines, as references for the Bank's management strategy under the prudent risk management culture.
- (b) Establishing an independent risk management department to effectively implement and monitor the risk management mechanism.
- (c) Identifying, measuring, monitoring, and controlling the Bank's existing and potential risks within acceptable parameters; balancing risk with return to meet annual

income budgets and achieve business sustainability.

**B. Organization Structure:**

**(a) Board of Directors:**

The Board of Directors is FEIB's ultimate decision-maker regarding risk management and is responsible for formulating the framework and policy of risk management.

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

The Committees are responsible for examining and supervising the Bank's asset and liability management, as well as risk exposure management.

**(c) Risk Management Group:**

Under the Risk Management Group, the Corporate Banking Department, the Consumer Banking Department, and the Risk Control Department are responsible for managing the risks of the relevant business unit(s) directly, and reporting to the Risk Management Committee and the Board of Directors regularly.

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.
- 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 the integrated management of bank-wide credit risk, market risk, operational risk, and climate risk.

**(d) Internal Audit Group:**

The Internal Audit Group is responsible for auditing the implementation of the risk management framework, operational procedures, and suggesting improvement actions as necessary.

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

**A. Credit Risk Management Framework and Capital Requirements**

**(a) Credit Risk Management Framework**

2025	
Item	Content
1. Strategies and procedures of credit risk management	1. Developing a prudent credit risk management mechanism to effectively identify, measure, monitor, and control credit risk and balance it with justified returns. 2. Corporate Banking and Retail Banking Business: (1) Corporate Banking: A. Strategy and goal The Bank establishes clear procedures for corporate loan approval and post-lending management to ensure asset quality. B. Policy The Bank sets adequate credit allocation limits for each industry and conglomerate, adjusting them regularly based on economic conditions, industrial trends, and the Bank's strategy.

Item	Content
	<p>C. Procedure</p> <p>(a) The authorization level is defined in FEIB's "Credit Authorization Guidelines," where managers are authorized to approve credit proposals. Large amounts and specific credit lines must be assessed by the Credit Committee before approval by authorized managers.</p> <p>(b) Post-lending reviews follow the management mechanism, tracking changes in borrower credit quality and collateral valuation. Additionally, proactive countermeasures are taken against potential credit risks according to the watch-list system.</p> <p>(2) Retail Banking:</p> <p>A. Strategy and goal The Bank formulates clear credit policies to ensure portfolio quality and achieve justifiable profits.</p> <p>B. Policy The Bank manages its asset portfolio adequately, tracking changes in credit quality and adjusting credit policies in response to economic conditions and the financial environment.</p> <p>C. Procedure The credit cycle begins with designing financial products, followed by assessing credit costs and formulating credit terms and approval guidelines. Subsequently, directions for post-lending management are set to track and analyze credit quality and transaction changes for the collective management of portfolio credit risk.</p>
2. Organization and structure of credit risk management	<p>1. Board of Directors: The Board of Directors is FEIB's ultimate decision-maker regarding credit risk management. It is responsible for approving credit risk management strategies and regularly examining management results in accordance with overall operational strategy and the business environment.</p> <p>2. Risk Management Committee: Following the credit risk management strategy approved by the Board of Directors, the Risk Management Committee is responsible for managing the credit risk mechanism, examining credit risk regulations, coordinating management differences among departments, and continuously overseeing execution results.</p> <p>3. Credit Committee: According to the Bank's "Credit Committee Procedures," the Credit Committee is responsible for reviewing specific credit lines and loans.</p> <p>4. Risk Management Group:</p> <p>(1) RMG - Corporate Banking Department: This department includes two teams. The credit review team assesses credit proposals and account receivables finance, while the credit management team oversees lending policy amendments, post-lending management.</p> <p>(2) RMG - Consumer Banking Department: This department is responsible for consumer lending/credit card facility assessment, consumer lending policy amendments, portfolio management, post-lending management, customer complaint solutions, delinquency loan collection, and non-performing loan collection.</p> <p>(3) RMG - Risk Control Department: This department is responsible for the integrated management of bank-wide credit risk.</p> <p>5. Internal Audit Group: This group is responsible for auditing risk management activities at least annually and providing suggestions for improvement.</p>
3. Scope and characteristics of credit risk report and evaluation system	<p>1. Corporate Banking: The credit risk report regularly includes risk exposure, credit utilization rate by credit limit, post-lending management, and asset quality assessment. It is submitted to the Board of Directors quarterly after examination by the Risk Management Committee.</p> <p>(1) Conglomerate</p>

Item	Content
	Establishing conglomerate limits and regularly reviewing credit utilization rate.
	(2) Industry Establishing Industry limits and regularly reviewing credit utilization rate.
	(3) Watch-list Reviewing financial and business changes of borrowers and taking proactive credit-enhancement actions.
	(4) Asset quality Regularly reviewing assets quality through NPL ratio and coverage ratio, and comparing with peers/ industry average.
	2. Retail Banking: The credit risk report regularly includes portfolio structure, key asset quality indicators, risk ratings, and risk management strategy. It is submitted to the Board of Directors quarterly after examination by the Risk Management Committee.
4. Policies for credit risk hedging or risk mitigation, as well as strategies and processes for monitoring effectiveness of risk hedging and mitigation	1. Evaluating default probability and net loss of extending credits; stipulating credit terms and mitigating credit risk through guarantors and collateral such as bank deposits, securities, land, and real estate to reduce risk exposure. Updating the value of listed stocks daily and the appraisal value of land and real estate when renewing credit extensions, and monitoring collateral value promptly. 2. Reducing non-target credit extensions to mitigate credit risk. 3. Managing asset quality through credit limits and regulations, tracking changes in credit quality, monitoring credit risk through post-lending management, credit concentration analysis, and interim reviews. Supervising overall credit risk quality to ensure effective risk mitigation.
5. Approach applied to Regulatory Capital Charge	Standardized Approach.

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

December 31, 2025		Unit: NT\$ thousands	
Exposure Type	Exposure after Risk Mitigation	Capital Requirement	
Sovereign states	176,506,617	0	
Non-central government public sections	4,030,009	64,480	
Bank (including multilateral development banks and Central Counterparty)	83,575,500	1,976,507	
Covered bonds	506,552	4,052	
Enterprises (including securities and insurance companies)	221,504,468	14,282,778	
Retail credit	131,421,501	8,225,612	
Real estate	287,824,570	12,224,296	
Equity	10,020,002	1,549,326	
Equity investments in funds	0	0	
Other assets	10,813,599	626,410	
<b>Total</b>	<b>926,202,817</b>	<b>38,953,461</b>	

## B. Securitization Risk Management Framework, Exposure, and Capital Requirements

### (a) Securitization Risk Management Framework

2025

Item	Content
1. Strategies and procedures of securitization management	
2. Organization and structure of securitization management	Not Applicable.
3. Scope and characteristics of the securitization risk report and measurement system	

Item	Content
4. Policies for securitization hedging or risk mitigation, as well as strategies and processes for monitoring the continuous effectiveness of risk mitigation tools	
5. Approach applied to Regulatory Capital Charge	Standardized Approach.
6. Overall qualitative disclosure requirements, included: <ol style="list-style-type: none"> <li>(1) The purpose of engaging in securitization activities and the types of risks undertaken and retained by banks in re-securitization activities</li> <li>(2) Other risks implied by securitized assets (e.g., liquidity risk)</li> <li>(3) Different roles played by banks in the process of securitization, and the degree of participation of banks in each process</li> <li>(4) The monitoring process for credit and market risk in securitization</li> <li>(5) The risk management policy for mitigating the risks retained by securitization and re-securitization</li> </ol>	Not Applicable.
7. Overview of accounting policies for bank securitization	
8. In the banking book, the name of the external rating agency (ECAI) used in securitization and the risk exposure in which it is used in each type of asset securitization	
9. Any significant changes in quantity since the last reporting period (e.g., assets transferred between the banking book and trading book)	

Note: Items 6 to 9 are only required to be filled out by the founding bank that is currently in circulation.

#### (b) Engagement of Asset Securitization

None.

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

December 31, 2025

Unit: NT\$ thousands

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

Note: 1. The column "Type of assets" is subdivided as securitized asset (such as credit card, home equity loan, auto loan), or the securities invested (such as mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and collateralized debt obligation), etc.

2. The risk exposure amount of the banking book should be booked after risk mitigation.

3. The column "Liquidity facility" should be included the exposure of drawdown and undrawn portion.

#### (d) Information on Securitization Products

##### ① Summary Table of Securitization Product Investments

December 31, 2025

Unit: NT\$ thousands

Item (Note 1)	Account	Initial Cost	Cumulative Valuation Gain or Loss	Cumulative Impairment	Carrying Amount
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MBS	Measured at fair value through OCI	6,884,259	-181,676	0	6,702,583
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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):

Unit: NT\$ thousands

Name of Securities	Account (Note)	Currency	Issuer & Place	Purchase Date	Maturity Pool Date	Coupon Rate	Credit Rating	Method of Interest Payment & Principal Repayment	Initial Cost	Cumulative Valuation Gain or Loss	Cumulative Impairment	Carrying Amount	Attachment Point	Details of Asset Maturity
US3618N5C643	Measured at fair value through OCI	USD	GENNIE MAE /US	2024/12/12	2054/12/1	5.5	Moody's Aa1	Monthly	810,326	14,952	0	825,278	-	-
US3618N5EV73	Measured at fair value through OCI	USD	GENNIE MAE /US	2025/1/23	2055/1/1	5.5	Moody's Aa1	Monthly	526,353	13,014	0	539,367	-	-
US3618N5JD21	Measured at fair value through OCI	USD	GENNIE MAE /US	2025/3/20	2055/3/1	5.5	Moody's Aa1	Monthly	801,457	7,861	0	809,318	-	-
US3618N5KW82	Measured at fair value through OCI	USD	GENNIE MAE /US	2025/4/8	2055/4/1	5.5	Moody's Aa1	Monthly	902,467	10,045	0	912,512	-	-
US3618N5ZK89	Measured at fair value through OCI	USD	GENNIE MAE /US	2025/10/27	2055/11/1	5.0	Moody's Aa1	Monthly	1,566,734	1,564	0	1,568,298	-	-
US38382NKG15	Measured at fair value through OCI	USD	GENNIE MAE /US	2021/2/2	2051/2/1	1.0	Moody's Aa1	Monthly	395,832	-81,793	0	314,039	-	-
US38385ABV35	Measured at fair value through OCI	USD	GENNIE MAE /US	2024/11/18	2054/11/1	5.5	Moody's Aa1	Monthly	551,982	6,337	0	558,319	-	-

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 Framework and Capital Requirement

### (a) Operational Risk Management Framework 2025

Item	Content
1. Strategies and procedures of operational risk management	<ol style="list-style-type: none"> <li>1. Establishing an operational risk management mechanism to enhance risk awareness among all Bank staff; examining operational risks in daily business activities and management processes, and taking appropriate countermeasures against existing and potential risks to reduce operational risk.</li> <li>2. Implementing the RCSA, KRI, and LDC process to promptly identify vulnerable internal control points and take corrective actions accordingly; establishing a tracking mechanism for improvements; examining the status of operational risk management by an independent audit department, and reporting the verification results to the Board of Directors in due course.</li> </ol>
2. Organization and structure of operational risk management	<ol style="list-style-type: none"> <li>1. Board of Directors: The Board of Directors is FEIB's ultimate decision-maker in operational risk management. It is responsible for approving operational risk management strategy and regularly examining the management result, according to the overall operations strategy and business environment.</li> <li>2. Risk Management Committee: Following the operational risk strategy approved by the Board of Directors, the Risk Management Committee is responsible for supervising the management mechanism of the Bank's operational risk.</li> <li>3. Risk Management Group: The Group is responsible for developing bank-wide operational risk management procedures and implementing identification, measurement, monitoring, and reporting mechanisms; establishes an incident database, aggregates risk data, and provides regular reports to senior management, the Risk Management Committee, and the Board of Directors.</li> <li>4. Internal Audit Group: The Group is responsible for auditing risk management activities at least annually and making suggestions for improvement.</li> </ol>
3. Scope and characteristics of operational risk report and measurement system	<ol style="list-style-type: none"> <li>1. Established the "Operational Risk Incident Reporting Procedures" and a centralized system to collect incident data. This enables comprehensive analysis via a unified database. All handling processes and action plans require approval from Division/Group Heads or authorized personnel to ensure effective oversight.</li> <li>2. Established Risk and Control Self-Assessment (RCSA) frameworks, requiring units to identify potential operational risk events, root causes, and categories within key business processes. Units evaluate the frequency of occurrence and control effectiveness to map their risk matrix positioning. For high-risk items, units must formulate mitigation strategies and monitor their implementation results.</li> <li>3. Established Key Risk Indicators (KRIs) as early warning mechanisms to mitigate operational risk exposure. Monitoring results are reported quarterly, complemented by periodic reviews of KRI definitions, thresholds, and alert levels to ensure ongoing relevance.</li> <li>4. The Risk Management Group prepares and submits regular risk management reports to senior management, the Risk Management Committee, and the Board of Directors to ensure effective oversight.</li> </ol>
4. Policies for operational risk hedging or risk mitigation, as well as strategies and processes for monitoring effectiveness of risk hedging and mitigation	<ol style="list-style-type: none"> <li>1. After assessing the frequency and impacts of operational risk in daily operations processes, the Bank employs insurance or service outsourcing to transfer or offset the risk and loss.</li> <li>2. The probability of operational risk is reduced by measures such as KYC (Know Your Customer) and anti-money laundering implementation, internal control and compliance systems, employee codes of conduct, and training.</li> <li>3. The Bank also sets up information security control guidelines in compliance with ISO27001 guidelines, including information security policy, processes, risk monitoring, and training.</li> </ol>
5. Approach applied to Regulatory Capital Charge	Standardized Approach.

(b) Operational Risk Capital Requirement

		December 31, 2025	Unit: NT\$ thousands
Item		Amount	
1	Business indicator component (BIC)		1,549,750
2	Internal loss multiplier (ILM)		1
3	Operational risk capital (ORC)		1,549,750
4	Risk-weighted assets for operational risk		19,371,877

D. Market Risk Management Framework and Capital Requirement

(a) Market Risk Management Framework

2025

Item	Content
1. Strategies and procedures of market risk management	<ol style="list-style-type: none"> <li>1. Developing a prudent market risk management mechanism to effectively identify, measure, monitor, and control market risk, and balance the assumed risk with justified return.</li> <li>2. According to the "Financial Market Proprietary Trading Authorization Policy," the bank sets position limits and stop-loss limits based on business types, department portfolio balances, and traders' portfolios, respectively. To manage market risk, the Bank assigns a team to monitor the limits daily. Traders must promptly adjust positions to reduce market risk when trading losses exceed the stop-loss limit.</li> <li>3. Prior to introducing a new product or business plan, the bank assesses market risk exposure and the impact of the risk on the Bank's business.</li> </ol>
2. Organization and structure of market risk management	<ol style="list-style-type: none"> <li>1. Board of Directors: The Board of Directors is FEIB's ultimate decision-maker in market risk management. It is responsible for approving the market risk management strategy and regularly examining management results according to the overall operational strategy and business environment.</li> <li>2. Risk Management Committee: Following the market risk strategy approved by the Board of Directors, the Risk Management Committee supervises the management mechanism of the Bank's market risk.</li> <li>3. 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>4. Internal Audit Group: The Group is responsible for auditing risk management activities at least annually and making suggestions for improvement.</li> </ol>
3. Scope and characteristics of market risk report and valuation system	<ol style="list-style-type: none"> <li>1. Appraising positions using Mark-to-Market or Mark-to-Model to reflect position profit/loss on the valuation date.</li> <li>2. The RMG - Risk Control Department reports management results and provides suggestions for improvement, including the Bank's position, risk exposure, profit and loss, limit control, and compliance with market risk policy, to senior management periodically.</li> <li>3. Establishing a well-performing information system to effectively monitor all trading positions.</li> </ol>
4. Policies of market risk hedging or mitigation, and strategies and procedures of monitoring effectiveness of risk hedging and mitigation	<ol style="list-style-type: none"> <li>1. Position limits and stop-loss limits for each financial instrument are set at the collective trading room level and the individual trader's level to control market risk exposure within a reasonable range.</li> <li>2. All the Bank's trading positions are appraised using Mark-to-Market or Mark-to-Model in real time or daily. For hedging positions, the appraisal is done at least twice a month. Position limits and stop-loss limits are independently examined by the RMG - Risk Control Department.</li> </ol>
5. Approach applied to Regulatory Capital Charge	Standardized Approach.

## (b) Market Risk Capital Requirement

December 31, 2025

Unit: NT\$ thousands

	Type of risk	Capital requirement
1	General Interest Rate Risk	298,428
2	Equity Risk	348,369
3	Commodity Risk	0
4	Foreign Exchange Risk	329,336
5	Credit Spread Risk – Non-Securitization	100,872
6	Credit Spread Risk – Securitization (Non-Correlation Trading Portfolio)	0
7	Credit Spread Risk – Securitization (Correlation Trading Portfolio)	0
8	Default Risk – Non-Securitization	29,746
9	Default Risk – Securitization (Non-Correlation Trading Portfolio)	0
10	Default Risk – Securitization (Correlation Trading Portfolio)	0
11	Residual Risk Add-On (RRAO)	14,686
12	Total	1,121,437

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

To manage the Bank's deposit to meet loan and financial transaction growth. The Bank would adeptly adjust its funding strategy depending on market liquidity situation and the Central Bank's policies to optimize fund usage and lower liquidity risk. The Bank would manage the maturities of long-term and short-term securities to match the timing of loan drawdowns and repayments. The stability and allocation of deposits are emphasized to manage funding liquidity. The Bank follows capital liquidity control ratio to monitor and manage liquidity risk. The Capital liquidity control ratio and relevant analysis are regularly reported to the Asset and Liability Management Committee ("ALCO") and the Board of directors.

## Maturity Analysis of Assets and Liabilities

For New Taiwan dollar items

December 31, 2025

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	858,639,589	117,280,928	117,727,558	123,562,222	70,883,607	94,219,356	334,965,918
Main capital outflow on maturity	1,107,742,639	48,784,451	91,875,245	147,979,506	180,964,653	342,202,187	295,936,597
Gap	(249,103,050)	68,496,477	25,852,313	(24,417,284)	(110,081,046)	(247,982,831)	39,029,321

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

## FOR U.S. DOLLAR ITEMS

December 31, 2025

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	9,842,221	2,698,331	1,570,543	1,545,323	1,237,206	2,790,818
Main capital outflow on maturity	10,895,453	3,729,177	2,478,372	1,311,676	2,181,399	1,194,829
Gap	(1,053,232)	(1,030,846)	(907,829)	233,647	(944,193)	1,595,989

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

- A. In response to amendments to the Directions Governing the Scope, Procedures, and Other Matters for Financial Institutions Reporting Material Contingencies issued by the Financial Supervisory Commission, the Bank amended its Regulations for Reporting Material Contingencies accordingly.
- B. In response to amendments to the Securities and Exchange Act by the FSC, the Bank amended its Articles of Incorporation accordingly.
- C. In response to amendments to the Criteria Governing Internal Control Systems of Securities Firms by the FSC, the Bank amended its internal rules governing proprietary bond trading conducted concurrently with securities business accordingly.
- D. In response to an official letter from the Bankers Association of the Republic of China and amendments to the Money Laundering Control Act promulgated on July 31, 2024, the Bank amended its AML/CFT policies and procedures, including those covering trust business, electronic payment services, securities business, credit card business, name screening, customer due diligence, employee hiring and training, suspicious transaction reporting, risk assessment, and securities investment trust and consulting businesses.
- E. In response to amendments to the Model Guidelines for Insurance Agent Companies' Anti-Money Laundering and Countering Terrorism Financing Policies and Procedures issued by the Chinese Insurance Agents Association of the Republic of China, the Bank amended its AML/CFT policies and procedures (including banks operating concurrently insurance agency business), along with related appendices.
- F. In response to an official letter from the Bankers Association of the Republic of China, the Bank amended its FEIB Risk Management Standards in Response to International Sanctions accordingly.

In response to amendments to regulations including the Directions Governing the Scope, Procedures, and Other Matters for Financial Institutions Reporting Material Contingencies, the Securities and Exchange Act, the Criteria Governing Internal Control Systems of Securities Firms, and other AML/CFT-related regulations issued by the competent authorities in 2025, the Bank amended relevant internal regulations accordingly. These revisions further strengthened the Bank's internal control, legal compliance, and AML/CFT framework.

#### (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:

##### A. 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, accumulating a total of 96 certifications by 2025, a 35.21% increase compared to 2024.

##### B. Enhancing Cybersecurity Monitoring:

- (a) Commissioned a professional third-party cybersecurity firm to conduct a Red Team assessment to validate the effectiveness of the bank's defense mechanisms in July 2025.
- (b) Implemented a Dynamic Application Security Testing (DAST) mechanism to enhance web security in October 2025.
- (c) Completed the short-, medium-, and long-term blueprint for Zero Trust Architecture (ZTA) to strengthen personnel and device verification mechanisms in November 2025.

##### C. Enhancing security resilience:

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

##### D. 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 2025.

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

None.

(8) Risk of Business Concentration and Mitigation Measures

Corporate banking credit business is conducted in accordance with the regulations of the competent authorities and internal operating procedures. Additionally, a regular review and control mechanism has been implemented for credit cases within the same industry, group, related entities, and for the same client. In 2025, the proportion of corporate banking credit business by industry meets the target range.

(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 2025 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 matters

There are no major litigious, non-litigious or administrative disputes that could materially affect the rights and interests of depositors or shareholders or the prices of the Bank's securities.

(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 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 Jinhua Branch	1-2F , No. 372, No. 374, No. 376, No. 378, Jinhua 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	1-2F ,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., Zhongli 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., Zhongli 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	1-2F ,No. 118, Sec. 2, Dongda Rd., North 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	2 Shenton Way, #17-04 SGX Centre 1, Singapore 068804	(65)6223-3036

遠東國際商業銀行股份有限公司



董事長：周添財





遠東集團  
FAR EASTERN GROUP



遠東國際商業銀行  
Far Eastern Int'l Bank



台北市敦化南路二段207號26.27樓  
26.27/F 207 Tun Hwa S.Road,Sec.2,Taipei  
Tel:(02)2378-6868 Fax:(02)2377-9000  
Swift Code : FEINTWTP  
<https://www.feib.com.tw>