

# Taiwan Cooperative Bank

Annual Report 2024



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#### *Notice to readers*

*This English version annual report is a summary translation of the Chinese version and is not an official document of the shareholders' meeting. If there is any discrepancy between the English version and Chinese version, the Chinese version shall prevail.*

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# 1. Message to Shareholders

In 2024, there were divergences in the economic and inflation performances of various countries due to factors such as trends in global economy, differences in political and economic environments, and financial structures. However, global economic growth remained resilient. Major economies have gradually adopted interest rate cuts while closely monitoring inflation and labor market conditions. As a result, the global economy has experienced moderate expansion.

The domestic economy benefited from the global AI explosion and the booming semiconductor industry. The electronic components and information and communications technology sectors drove the expansion of product exports and investments, leading to domestic economic growth that outperformed the rest of the world. In terms of monetary policy, the Central Bank of Taiwan continued to expand the tightening of monetary policy. In March 2024, in order to anchor inflation expectations, the rediscount rate, the rate on accommodations with collateral, and the rate on accommodations without collateral were raised to 2.0%, 2.375% and 4.25%, respectively. In June and September of the same year, in order to strengthen quantity management of monetary credits and slow down the flow of credit resources to the real estate market, the required reserve ratio was raised by 0.25% and selective credit control measures were adjusted. With the concerted effort of all employees of the Bank and in line with the government's policies, the



**Chairman**  
*Yen-Mao Lin*



Bank's after-tax earnings for 2024 amounted to NT\$18.953 billion, an increase of NT\$2.65 billion from 2023. In terms of asset quality, the Bank's non-performing loan (NPL) ratio in 2024 was 0.16%, with NPL coverage ratio of 709.92%. Both the loan quality and the ability to bear bad debts showed improvement over 2023, demonstrating the Bank's emphasis on risk control.

Looking ahead to 2025, the global economy will stride forward amid opportunities and challenges. The main drivers of economic growth include technological innovation in AI, big data, and energy. Gradual easing of monetary policies by central banks in major countries is expected to contribute to a steady recovery of consumption and investment momentum, as well as propel overall economic growth. However, the uncertainties brought about by geopolitics and international trade policies will remain and become an important issue that the global economy must overcome. The domestic economy will take advantage of the complete supply chain of the technology industry.

The AI trend will maintain the momentum of exports and is expected to boost private consumption. The Directorate General of Budget, Accounting and Statistics (DGBAS) estimates that Taiwan's economic growth rate will reach 3.29% in 2025.

In 2024, on the basis of consolidating core businesses, the Bank continued to expand its business reach and presence, increase the synergy of wealth management operations, facilitate sustainable financial development, spur the application of innovative technologies, flexibly adjust the use of funds, focus on overseas distinctive operations, steadily improve asset quality,



**President**  
*Shwu-Fang Wang*

and implement a compliance corporate culture. Our 2024 operating results, credit ratings and 2025 operating strategies are explained as follows:

## 1.1 Major Achievements in 2024

### A. Expanding the presence of main business and consolidating the core business niche.

- (1) As of the end of December 2024, the total balance of loans amounted to NT\$3,081.2 billion, including the balance of loans to private enterprises (excluding government agencies and public enterprises) in an amount of NT\$1,330 billion, the balance of loans to small and medium enterprises (SMEs) amounted to NT\$837.773 billion. We were also awarded Best SME Banking-Premium Award in 12th Elite Award by TABF. The Bank continues to provide SMEs with the best financing services.
- (2) The Bank organized the "SMEs Transfer Credit Guarantee Fund Loans". As of the end of December 2024, the guaranteed balance of the SMEs transfer credit guarantee fund amounted to NT\$199.864 billion. The Bank was recognized by awards from the Small & Medium Enterprise Credit Guarantee Fund of Taiwan, namely, the "Low Carbon Smart Award", "Post-Pandemic Revitalization Award (Financial Institution Category)", "Transformation Award for Assistance in Regional Post-Pandemic Revitalization", "Partner Enterprise Award", and "Support Award of Youth Enterprises, Startups and Micro Enterprises".
- (3) The Bank cooperated with the government to promote the "Six Core Strategic Industries Loan Project" policy. As of the end of December 2024, the balance of loans amounted to NT\$800.574 billion. The Bank received the "Outstanding Bank Award for Lending to the Six Core Strategic Industries" from the Financial Supervisory Commission (FSC). The Bank continues to be engaged in urban renewal and old building reconstruction services. As of the end of December 2024, it has undertaken a total of 95 urban renewal financing loans with a loan amount of NT\$152.638 billion, as well as 196 old building financing loans with a loan amount of NT\$75.079 billion.
- (4) In 2024, we arranged/coordinated 71 syndicated loans, with a total amount of approximately NT\$677.781 billion, including our participation amount of approximately NT\$116.752 billion. According to statistics from London Stock Exchange Group plc (LSEG), the Bank ranked 3rd in terms of market share of a bookrunner in Taiwan.
- (5) In December 2015, the Bank officially launched the online application for personal mortgage increase and microfinance services, with the "online application of mortgage increase" being the pioneer of online mortgage operations in the industry. As of the end of December 2024, 25,427 online applications of microfinance loans have been granted in an amount of NT\$12.909 billion; and 11,067 online applications of mortgage increase loans have been granted in an amount of NT\$63.312 billion.

**B. Gaining insight into the value of customer segments and increasing the synergy of wealth management operations**

- (1) The license of high-asset services was renewed on February 26, 2024. As of the end of December 2024, the number of high-asset clients amounted to 1,555, with an asset under management (AUM) reached NT\$213.983 billion. The Bank ranked fourth and third in terms of the number of customers and the asset management scale, respectively, among all licensed institutions.
- (2) The Bank won the second place in the "Best Trust Award", the second place in the "Employee Welfare Trust Award", the second place in the "Trust Alliance Award", and the fifth place in the "Elderly Care Award" in the FSC's third phase of the Trust 2.0 program evaluation, making the Bank the only financial institution to earn recognition across all four award categories.
- (3) In 2024, the net fee income from trust arrangement, insurance (excluding mortgage life insurance), and gold bankbooks amounted to NT\$5.303 billion, accounting for 51.74% of the Bank's overall net fee income of NT\$10.25billion.
- (4) In 2024, we introduced 351 new investment products, including domestic and offshore funds, stocks, exchange-traded funds (ETFs), bonds, and structured notes.

**C. Facilitating sustainable finance development and promoting the concept of social inclusion**

- (1) The Bank continues to enhance climate governance and bank-wide climate risk awareness, incorporates ESG factors into credit investigation services, and exerts the influence of an institutional investor through participation in shareholders' meetings of investees and irregular visits thereto. In 2024, it entered the "List of Companies with Better Institutional Investor Stewardship Disclosure 2023" by the Taiwan Stock Exchange and the "Project Impact Category - Shareholder Action Gold Award" at the 4<sup>th</sup> Taiwan Sustainable Investment Awards in 2024.
- (2) On September 30, 2024, the Bank issued NT\$1 billion of social responsibility development bonds, with the cumulative issuance amount of sustainable bonds reaching NT\$9 billion, which is ahead of other government-owned banks, fully demonstrating the Bank's determination to develop sustainable finance.
- (3) The Bank continued to offer the "Green and Sustainable Time Deposits," which amounted to a total of NT\$2.86 billion as of the end of December 2024. The funds raised are primarily allocated to green investment projects in renewable energy and energy technology development, energy efficiency improvement and energy conservation, and waste recycling or reuse, as well as affordable housing, job creation, and socially beneficial investment projects that can alleviate or avoid unemployment caused by socio-economic crises.
- (4) In order to fulfill corporate social responsibility, the bank has implemented the "Preferential Housing Loans for Youth by the Ministry of Finance" with a total loan amount of NT\$258.996 billion as of the end of December 2024.



We also undertake Reverse Mortgage Loans with 3,002 loans distributed and a total approved amount of NT\$18.666 billion as of the same date. Moreover, 9,943 property trusts for the elderly (including those with dementia) and people with disabilities were undertaken. To support the development of grassroots sports, the Bank has long been nurturing outstanding table tennis, badminton, and baseball athletes, as well as sponsoring and promoting sports activities. In the 2024 "Sports Promoter Awards" of the Sports Administration, Ministry of Education, the Bank won three gold medals respectively for the category of promotion, sponsorship, and long-term sponsorship.

**D. Driving the application of innovative technologies and improving digital service efficiency**

- (1) The Bank newly launched the "Enterprise Customer Service Network - SMEs and Micro Enterprise Loan Application Network", with 671 applications submitted in 2024.
- (2) In line with the competent authorities to expand online financial services for people with disabilities and to create a comprehensive and diversified digital financial environment, the Bank's mobile banking app obtained accessibility certification. User-friendly features were added, including "foreign exchange trading", "debit card loss and reissue and investment P&L statement". Moreover, the Bank also included new functions such as "midway termination of fixed deposits in NTD and foreign currency" to enhance the accessibility of financial services.
- (3) The Bank remains committed to the development of financial technology (Fintech) and continues to invest in patent innovation. In 2024, it was awarded the "Certificate of Taiwan Intellectual Property Management System" by the Industrial Development Administration, Ministry of Economic Affairs, and ranked first in the banking industry with 223 patent applications.
- (4) In July 2024, the Bank introduced the "AI-based Fraud Prevention and Early Warning Model" to establish an anti-fraud early warning mechanism and monitor suspicious accounts. As of the end of December 2024, 1,414 accounts have been controlled, with a preventive control rate of 19.50% for warning accounts, and preventive control of an average of 6.4 days in advance, effectively blocking fraudulent flow of funds.

**E. Adjusting capital allocation flexibly and exploring diversified income actively**

- (1) As of the end of December 2024, the Bank's total deposit balance stood at NT\$4,085.734 billion. Of this amount, the balance of the NTD demand deposits was NT\$1,899.211 billion (excluding government deposits), an increase of NT\$13.437 billion compared with the same period in 2023. The Bank has actively improved the deposit structure, optimized capital allocation, and expanded the portfolio of investable financial instruments to enhance the efficiency of capital utilization.
- (2) In order to expand the Bank's demand deposits and reduce funding costs, the

average balances for corporate payroll transfers, capital increase subscription collections and cash dividend distributions in 2024 amounted to NT\$178.6 billion, NT\$76.836 billion, and NT\$64.022 billion, respectively, all of which show an increase compared to the same in 2023.

- (3) In 2024, the trading volume of financial products amounted to NT\$1,428.501 billion, with the net financial business balance of NT\$39.239 billion and the yield on financial products of 2.745%.

#### **F. Focusing on overseas characteristic operations and cultivating key professional talents**

- (1) Currently, the Bank has established 26 overseas branches (including branches, sub-branches, and offices), covering 10 countries in America, Europe, Asia, and Oceania. The Bank will continue to facilitate the establishment of Tokyo Branch in Japan and Singapore Branch, while improving service quality, and deepening engagement with local clients to effectively expand the scale of overseas operations.
- (2) In 2024, the pre-tax earnings after provisions of overseas units (including OBUs and various overseas units, excluding United Taiwan Bank) amounted to NT\$1.022 billion, accounting for 4.41% of the Bank's earnings.
- (3) In order to cultivate key professional talent and enhance employees' competencies, 272 internal training courses were launched in 2024, covering wealth management, credit investigation, digital finance, and other aspects, reaching a total of 20,097 trainees. We actively send bank staff to participate in external professional training courses and overseas studies to hone their international financial knowledge and accumulate relevant experience.

#### **G. Enhancing risk management and control mechanisms and improving asset quality steadily**

- (1) The Bank has established 25 risk appetite indicators across seven major categories. In order to improve the efficiency of capital utilization, it has included "return on risk-weighted assets", "average credit risk weight", and "contribution of earnings from risk-weighted assets" into the performance evaluation of business units. In order to ensure liquidity compliance, the liquidity coverage ratio (LCR) at the end of the month has been estimated in a systematic manner starting from August 2024 to enhance early warning capabilities and monitoring frequency.
- (2) The Bank conducted a comprehensive review of its internal control system. In 2024, it added and revised a total of 300 standard operating procedures and 182 flow charts, carried out self-assessments on operational risk for a total of 118 business processes, and designed a total of 66 key risk indicators at a bank-wide and process level in an attempt to strengthen operational risk management.
- (3) The Bank was designated as a Domestic Systemically Important Banks (D-SIBs) in 2024. As of the end of December 2024, the common equity ratio, tier 1 capital ratio, and total capital adequacy ratio were 11.32%,

12.88% and 14.94%, respectively, meeting the capital adequacy requirements of D-SIBs.

#### **H. Implementing compliance corporate culture, strengthening information security, and treating customers with integrity**

- (1) The Bank leverages the compliance management platform to ensure that the Bank's regulations comply with the latest laws and regulations, and conducts risk-oriented hierarchical management assessment of legal compliance for overseas branches. In 2024, the Bank completed a total of two on-site tests for Hong Kong Branch and Phnom Penh Branch.
- (2) The Bank has introduced the "Responsibility Map System" to ensure that all senior management personnel of the Bank understand its meaning. All relevant executives have completed the signing of the accountability statements, which will be fully applicable from 2025 onwards. A dishonest behavior risk assessment mechanism has also been established. In 2024, a dishonest behavior risk assessment was completed, reinforcing top-down culture of fair treatment and integrity.
- (3) We continue to promote the "Financial Cyber Security Action Plan 2.0", including "strengthening cyber supervision", "deepening information security management", "improving financial resilience", and "implementing collective cyber-defense", as well as accumulate incident response capabilities through participation in various attack and defense drills. In 2024, we won the "Information Security Leader Award" at the "17th Taiwan Corporate Sustainability Awards in 2024".

## **1.2 Operating Performance in 2024**

- A. Net Interest : NT\$30,071 million
- B. Total Net Revenues and Gains Other than Interest : NT\$27,363 million
- C. Allowance for Bad-Debt Expenses : NT\$5,551 million
- D. Operating Expenses : NT\$28,733million
- E. Income before Income Tax : NT\$23,150 million
- F. Net Income : NT\$18,953 million
- G. Basic Earnings Per Share : NT\$1.54

## **1.3 Operating Strategies for 2025**

#### **A. Advancing sustainable finance and upholding principle to treat clients fairly**

- (1) In accordance with the government's sustainable development strategy, we will develop new types of loan services to assist enterprises to channel funds into environmental, social, and corporate governance (ESG) and encourage enterprises to pay attention to sustainable operations; and strengthen climate resilience, regularly monitor key climate indicators, and leverage a nature-related financial disclosure framework to assess nature-related dependencies, impacts, risks and opportunities.
- (2) Seizing opportunities in green finance, the Bank provides financing for



enterprises engaged in renewable energy, solar photovoltaic power generation equipment, biomass energy power generation equipment, and offshore wind power, and leverages the national financing guarantee mechanism to boost its lending volume. ESG environmental factors are incorporated into credit assessment and are reflected in loan lending ratios and interest rate adjustments.

- (3) We will hold senior management lectures on principle to treat clients fairly to shape a top-down culture of regulatory compliance; implement the "friendly service principle" and "ethical management principle" and strengthen protection measures for the rights and interests of the elderly and disabled customers; and improve the effectiveness of corporate governance and robustness of relevant regulations, implement financial consumer protection, take into account the interests of various stakeholders such as customers, shareholders, and employees, and create sustainable corporate value through sound operations and management.

#### **B. Optimizing loan structure and focusing on core business operations**

- (1) The bank will optimize the credit structure, maintain an appropriate proportion of public sector lending, adhere to the principle of balancing loan quality and pricing, proactively screen quality target customers through an integrated marketing platform, and leverage the Bank's various marketing strategies and incentives to actively develop loans services for quality private enterprises. At the same time, we will continue to cultivate existing customers, flexibly utilize approved but undrawn credit lines, and improve the efficiency of fund use.
- (2) We will strive to expand SME, foreign currency, and personal loans that are not covered by Article 72-2 of the Banking Act and increase the Bank's average loan interest rate to widen the interest rate spread and consolidate customer base, as well as formulate exclusive marketing plans for newly developed industrial parks to effectively increase the loan penetration rate; and actively collect facility fees and account management fees to boost revenue.
- (3) We will actively undertake mortgage loans for low-risk and owner-occupied residential properties and those with well-located collateral. The Bank continues to conduct B2B marketing with partner enterprises, institutions, and organizations, provide salary transfer customers with excellent credit loans, and actively promote digital loans by launching products on social media along with marketing campaigns to attract more potential customers.

#### **C. Advancing wealth management services and boosting consumer finance operations**

- (1) We will follow the mainstream development direction of insurance products promoted by the FSC, increase the proportion of protection-oriented insurance policies, focus on traditional diversified insurance products in marketing, and select protection, savings (return of premium, increment of sum assured), and other variable and dividend policies with market niches to address clients' financial planning needs across various life stages.

- (2) The Bank expands its range of investment and wealth management products, continues to meet marketing needs and provides high-asset clients with underlying investments, offers diversified financial products, responds to the AI explosion and climate change issues, and strives to secure AI and ESG-related funds in line with future investment trends.
- (3) We will continue to promote property trusts for elderly (including those with dementia) and disabled individuals in conjunction with insurance premium trusts; and strive to implement employee welfare trusts and employee equity reward systems to help enterprises achieve their goals of rewarding employees, retaining talent, and taking care of employees' post-retirement lives, as well as assist the public in establishing correct wealth management concepts and building the third pillar of retirement as early as possible.

#### **D. Streamlining branch networks and strengthening global operations**

- (1) We will continue to plan the consolidation of underperforming or closely located branches to free up human resources for deployment and utilization by the Bank, so as to reduce personnel, amortization, and operating costs, thereby increasing the Bank's operating efficiency and enhancing its competitiveness.
- (2) Taking advantage of the Bank's domestic and international networks, the Bank will make use of two-way support incentives between domestic business units and overseas units to leverage joint marketing benefits, provide customers with global financial services, and create win-win niches at home and abroad.
- (3) In response to government policies and in line with new trends in the regional distribution of Taiwanese companies, we will focus on ASEAN countries and major financial centers, emphasize the three major aspects of "steady growth, emphasis on quality, and profit enhancement", adopt a regional management approach based on local macroeconomic conditions and development trends, enhance the quality of credit assets, and implement risk control to strengthen overseas operational performance.

#### **E. Deploying AI forward-looking technology to realize the value of digital innovation**

- (1) Based on the Bank's cloud and AI strategic blueprint, it will promote and execute projects on an annual basis, build a professional AI product design and cloud technology team. The Bank will leverage data governance to support decision-making, strengthen brand operations on social media, expand annual business priorities through digital and social marketing strategies, and promote customer-centric digital services.
- (2) Through the "AI-based Fraud Prevention and Early Warning Model", AI technology is applied to analyze big data such as customer transaction fund flows and abnormal patterns, as well as detect and control suspicious accounts in advance to block illegal and fraudulent fund flows; and use the compliance management platform to communicate, track, and control regulatory changes online and perform updates in a timely manner to improve the efficiency of legal compliance and fraud prevention.

- (3) We will effectively utilize patent resources, promote the development of Fintech, implement a patent management system, continue to apply for TIPS certification, and understand technological trends. With the aim of improving user experience, the Bank will continuously optimize mobile banking services, leverage digital Fintech to provide a new experience, increase the accessibility of digital financial services, and strive to promote inclusive finance.

#### **F. Capturing market trends and creating comprehensive financial benefits**

- (1) We will effectively utilize the Bank's surplus funds to actively explore investment opportunities. Based on the overall capital situation, the Bank will flexibly establish investment positions in NTD- and foreign currency-denominated fixed-income securities, build up core holding positions in a timely manner, select high-dividend blue-chip stocks to participate in dividend distribution, balance portfolio risks and returns, take into account both liquidity and risk control, and enhance the net income from financial product operations.
- (2) The Bank cultivates high-asset wealth management experts, improves overall professional standards, identifies the real needs of customers, and secures potential development opportunities. We will continue to provide customized dual-currency investment (DCI) products and foreign currency-denominated structured bonds to seize wealth management opportunities of high-asset clients.
- (3) We will meet client demand for foreign currency services, flexibly implement preferential plans for demand and time deposits, and continuously optimize digital foreign exchange services that improve user experience and service efficiency. The Bank will strengthen the promotion of professional knowledge on derivative financial products and continue to utilize its integrated marketing platform to collaborate with branches to acquire new clients and cultivate existing ones, so as to expand the customer base, increase clients contributions, and enhance the Bank's competitiveness.

#### **G. Strengthening the resilience of information security joint defense and enhancing risk and compliance management**

- (1) Through the establishment of the "Information Security Management Committee", the Bank will improve the efficiency of cross-departmental coordination in information security operations and strengthen information security risk management. In line with the "Financial Information Security Action Plan", the Bank will build a safe and reliable information security framework, pay attention to the development trends of Fintech, understand information security threats, enhance information security education and training, strengthen the Bank's information security protection capabilities, and enhance information security literacy of employees.
- (2) We will establish a market risk management system to enhance relevant effectiveness in order to comply with the Basel III international regulatory framework and market risk Fundamental Review of the Trading Book

(FRTB) minimum capital requirements. The Bank also regularly verifies the credit rating model measurement indicators and adjusts the model in a timely manner to strengthen the ability to quantify risks. We will also review and monitor key operational risk indicators on a regular basis to ensure timely detection of risk exposures and reduce the likelihood and impact of operational risk events.

- (3) We will conduct hierarchical management assessment based on legal compliance risks of our overseas branches, classify them into high, medium and low risk categories, and take different levels of enhanced management measures as necessary to facilitate risk focus and implement differentiated management.

#### **H. Cultivating professional talent and firmly consolidating asset quality**

- (1) We will maximize various online digital marketing resources to enhance the Bank's brand visibility and strengthen cooperation with school career planning departments through campus recruitment activities and industry-university internships to enhance the effectiveness of recruitment and publicity. By optimizing the internship and employment process of industry-university cooperation with the goal of nurturing interns for future talent reserve , the Bank will enhance their approval of the Bank's corporate culture.
- (2) Employees are encouraged to participate in courses held by universities and professional institutions at home and abroad to enhance their professional knowledge and broaden their international perspectives. Internal training courses are also offered, including topics on AI in manager training courses to promote the application and future development of AI in the financial industry, and enhance the Bank's Fintech capabilities.
- (3) The Bank will carry out prudent assessment according to the 5P principles of credit extension and oversee fulfillment of credit review committee responsibilities to strengthen the quality of credit assets and prevent overdue loans. Post-loan management was implemented through mechanisms such as credit review, follow-up assessment, and post-loan review. We promptly adjust our credit strategies in response to international developments, review the execution of various services at all times, revise operating standards in a timely manner, effectively control credit risks, and prevent overdue loans.

## 1.4 Business Targets for 2025

Deposit : NT\$4,006.2 billion (excluding interbank deposits)

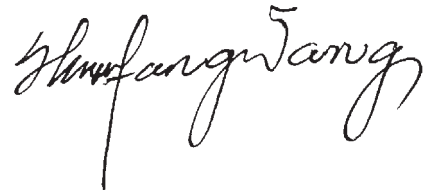
Loan : NT\$3,198.3 billion(excluding non-accrual loans)

Foreign Exchange Transactions : US\$155 billion

## 1.5 Credit Ratings

Rating Agency	Credit Rating		Rating Outlook	Release Date
	Long-term	Short-term		
S&P Global Ratings	A+	A-1	Stable	Jan.10, 2025
Taiwan Ratings	twAAA	twA-1+	Stable	Jan.10, 2025

Chairman 

President 





**From left to right :**

**Shu-Ling Wu, E. V. P. & Chief Compliance Officer**

**Chia-Mei Chen/ Ling-Tsui Huang/ Kuo-Hao Chang/Executive Vice Presidents**

**Shwu-Fang Wang, President**

**Yen-Mao Lin, Chairman**

**Chia-Ping Tsai/ Hsiaw-Wei Chang/ Yu-Wan Chen/Executive Vice Presidents**

**Kuei-Fen Huang, E. V. P. & General Auditor**



## 2. Corporate Governance Report

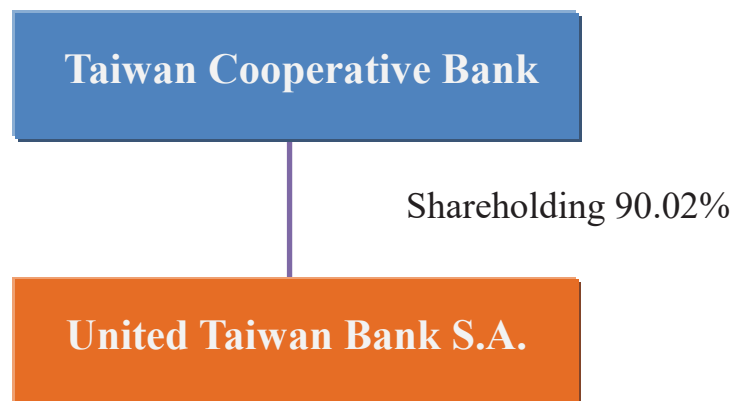
### 2.1 Major Shareholder

As of March 12, 2025

Shareholder's Name	Shareholding	
	Shares	Percentage
Taiwan Cooperative Financial Holding Co., Ltd.	12,298,830,000	100%

### 2.2 Bank's Subsidiary Chart

As of December 31, 2024



## 2.3 Directors and Executive Officers

As of March 12, 2025

Directors		Directors	
Title	Name	Title	Name
Chairman	Yen-Mao Lin	Directors	Kuo-Lang Hsu
Managing Directors	Shwu-Fang Wang		Chun-Shih Cheng
	Shen-Gang Mai		Tzu-Chen Lai
	Shin-Rong Shiah-Hou		Ming-Lei Chang
Managing Director (Independent Director)	Shu-Chang Chou		Han-Juin Hsiao
	Te-Yu Chou		Chang-Tung Lin
Independent Directors	Hsuan-Chu Lin		Shih-Chieh Hsu
	Tu-Mu Kuo	Note: All directors are appointed by the Taiwan Cooperative Financial Holding Co., Ltd.	
	Shang-Jyh Liu		
	Tso-Cheng Su		
Directors	Jui-Chi Huang		
	Yung-Cheng Chang		
	Ko-Hsiung Lien		
	Hsiao-Wen Hung		
	Kung-Hong Lin		
	Chi-Chang Lin		
	Chin-Chu Chen		

Executive Officers			
Title	Name	Title	Name
President	Shwu-Fang Wang	S.V.P. & G.M., Personal Banking Department	Yi-Ching Chen
		S.V.P. & G.M., Wealth Management Department	Mei-Joung Chang
Executive Vice Presidents	Chia-Ping Tsai	S.V.P. & G.M., Private Banking Department	Bih-Yun Liu
	Kuo-Hao Chang	S.V.P. & G.M., Trust Department	Chieh-Yen Tsung
	Hsiaw-Wei Chang	S.V.P. & G.M., Insurance Agent Department	Hsi-Huang Chiang
	Ling-Tsui Huang	S.V.P. & G.M., Electronic Banking Department	Yun-Shya Pan
	Yu-Wan Chen	S.V.P. & G.M., Credit Card Department	Wen-Mei Huang
	Chia-Mei Chen	S.V.P. & G.M., Loan Assets Management Department	Su-Lan Huang
E. V. P. & General Auditor	Kuei-Fen Huang	S.V.P. & G.M., Administrative Management Department	Tsung-Yi Chang
E. V. P. & Chief Compliance Officer	Shu-Ling Wu	S.V.P. & G.M., Accounting Department	Mei-Chun Wei
S.V.P. & G.M., Auditing Department, Board of Directors	Hsiu-Yu Hou	S.V.P. & G.M., Information Technology Department	Shih-Ta Wong
S.V.P. & Chief Secretary, Secretariat, Board of Directors	Wen-Chi Wang	S.V.P. & G.M., Information Security Department	Ya-Chun Kuo
S.V.P. & G.M., Business Management Department	Hsi-Chiang Pan	S.V.P. & G.M., Credit Analysis and Research Department	Dao-Lun Lin
S.V.P. & G.M., Corporate Banking Department	Mao-Sheng Liao	S.V.P. & G.M., Risk Management Department	Chiung-Yun Chang
S.V.P. & G.M., Credit Management Department	Cheng-Pin Chou	S.V.P. & G.M., Human Resource Department	Fong-Kwan Jam
S.V.P. & G.M., Treasury Department	Hsiu-Jen Chen	S.V.P. & G.M., Compliance Department	Kuei-Feng Liang
S.V.P. & G.M., International Banking Department	Yueh-Ching Lin	S.V.P. & G.M., Legal Affairs Department	Min-Chieh Wang

## 2.4 Corporate Governance Implementations and Deviations from “Corporate Governance Best-Practice Principles for the Banking Industry”

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
<b>1. Shareholding Structure &amp; Shareholders' Rights</b> (1) Does the Bank adopt internal procedures to handle shareholder's suggestions, questions, disputes, and litigation? Does the Bank act in accordance with such procedures?	√		The Bank is a wholly owned subsidiary of Taiwan Cooperative Financial Holding Co., Ltd. and all related matters are handled in accordance with regulations.	Compliant
(2) Does the Bank know the identities of the major controlling shareholders, and of their ultimate controlling shareholders?	√		Taiwan Cooperative Financial Holding Co., Ltd. holds 100% of the Bank's shares.	Compliant
(3) Does the Bank establish and execute the risk management and firewall mechanisms between the Bank and its affiliates?	√		The Bank has formulated the regulations and rules in accordance with the authority's regulations for risk control and firewall mechanisms between the Bank and affiliated enterprises. The Bank has established the reporting mechanism of material issues in the operations of investees.	Compliant
<b>2. Composition and Responsibilities of the Board of Directors</b> (1) Does the Board of Directors establish diversity policy and	√		(1) Board Diversity Policy The members of the board of directors shall possess the	Compliant

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
specific management goals?			<p>knowledge, skills, and literacy necessary to perform their duties. To achieve the ideal goal of corporate governance of the Bank, the capabilities of the Board of Directors shall be as follows:</p> <ul style="list-style-type: none"> <li>a. Operational judgement ability.</li> <li>b. Accounting and financial analysis skills</li> <li>c. Management ability.</li> <li>d. Risk management capabilities.</li> <li>e. Crisis management capabilities.</li> <li>f. Industry knowledge.</li> <li>g. Global market perspective.</li> <li>h. Leadership.</li> <li>i. Decision-making ability.</li> </ul> <p>(2) Specific Management Goals</p> <ul style="list-style-type: none"> <li>a. Except where the Competent Authority has granted approval, a spousal relationship or a familial relationship within the second degree of kinship may not exist among more than half of the Bank's directors.</li> <li>b. The directors of the Bank shall meet the requirements of "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks".</li> <li>c. The independent directors of the Bank shall not less than two in number and not less than one-fifth of the total number of directors.</li> <li>d. Independent directors shall</li> </ul>	

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			<p>possess professional knowledge and there shall be restrictions on their shareholdings and concurrent positions. Applicable laws and regulations shall be observed and, in addition, it is not advisable for an independent director to hold office concurrently as a director (including independent director) or supervisor of more than four other TWSE/TPEX listed companies.</p> <p>e. No independent director of the Bank may concurrently serve as an independent director of more than three public companies. Where an independent director of the Bank serves concurrently as an independent director of the public company affiliated to the financial holding company having a controlling interest in the Bank shall be considered as one entity and not included in the calculation of the number of concurrently serving companies.</p> <p>f. An independent director of the Bank shall have no more than three consecutive terms of office.</p>	
(2) In addition to the Remuneration Committee and the Audit Committee, does the Bank voluntarily establish other function-specific	√		<p>a. The resolution to establish the Remuneration Committee was passed during the 5th meeting of the 4th Board of Directors on July 27, 2011.</p> <p>b. The resolution to establish the Accountability Committee was</p>	Compliant



Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
committees?			passed during the 26th meeting of the 7th Board of Directors on December 27, 2021. c. The Audit Committee was established since the 8th board of directors.	
(3) Does the TWSE/TPEX listed Bank establish the measures for assessing the performance of its Board of Directors and conduct such an appraisal periodically every year with the appraisal results submitting to the Board of Directors as a reference for re-appointment and remuneration amount of individual director?		√	The Bank is not a TWSE/TPEX listed company.	Not Applicable
(4) Does the Bank carry out regular evaluations of CPAs independence?	√		The Bank will evaluate the independence of CPAs while writing the proposal of entrustment with them each year.	Compliant
<b>3. Does the Bank dispatch adequate number of qualified corporate governance staff with a designated management to take charge of corporate governance related affairs (including but not limited to providing directors with relevant information for</b>	√		(1) By the resolution of the Board of Directors on May 24, 2019, the Bank has appointed the chief corporate governance officer as the highest supervisor responsible for the corporation governance. The chief corporate governance officer is concurrently served by the current S.V.P. & G.M. of Personal Banking Department. This appointee has at least three years' management experience	Compliant

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
business execution, assisting directors with legal compliance, handling matters relating to board meetings and shareholders meetings according to laws, and producing minutes of board meetings and shareholders meetings)?			<p>gained at financial institutions and public companies in handling finance affairs.</p> <p>(2) The Bank's "Principles of Corporate Governance Best Practice" specifies that the related matters to corporate governance shall at least include "Handling matters relating to board meetings and shareholders meetings by relevant laws", "Producing minutes of board meetings and shareholders meetings", "Assisting in onboarding and continuous development of directors", "Furnishing information required for business execution by directors", "Assisting the directors with legal compliance", and "Other matters set out in the articles or corporation or contracts".</p> <p>(3) In addition to the appointment of the chief corporate governance officer to supervise the affairs of corporation governance, the dedicated departments are also responsible for handling the related affairs: the Secretariat of the Board is responsible for handling matters relating to board meetings and acting on behalf of shareholders' meetings by relevant laws, producing minutes of board meetings and furnishing information required for business execution by directors; the Secretariat of the Board and</p>	

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			the Human Resource Department (employee training center) is responsible for assisting the inauguration of directors and their continuing educations; and the Compliance Department is responsible for assisting directors with legal compliance.	
<b>4. Does the Bank establish the communication channels with stakeholders (including but not limited to shareholders, employees, customers, and suppliers) and set up a stakeholder section on its official website, and appropriately response to the important corporate social responsibility issues concerned by stakeholders?</b>	√		The Bank has made material information public on relevant websites in accordance with laws and regulations, so that stakeholders can keep up with the operating status of the Bank. The Bank has set up “complaint hotlines”, “message box”, “service e-mail” and “customer service hotlines” on the Bank’s website, and an “employee suggestion box” on the intranet to provide multiple channels for customers, employees, and stakeholders to file any appeal or communicate with the Bank. E-mails received are processed daily while serious matters are promptly reported to the senior management to ensure a smooth communication channel. In addition, the parent company of the Bank has set up a stakeholder section on its official website to receive suggestions for the relevant departments to manage communications and respond to important corporate social responsibility issues appropriately.	Compliant

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
<b>5. Information Disclosure</b>				
(1) Does the Bank set up a website to disclose information regarding financial, business and corporate governance status?	√		The Bank has established a website where financial data and corporate governance are explicitly listed under the Bank Profile, Information Disclosure and Corporate Governance sections. ( <a href="https://www.tcb-bank.com.tw">https://www.tcb-bank.com.tw</a> )	Compliant
(2) Does the Bank establish other information disclosure channels (e.g., maintaining an English-version website, appointing responsible personnel to handle information collection and disclosure, implementing the spokesperson mechanism, and posting the taped investor conferences on the Bank website)?	√		(1) The Bank has established an English version website. ( <a href="https://www.tcb-bank.com.tw/eng">https://www.tcb-bank.com.tw/eng</a> ) (2) The Bank has guidelines for press releases and the Vice President is appointed as the spokesperson and makes public announcements. The Bank invites mass media to report its latest operational strategies and business expansion plan and disclose these releases in press release section on the Bank website.	Compliant

[illegible]

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
policies, purchasing insurance for directors, and donations to political parties, stakeholders, and charity organizations)?			<p>reach three years old. Moreover, in compliance with the Act of Gender Equality in Employment, the Bank has set up lactation rooms for female employees to nurse.</p> <p>b. The Bank has established “Guidelines for Preventive Measures, Complaints, and Punishments for Sexual Harassment in the Workplace” and carries out related education on a scheduled basis, to protect employees from sexual harassment.</p> <p>c. In addition to labor and health insurance, employees carrying out their duties outside the offices are covered by a group accidental injury insurance policy.</p> <p>d. The Bank has established “Guidelines for Assistance to Employees Involved in Lawsuits in the Line of Duty”. The Bank hires lawyers for employees involved in lawsuits due to their line of work to protect their rights.</p> <p>e. The Bank provides health checkups for all employees every three years to ensure the health of all personnel.</p> <p>(3) Investor relations The Bank’s sole shareholder is Taiwan Cooperative Financial Holding Co., Ltd.</p> <p>(4) Rights of stakeholders The Bank’s “Rules of Procedure for the Board of Directors’ Meetings” stipulates that for agenda items of which</p>	<p>Compliant</p> <p>Compliant</p>



Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			the director has a personal interest and which may impair the interest of the company, the director shall recuse himself/herself from the discussion.	
			(5) Directors' training records Besides providing a variety of training information to all directors, the Bank enrolls them in relevant sessions based on their personal choice, the total numbers of hours of courses related to corporation governance theme completed by directors in 2024 is 193 hours.	Compliant
			(6) The implementation of risk-management policies and risk evaluation measures. The Bank has set up the Risk-Management Committee, controlling and reviewing the Bank's execution of risk management. The Bank has also established Risk Management Department to operate a bank-wide risk management mechanism with regular monitoring, evaluating, and reporting the overall credit, market, and operational risk, and therefore adjusting the risk controlling measures timely.	Compliant
			(7) The implementation of customer relations policies The Bank uses the Template of Standard Form Contract to formulate product application forms and contracts. The Bank adheres to relevant laws and regulations stipulated by	Compliant

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			competent authorities, Personal Information Protection Act, Financial Consumer Protection Act, and Fair Dealing Principles.	
			(8) Purchasing insurance for directors. “Liability Insurance for Directors and Officers” was provided by the Bank’s parent company, TCFHC; the insurance period started at 12pm on September 1st, 2024 and ended at 12pm on September 1st, 2025.	Compliant
			(9) Foundations to political parties, stakeholders, and charity organizations Pursuant to the rules for foundations stipulated by the Bank, foundations shall be made only to non-profit-seeking groups or legal persons or organizations (excluding political parties).	Compliant
<b>7. Please specify actions taken by the company to improve items listed as the result of the Corporate Governance Evaluation announced by the Taiwan Stock Exchange Corporate Governance Center and improvement plans. (Leave it blank if the company was not evaluated.)</b>		√	The Bank was not evaluated.	Not Applicable

## 2.5 Implementations of Promoting Sustainable Development

Assessment Items	Implementations		
	Y	N	Summary Description
<b>1. Does the Bank establish an exclusive (or concurrently) dedicated unit to be in charge of proposing and enforcing the sustainable development governance framework? Does the Board of Directors specifically authorize the senior management to handle matters and does the senior management report back to the Board of Directors on its handling of such matters?</b>	√		<p>(1) In 2019, the parent company TCFHC established the Corporate Social Responsibility Committee as the highest guiding body to promote sustainable governance. It was renamed as the Sustainability Committee in 2021 and upgraded to a functional committee in 2023. The chairman of TCFHC serves as the chairman and convener, and all independent directors serve as the remaining members of the committee. The committee consists of six executive teams, which review and set sustainable management goals in various ESG areas on a rolling basis, regularly track and report on the implementation status, and report the implementation results to the Board of Directors.</p> <p>(2) The Sustainability Committee convened four meetings in 2024, with the proposals including</p> <ol style="list-style-type: none"> <li>revisions to sustainability management-related goals and policies;</li> <li>implementation of ethical management and investigation results of reported cases;</li> <li>Dow Jones Sustainability Index (DJSI) rating and deficiency improvement. The dates on which the Sustainability Committee and the six executive teams reported to the Board of Directors and the resolutions agreed upon in 2024 included <ol style="list-style-type: none"> <li>Reporting on the greenhouse gas inventory plan of the "Sustainable Development Roadmap" on April 29, July 27, and November 25;</li> <li>Amendments to four ESG-related policies and codes on January 22 and April 29;</li> <li>Reporting on the sustainability report (including the implementation results of sustainable development), climate and nature-related financial disclosure report and formulation of a sustainability strategy blueprint on June 24;</li> <li>Reporting on the implementation of ethical management and the measures taken on March 25 and September 23;</li> <li>Consideration of the introduction of the Sustainability Disclosure Standards into procurement of project consulting services on November 25;</li> </ol> </li> </ol>

Assessment Items	Implementations						
	Y	N	Summary Description				
			<p>vi. Consideration of the introduction of sustainability information management into the internal control system planning on December 20.</p> <p>(3) The Bank is a wholly-owned subsidiary of TCFHC. Each unit is divided into six executive teams according to its business responsibilities, and reports on the implementation of sustainable development to the parent company TCFHC on a regular basis every year. In order to respond to the trend of sustainable development and strengthen sustainability actions, the Business Development Department of the Bank is responsible for overseeing the Bank’s sustainability operations.</p>				
2.Does the Bank conduct any risk assessment on environmental, social, and corporate governance issues which are related to the operations of the Bank by the principle of materiality, and formulate related risk management policy or strategy?	√		<p>(1) This disclosure covers the Bank’s domestic and overseas operating sites from January 2024 to December 2024, with operating activities in Taiwan as the main scope.</p> <p>(2) In order to effectively communicate with stakeholders and implement sustainability actions, the parent company TCFHC invites members of the six executive team under the Sustainability Committee to discuss and summarize suggestions from external stakeholders every year. It adopts the double materiality principle to assess the extent of concern to sustainability issues in material topics such as the environment (E), society (S) and corporate governance (G) of its operations, identifies material topics, and establishes management policies and performance indicators. In addition to regularly reporting the implementation results to the parent company TCFHC, the Bank also discloses them in the "Sustainable Development" section on the official website of the parent company TCFHC to meet the expectations of stakeholders.</p> <table><tr><th>Aspects</th><th>Risk Management Policies/Strategies</th></tr><tr><td>Environment</td><td>(1) Identify, assess and respond to major climate risks, and set limits for "high-pollution and high-carbon emission industries". (2) Incorporate ESG factors into the</td></tr></table>	Aspects	Risk Management Policies/Strategies	Environment	(1) Identify, assess and respond to major climate risks, and set limits for "high-pollution and high-carbon emission industries". (2) Incorporate ESG factors into the
Aspects	Risk Management Policies/Strategies						
Environment	(1) Identify, assess and respond to major climate risks, and set limits for "high-pollution and high-carbon emission industries". (2) Incorporate ESG factors into the						

Assessment Items	Implementations		
	Y	N	Summary Description
			<p>credit investigation process to reduce ESG risks involved in the financing decision-making process; and carry out review and follow-up assessments in order to strengthen post-loan management to protect the creditor's rights.</p> <p>(3) Measure ESG risks during the investment process, use external information such as the Market Observation Post System, sustainability reports, ESG reports from credit rating agencies, Bloomberg information, etc. to understand the ESG rating of investment targets and whether there is any related negative news, and incorporate them into the considerations of investment decision-making.</p>
			<p>Social</p> <p>(1) Set up a "Consumer Protection and Fair Customer Treatment Promotion Committee" to be responsible for formulating and supervising the "Fair Customer Treatment Policy" and "Fair Customer Treatment Strategy", reviewing customer complaints and major consumer dispute cases, their improvement status, and improvement measures on fair customer treatment, as well as submitting them to the Managing Board of Directors.</p> <p>(2) Formulate reasonable remuneration policies and create a diverse and friendly workplace.</p> <p>(3) Provide welfare measures that are superior to those required by law (such as tocolysis leave, maternity leave, and prenatal check-up accompaniment and paternity leave), and make adjustment and addition in a timely manner.</p>

Assessment Items	Implementations		
	Y	N	Summary Description
			<p>Corporate Governance</p> <p>(1) Convene a Computer Security Incident Response Team (CSIRT Team) meeting to track and review information security incidents, and strengthen the implementation and effectiveness of each unit's information security response mechanism.</p> <p>(2) Provide regular education and training to senior executives and all employees, and arrange for directors to receive further education when appropriate, including lectures, seminars, symposiums or advanced courses on topics such as finance, risk management, business, legal affairs, accounting or internal control systems covering corporate governance.</p>
<b>3. Environmental issues</b> (1) Does the Bank establish a suitable environmental management system that is in terms of the characteristics of banking industry?	√		<p>(1) The Bank has set up the Environmental Sustainability Division under the Administration and Management Department. The Division is also the main responsible unit of the Environmental Sustainability Team of the parent company TCFHC. It is responsible for promoting the "Environmental Sustainability and Energy Policy", setting short-, medium- and long-term performance targets for environmental sustainability, and planning environmental sustainability affairs by establishing an environmental management system to carry out low-carbon operations.</p> <p>(2) The Bank conducts greenhouse gas inventory every year in accordance with ISO 14064-1 standards, track emission reduction effectiveness and disclose them together with other subsidiaries of TCFHC Group in the sustainability report of the parent company TCFHC. In 2024, 17 sites had been certified to "ISO 14001 Environmental Management System" (effective date: 2023/10/21~2026/10/20) and "ISO 50001 Energy Management System" (effective date: 2022/12/04~2025/12/03), and 2 sites had been certified to "ISO 46001 Water Resource Efficiency</p>



Assessment Items	Implementations		
	Y	N	Summary Description
			Management System" (effective date: 2023/11/20~2026/11/19), in order to carry out energy conservation, carbon reduction, water conservation and waste reduction through systematic management methods.
(2) Does the Bank make efforts to enhance the efficiency of energy utilization, and adopt the recycled materials which have lower impacts on the environment?	√		<p>(1) The reduction targets for electricity and fuel consumption in 2024 were to reduce electricity and fuel consumption by an average of 1% compared to that of the previous three years (the targets were 42.747 million kWh and 359,000 liters, respectively). The actual electricity and fuel consumption were approximately 36.389 million kWh and 362,000 liters, respectively. The reduction targets were met for electricity consumption but not met for fuel consumption. However, the electricity and fuel consumption have not yet been verified. The complete verification information will be disclosed together with other subsidiaries of TCFHC Group in the sustainability report of the parent company TCFHC.</p> <p>(2) The Bank is committed to improving the efficiency of energy use and using renewable energy with low environmental impact. The promotion measures are as follows:</p> <ol style="list-style-type: none"> <li>Gradually replace and eliminate old official vehicles, encourage employees to carpool or take public transportation, and replace physical meetings or classes with video conferencing to reduce energy consumption.</li> <li>By 2024, a total of 15 sites had obtained Green Building Label certification, and 17 sites had completed the installation of solar panel power generation systems, with a total actual power generation of 484,000 kWh.</li> <li>Completely shut down vertical and horizontal signs, TV walls and unnecessary lighting equipment at operating sites, saving approximately 1.731 million kWh of electricity in 2024.</li> <li>Priority is given to environmentally friendly products with environmental protection labels, energy-saving labels, water-saving labels and sustainable forestry labels, with the procurement</li> </ol>

Assessment Items	Implementations		
	Y	N	Summary Description
			amount reaching NT\$92.61 million.
(3) Does the Bank conduct any study on the potential risk and opportunity in present time or the future caused by the climate change, and on the responsive measures that the Bank can adopt?	√		<p>(1) The Bank has established the "Climate Risk Management Guidelines" to include climate risks in the scope of risk management and incorporate climate risk-related issues into business, strategic and financial planning. It regularly conducts climate risk identification and measurement, performs scenario analysis on significant risks and opportunities, formulates corresponding measures, and carries out regular monitoring and reporting.</p> <p>(2) Potential risks:</p> <p>a. Transition risks: Set limits for "high-pollution and high-carbon emission industries" and the system will automatically inspect the industry type of the credit account in the credit investigation filing. If it falls within the control scope, the carbon emissions in recent years should be disclosed, and the understanding of relevant measures taken by the credit account should be strengthened.</p> <p>b. Physical risks: For corporate and individual credit cases that use real estate as collateral, the degree of flood risk of the collateral should be disclosed in the real estate survey form, and the changes in market prices and their marketability should be taken into consideration to assess the impact on the creditor's rights.</p> <p>(3) Potential opportunities: We have established measures such as "sustainability linked loans" and "parallel energy storage equipment loans", continued to pay attention to changes in policies and regulations and market trends, captured business opportunities arising from the renewable energy market, tracked customer funding needs, and planned to provide relevant products and services.</p>
(4) Does the Bank estimate figures on the greenhouse gas emission, the amount of water used, the total	√		The total greenhouse gas emissions, water consumption and waste in 2023 have passed "ISO 14064-1 Greenhouse Gas Inventory" and obtained a verification statement from a third-party verification unit (AFNOR). The categories of "Scope 3" that have been verified by a third party included: emissions from purchasing goods and services, fuel and energy-related

Assessment Items	Implementations		
	Y	N	Summary Description
weight of the waste, and formulate policy on reduction of energy use and carbon dioxide, reduction of greenhouse gas emission, reduction of water use, and the management of other types of waste?			<p>activities, waste disposal generated by operations, business travel, use of products for sales, and terminal disposal of sold products. The total greenhouse gas emissions, water consumption and waste in 2024 are currently being verified. The complete verification information will be disclosed together with other subsidiaries of TCFHC Group in the sustainability report of the parent company TCFHC.</p> <p>(1) Greenhouse gas emissions:</p> <p>a. The carbon emissions of Scopes 1, 2 and 3 (excluding investment and financing) in 2023 and 2024 were approximately 25,287 tons CO<sub>2</sub>e and 24,847 tons CO<sub>2</sub>e respectively, and the intensity (tons CO<sub>2</sub>e/NT\$1 million) were approximately 0.4639 and 0.4311 respectively.</p> <p>b. Reduction target: We have followed the Science-Based Target (SBT) and set the target to reduce absolute emissions in our operations (Scopes 1+2) by 50.4% in 2032 compared to the base year of 2021 (approximately 26,384 tons CO<sub>2</sub>e), with an average annual reduction of 4.58%. Therefore, the reduction target for 2024 was a 13.75% reduction compared to 2021. Scopes 1+2 emissions in 2024 were approximately 20,587 tons CO<sub>2</sub>e, a decrease of approximately 21.97% compared to the base year of 2021, achieving the reduction target.</p> <p>c. Promotion measures:</p> <p>i. Introduce ISO 14001, ISO 50001 and ISO 46001 to effectively manage energy and resource consumption and reduce carbon emissions.</p> <p>ii. Promote energy conservation and carbon reduction projects, shut down vertical and horizontal signs and unnecessary lighting equipment at operating sites, replace and reduce lighting fixtures, and improve air-conditioning systems for energy conservation.</p> <p>iii. Promote energy-saving and carbon-reduction measures in combination with the government's energy-saving diagnosis services.</p> <p>(2) Water consumption:</p> <p>a. The water consumption in 2023 and 2024 were approximately 251,627 m<sup>3</sup> and 237,684 m<sup>3</sup> respectively, and the intensity (m<sup>3</sup>/NT\$1 million)</p>

Assessment Items	Implementations		
	Y	N	Summary Description
			<p>were approximately 4.6158 and 4.1242 respectively.</p> <p>b. Reduction target: Reduce water consumption by an average of 1% compared to the previous three years (target of 273,271 m<sup>3</sup>). The water consumption in 2024 was 237,684 m<sup>3</sup>, achieving the reduction target.</p> <p>c. Promotion measures:</p> <ul style="list-style-type: none"> <li>i. A rainwater harvesting system is adopted to effectively recycle and reuse water resources.</li> <li>ii. Water-saving devices are used in water facilities, such as automatic faucets and garden sprinklers with timer.</li> <li>iii. Drip irrigation is adopted in place of sprinkler irrigation. The system is switched off automatically on rainy days to achieve water-saving efficiency.</li> <li>iv. Use equipment with water-saving labels, install water-saving devices on faucets, and install smart water meters for air conditioning and domestic water consumption.</li> </ul> <p>(3) Waste:</p> <p>a. The total amount of waste in 2023 and 2024 was approximately 319.8 tons and 311.3 tons respectively, and the intensity (tons/NT\$1 million) was approximately 0.0059 and 0.0054 respectively.</p> <p>b. Reduction target: Reduce waste by an average of 2% compared to the previous three years (target of 264.6 tons). The total amount of waste in 2024 was 311.3 tons, not meeting the reduction target. Relevant measures will continue to be promoted to achieve the waste reduction target.</p> <p>c. Promotion measures:</p> <ul style="list-style-type: none"> <li>i. Continue to implement the 3R policy for environmental protection, namely, reduce, recycle, and reuse, to improve the efficiency of waste recycling and reuse.</li> <li>ii. Organize educational training to promote resource recycling and classification to achieve the goal of waste reduction.</li> </ul> <p>(4) The information for 2023 and 2024 covered the Bank's domestic and overseas sites.</p>

Assessment Items	Implementations		
	Y	N	Summary Description
<b>4. Social issues</b> (1) Does the Bank adopt policies and procedures in accordance with applicable legislation and international human rights conventions?	√		<p>(1) In order to fulfill corporate social responsibility, safeguard and protect basic human rights, the parent company TCFHC supports and respects relevant regulations such as the "Universal Declaration of Human Rights", "United Nations Global Compact" and "International Labour Convention", demonstrates its responsibility of respecting and protecting human rights, formulates human rights policies, and applies them to the group's subsidiaries.</p> <p>(2) The human rights system adopted by the Bank:</p> <p>a. Formulate the "Guidelines for Assisting Employees Involved in Litigation While Executing Duties". If an employee of the Bank is involved in litigation while executing duties, the Bank will provide legal assistance.</p> <p>b. Formulate the "Measures of Prevention, Correction, Complaint and Punishment of Sexual Harassment at Workplace" and the "Measures of Prevention, Correction, Complaint and Investigation of Sexual Harassment", and arrange relevant education and training on a regular basis to ensure the workplace safety of the Bank's employees and enable employees to work without concerns in an environment free from sexual harassment.</p> <p>(3) In order to fulfill corporate social responsibility and thoroughly implement human rights policies, the Bank has summarized potential and possible human rights risk issues in the course of corporate operations through internal and external communication channels and the development trends of human rights issues at home and abroad, and conducted human rights due diligence. With respect to the 7 majors issues of "workplace diversity", "gender equality", "maternal health protection", "overtime work", "human trafficking", "forced labor", and "occupational safety and health", the Bank has identified potential human rights risk issues with relatively high risk values by evaluating the frequency and impact of human rights risk issues, formulating relevant risk mitigation measures, and including them as a reference for formulating future business policies</p>



Assessment Items	Implementations		
	Y	N	Summary Description
			and welfare measures.
(2) Does the Bank set up and implement reasonable employee benefit measures (including salary, bonus, paid leave, and other benefits) and have employee's performance or productive outcome reflected on employee remuneration?	√		<p>(1) Employee welfare measures:</p> <p>a. Internally fair reward and incentive system: The Bank is committed to improving employee welfare and, in order to stimulate employee morale, reflects operating performance and results in employees' actual remuneration. The Bank's overall salary increase of 4% plus year-end performance appraisal resulted in a total average salary increase of 6.65% in 2024.</p> <p>b. Workplace diversity and equality: The Bank has established fair, open and transparent promotion and appraisal procedures. Currently, all courses for new employees include gender equality courses. In addition, workplace sexual harassment prevention and control measures and complaint channels have been promoted. As of December 2024, the promotion rate of female employees among promoted positions reached 60.03%; the ratio of female bank supervisors reached 57.86%.</p> <p>c. Employee stock ownership trust: The Bank officially launched an employee stock ownership trust on January 1, 2020. The Bank allocates NT\$1,000 of stock subscription funds every month. This benefit has the effect of salary increase, equivalent to an average salary increase of approximately 1.55%.</p> <p>d. A leave system superior to those required by law: The Bank has developed a complete leave system, and many of its contents are superior to those required by law. For example, the law provides for pregnancy checkup leave of 7 days, but the Bank provides 8 days, or 5 days of personal leave with full salary. There are even 7 days of paid tocolysis leave and bone marrow donation leave that are not provided for in the law. Moreover, the number of leave days for employees with more than 6 years of service has also been formulated in accordance with the leave rules for civil servants, which is superior to the current Labor Standards Act. In addition, the Bank has stipulated menstrual leave, maternity leave, prenatal check-up accompaniment and</p>

Assessment Items	Implementations		
	Y	N	Summary Description
			<p>paternity leave, pregnancy checkup leave and family care leave in accordance with the Act of Gender Equality in Employment. Salary will be paid during the leave, and employees can apply for parental leave without pay to enjoy more rights and interests.</p> <p>e. Encouraging child birth among employees: In order to reduce the burden of postpartum recuperation for employees or their spouses, the Bank has increased the amount of child birth subsidies substantially from the original NT\$60,000 for the first child, NT\$80,000 for the second child, and NT\$100,000 for the third child or further, to NT\$100,000 for the first child, NT\$120,000 for the second child, and NT\$150,000 for the third child or further starting from July 2021. In addition, together with subsidies from the Employee Welfare Committee, the total amount of subsidies can reach up to NT\$160,000. Moreover, the Bank has established relevant supporting measures such as pregnancy checkup leave, tocolysis leave, prenatal check-up accompaniment and paternity leave, pre-maternity leave, maternity leave, parental leave without pay during pregnancy, in order to create a family-friendly workplace environment.</p> <p>f. Childcare subsidy: During the child-raising process, the Bank's Employee Welfare Committee provides childcare subsidies twice a year at NT\$1,000 per child for employees' children aged 1 to under 5.</p> <p>g. Children's education scholarship: The Bank rewards employees' children for their hard work in study by providing scholarships ranging from NT\$2,500 to NT\$3,500 in accordance with the subsidy guidelines for government-registered schools at all levels in Taiwan (for master's and doctoral programs, colleges and universities, senior high schools, and junior colleges, the first three years are based on high school standards, and the last two years are based on college and university standards).</p> <p>h. Employee care: Starting from 2020, the Bank has provided employees aged 50 and above with the</p>

Assessment Items	Implementations		
	Y	N	Summary Description
			<p>option to choose one of two health checkup items, namely magnetic resonance imaging (MRA) and lung CT scan, with a subsidy of 1 (item) time every 2 years and a maximum subsidy of NT\$6,000. Starting from 2023, it has added magnetic resonance imaging (MRI) for six parts of the body, namely "breast, brain, neck, chest, abdomen, and pelvic cavity", with a health checkup subsidy of NT\$3,500 for overseas employees aged 40 and below. In 2021, it added "employees aged 45 to under 50 whose direct blood relatives have suffered from lung cancer-related diseases" as eligible applicants, and a lung CT scan subsidy will be provided once every 2 years with a maximum subsidy of NT\$6,000. The Bank has established all-round health management to shape a healthy workplace culture.</p> <p>i. Singles mixer: The Bank aims to strengthen the happy corporate policy, and cares about the next stage in the lives of unmarried employees. It holds singles mixer every year since its first arrangement in 2020. This activity, rich in interesting contents, not only enhances the interaction among participating employees, but also increases the mutual understanding and tacit understanding of each other, enabling unmarried employees to successfully find their other half.</p> <p>j. Emphasis on employees' leisure activities: The Bank encourages employees to participate in legitimate leisure activities, improve quality of life, and relieve work pressure, in order to achieve physical, mental and spiritual balance and build cohesion among employees. Each employee is given a sports activity fee of NT\$500 per year, and there are also club subsidies to encourage employees to call on like-minded people to join clubs in their spare time. This not only enables employee to interact with each other and cultivate their body and mind, but also allows them to share knowledge and enrich their lives.</p> <p>(2) In order to motivate employees to realize their potential and actively create profits, the "Regulations Governing Performance Bonus and</p>

Assessment Items	Implementations		
	Y	N	Summary Description
			Surplus Bonus of the Bank" have been specially formulated in accordance with the "Allocation Regulations Governing Performance Bonus and Employee Remuneration", which serves as the Bank's policy to reflect operating performance or results in employees' remuneration.
(3) Does the Bank provide a safe and healthy working environment for its employees, and offer them regular safety and health education?	√		<p>(1) In accordance with the Occupational Safety and Health Act, the Bank has established and implemented internal regulations such as the Safety and Health Work Rules, the Occupational Safety and Health Management Plan, and the Safety Maintenance Rules. The Bank also holds an Occupational Safety and Health Committee meeting every three months and conducts annual inspections, guidance and improvements on the occupational safety and health and safety maintenance of 262 business units to enhance occupational safety and health management.</p> <p>(2) In 2024, the Bank continued to improve the quality of safety and health management and has passed the British Standards Institution (BSI) ISO45001: 2018 and TOSHMS two occupational safety and health management system tracking audit certifications.</p> <p>(3) In accordance with the Bank's Safety Maintenance Rules, business units should organize employee self-protection teams and conduct safety drills based on environmental characteristics and task requirements at least once every four months (three education plans each time) and at least three times a year. As of the end of December, business units completed the third safety drill with a total of 2,394 education plans and an execution rate of 100%.</p> <p>(4) In 2024, the Bank was selected by the Department of Labor, Taipei City Government an excellent unit and won the "Taipei City Labor Safety Award" for the second time.</p> <p>(5) In 2024, the Bank continued to implement health policies, completed the guidance of 248 business units to carry out health activities, and passed the healthy workplace certification upon review by the Health Promotion Administration, Ministry of Health and Welfare.</p>

Assessment Items	Implementations		
	Y	N	Summary Description
			<p>(6) The Bank conducts AED+CPR first aid skills education and training every year to maintain the validity of the "AED Safe Place" certification for 11 building units.</p> <p>(7) The Bank continues to organize annual influenza vaccination promotion activities and implemented related subsidy measures every year, and has won the "Gold Award for Epidemic Prevention" from the Corporate Epidemic Prevention Alliance of the Taiwan Immunization Vision and Strategy (TIVS) four times.</p> <p>(8) A total of 27 occupational accident reports were made in 2024, including 22 commuting accidents, accounting for 81.5%; 5 accidents during the performance of official duties, accounting for 18.5%, including 1 official traffic accident and 4 workplace accidents. Occupational safety and health learning materials have been regularly prepared and sent to employees based on the types of incidents, with a total of 18 materials.</p> <p>(9) In 2024, occupational safety lectures were held with the two themes of "Occupational Safety and Health Promotion" and "Office Facilities and Equipment Safety Promotion". Digital learning videos were recorded, which were watched by a total of 17,332 people.</p> <p>(10) In 2024, the Workplace Safety and Health Week was held, the contents of which included smart VR experience, green diet lectures, CPR+AED first aid skills training, disaster prevention drills, workplace health promotion, etc. Digital learning videos were recorded, which were watched by a total of 17,308 people.</p> <p>(11) In accordance with the Regulations of the Labor Health Protection, the Bank has engaged doctors to conduct on-site health visits to each unit to provide employee care and consultation on-site or by video. As of the end of December, there were a total of 96 health visits, with an implementation rate of 100%.</p> <p>(12) No fire incident occurred during the year. The Bank has established fire prevention managers for 262 units, superior to those required by law. It also conducts monthly inspections of fire-related facilities and equipment, and provides regular</p>



Assessment Items	Implementations		
	Y	N	Summary Description
			<p>on-the-job training.</p> <p>(13) In response to the Department of Health, Taipei City Government, the Bank organized 4-cancer screening campaign, and set up a station at the headquarters building for mammography, cervical smears, fecal occult blood, oral mucosa and other examinations, with a total of 194 participants.</p> <p>(14) The Bank passed the review of the security maintenance fund of the Bankers Association of the Republic of China, and was awarded a reward of NT\$50,000 to encourage the Bank to implement employee self-protection drills.</p> <p>(15) We organized a body shaping and weight loss activity for the elderly, encouraging employees to eat smartly and exercise happily. A total of 84 employees participated in diet control and regular exercise.</p> <p>(16) In cooperation with the health authorities to promote and enhance the protective effect of employee vaccines, we carried out the annual influenza vaccination promotion, implemented related subsidy measures, and arranged the "Headquarters Building Workplace Station" for employees to receive government-funded and self-funded influenza vaccination, with a total of 438 participants. A total of 84 people were administered with the COVID-19 JN.1 vaccine.</p>
(4) Does the Bank establish an effective career skills development program for its employees?	√		<p>The Bank hopes that its employees will grow together with the Company. In addition to arranging for employees to participate in regular education and training (such as new employee training, professional training for various business management units, and training for supervisors at various stages, etc.), the Bank also continues to promote lifelong learning, establish online digital learning courses, and provide employees with credit subsidies for on-the-job education and subsidies for applying for financial certificates, language certification, etc., in order to unleash the potential of employees through diversified learning channels.</p>

Assessment Items	Implementations		
	Y	N	Summary Description
(5) Does the Bank follow the international standards and relevant regulations on labeling, marketing, customer privacy protection, and customer health and safety when introducing products and services, as well as establish relevant customer protection policies and appealing procedures?	√		<p>(1) The Bank complies with relevant regulations and international standards by establishing the “Personal Data Protection Management Guidelines,” which cover the collection, processing, use, security management, and incident response regarding personal data. In addition, the Bank continuously enhances its personal data protection management framework and has obtained BS 10012:2017 certification from the British Standards Institution (BSI).</p> <p>(2) To safeguard consumer rights, the Bank has implemented various policies and guidelines, including the “Fair Treatment of Customers Policy,” “Fair Treatment of Customers Strategy,” and the “Consumer Dispute Resolution Guidelines.” A “Consumer Protection and Fair Treatment Promotion Committee” has also been established to oversee and enforce related initiatives. The Bank ensures that the marketing and labeling of all financial products and services comply with the Financial Consumer Protection Act and its related sub-regulations. Key contractual terms and risk disclosures are presented in a clear and prominent manner, and channels for handling disputes arising from the Bank’s products or services are provided.</p> <p>(3) The Bank organizes annual executive seminars on the fair treatment of customers, inviting external experts to conduct thematic lectures and discussions for senior management, including the Chairman, President, Executive Vice Presidents, Chief Compliance Officer, General Auditor, and Executive Officers. Topics include case analyses by the Financial Ombudsman Institution, financial inclusion practices, and the Convention on the Rights of Persons with Disabilities (CRPD), aiming to foster a top-down culture of fairness and integrity.</p> <p>(4) The Bank offers multiple channels for customer feedback and complaint resolution, including a 24-hour customer service center, a website feedback mailbox, a dedicated complaint hotline, and suggestion boxes at branch locations. All complaints are handled in accordance with the</p>

Assessment Items	Implementations		
	Y	N	Summary Description
			<p>“Customer Complaint Handling Procedures.”</p> <p>Dedicated units ensure prompt and confidential processing by coordinating with relevant departments to address issues through good-faith communication and proactive resolution. The Bank is committed to protecting customer rights and delivering satisfactory outcomes, thereby enhancing overall service quality.</p>
(6) Does the Bank formulate supplier management policy, requesting suppliers to abide by relevant regulations on environmental protection, vocational safety and hygiene, and labor rights? And if so, how are these policies implemented?	√		<p>(1) The Bank has the "Supplier Management Policy" and "Supplier Corporate Social Responsibility and Undertaking on Environmental Sustainability Clauses" in place formulated by its parent company TCFHC. Through the signing of the management policy and the undertaking, the Bank aims to work with its suppliers to jointly promote environmental sustainability and safeguard basic human rights. The management policy and the undertaking have been published on the Company's website for reference.</p> <p>(2) In accordance with the "Supplier Management Policy" of the parent company TCFHC, the Bank requires suppliers with individual procurement contracts worth more than NT\$1 million to sign the "Supplier Corporate Social Responsibility and Undertaking on Environmental Sustainability Clauses", requiring suppliers to comply with labor laws and regulations, protect employee rights and interests, and adhere to the ethical management principles. In 2024, a total of 355 suppliers signed the undertaking, with a signing rate of 100%.</p> <p>(3) The Bank completed the self-assessment of the human rights due diligence questionnaire for 85 suppliers in the first quarter of 2024.</p> <p>(4) The Bank has formulated the “Key Points on ESG Incentives for Suppliers” to encourage suppliers to pay attention to and implement environmental sustainability, corporate social responsibility and corporate governance. We have also carried out the following tasks:</p> <p>a. Completed ESG self-assessment for 85 suppliers in 2024.</p> <p>b. Completed ESG on-site inspections for 16</p>

Assessment Items	Implementations		
	Y	N	Summary Description
			suppliers in 2024.
<b>5. Does the Bank follow the international guidelines or directives for compiling and producing the Bank's reports on non-financial information such as Sustainable Report? And if these reports have been assured or guaranteed by a third party?</b>	√		<p>(1) The Bank's parent company TCFHC coordinates the preparation of the Group's Sustainability Report, which discloses the Bank and the Group's efforts to promote sustainable development. The report is also published on the ESG section of the Bank's website (<a href="https://www.tcb-bank.com.tw">https://www.tcb-bank.com.tw</a>) and on the Market Observation Post System.</p> <p>(2) The "2023 Sustainability Report" of the parent company TCFHC has been prepared in accordance with the GRI Sustainability Reporting Standards (GRI Standards, 2021 edition) issued by the Global Reporting Initiative, the "Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies" of the Taiwan Stock Exchange, the "Task Force on Climate Related Financial Disclosures (TCFD)" framework of the Financial Stability Board (FSB), with reference to the corresponding report content index of the Sustainability Accounting Standards Board (SASB) indicator. It has been subjected to independent limited assurance by PricewaterhouseCoopers, Taiwan using the International Standard on Assurance Engagements 3000 "Assurance Engagements other than Audits or Reviews of Historical Financial Information". The report has been verified by the British Standards Institution (BSI) in accordance with the AA1000 Type 2 standard, and obtained a medium assurance level. In addition, the "2024 Sustainability Report" was completed within the statutory time limit of the competent authority.</p>

Assessment Items	Implementations	
	Y	N
6. If the Bank has established its own principles for Sustainable development based on the “Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies”, please clarify how the principles are implemented and its differences with the government’s regulations.		
7. Other important information to facilitate better understanding of the Bank’s implementation of Corporate Sustainable Development.		



## 3. Operational Highlights

### 3.1 Annual Business Plans for 2025

#### 3.1.1 Operational Management Business

- (1) In line with the government's sustainable development strategy, the Bank will develop new types of loan services to assist enterprises in channeling funds into environmental, social and corporate governance (ESG); promote the bulk mortgage business that uses environmentally friendly building materials or green buildings, and develop loan projects on energy conservation and carbon reduction in order to achieve sustainable development of environmental protection; strive to serve as the custodian bank for ESG and AI-related funds, promote ESG products that comply with the Sustainable Finance Disclosure Regulation (SFDR), strengthen the obligation to disclose sustainable information, and demonstrate the Bank's determination to attach importance to sustainable development.
- (2) The Bank will actively cultivate a wide range of professional and potential talents, enhance employees' professional functions and international perspectives through participation in domestic and foreign institutional activities, seminars and industry professional education and training, enrich the talent database, strengthen employee management, implement employee assessment, create a safe and high-quality working environment, and achieve the purpose of cultivating and retaining talents. In response to the trend of globalization and the establishment of domestic bilingual branches, the Bank will cultivate international talents and cooperate with external professional institutions to improve employees' foreign language skills through online courses and hiring foreign teachers to teach in English.
- (3) The Bank will make good use of the local business characteristics of its overseas branches, allocate resources appropriately, enhance the quality of credit assets, implement risk management and control, and adjust the asset structure to enhance profitability overseas. The Bank will capitalize on changes in the international situation, align with the global industrial supply chain, respond to the government's New Southbound Policy, and focus on developing potential markets towards the goal of becoming a regional bank in Asia.
- (4) The Bank will improve anti-fraud mechanisms, enhance employees' professional knowledge, assist customers in identifying and preventing fraud, and ensure the safety of financial flows; strengthen the communication skills between employees and customers, pay attention to the handling of customer complaints, conduct an in-depth review of the root causes of the occurrence of cases, and implement follow-up improvements and preventive measures through ISO 10002 international standard for quality management of client complaints so as to improve the handling quality of client complaints and enhance the ability to deal with irrational customers.
- (5) The Bank will conduct advanced seminar on the principles for treating

customers fairly to foster a top-down culture of legal compliance across the organization, and strengthen protective measures for the rights and interests of elderly and disable customers by implementing the "friendly service principle" and "ethical management principle"; enhance corporate governance effectiveness and refined related regulations to uphold financial consumer protection, take into account the interests of various stakeholders such as customers, shareholders and employees. Through sound operations and management, the Bank strives to create sustainable corporate value.

### **3.1.2 Corporate Banking**

- (1) The Bank will optimize the credit structure, maintain an appropriate proportion of loans to public sectors, adhere to the principle of giving equal importance to quality and price, proactively screen high-quality target customers through an integrated marketing platform, and make good use of the Bank's various marketing strategies and incentives to actively develop high-quality private enterprise loans business. At the same time, the Bank will continue to cultivate existing customers, flexibly utilize approved but unreleased credit limit projects, and improve the efficiency of fund use.
- (2) The Bank will promote supply chain financing business with substantial transactions, optimize the lending process with "Corporate Banking e Loan", combine cash flows to increase revenue, and improve the demand deposit ratio through cash flow management in addition to controlling the source of repayment, thereby marketing the Bank's various businesses as a whole and increasing revenue.
- (3) In support of government policies, the Bank will promote the "Six Core Strategic Industries Loan Project" to assist clients in obtaining working capital. In addition, the Bank will strive to expand the loans for reconstructions of urban unsafe and old buildings, take the initiative to provide guidance on project planning and design for business units through the "Promotion Team for Urban Renewal and Reconstruction of Unsafe and Old Buildings", and formulate incentive measures to encourage branches to secure target clients.
- (4) The Bank will take the initiative to provide guidance on project planning and design for business units through the "Promotion Team for Urban Renewal and Reconstruction of Unsafe and Old Buildings" in order to secure target clients. In line with the government's policy on the six core strategic industries, the "Six Core Strategic Industries Loan Project" and related incentive measures have been formulated to stimulate the development momentum of business units.
- (5) The Bank will make flexible use of preferential projects, integrate virtual and real channels and social media, discuss prevailing popular topics, utilize big data to screen the list of customers with import and export potential, continue to develop new foreign exchange customers, strengthen and deepen customer relationships, and consolidate the foundation of foreign exchange business.

### **3.1.3 Retail Banking**

- (1) In response to the inclusive finance policy, the Bank will continue to provide youths and micro entrepreneurs with start-up loans as well as Reverse Mortgage Loans to keep abreast with the government's support for youth entrepreneurship and promotion of housing for retirement policies; continue to undertake Preferential Housing Loans for Youths promoted by the Ministry of Finance, House-Purchasing (Repairing) Loans promoted by the Ministry of the Interior, and other policy-based housing loans to alleviate house-purchasing pressure of the general public.
- (2) The Bank will actively undertake low-risk-weighted self-occupied residential mortgage loans and housing loans with collateral in good locations; continue to conduct B2B marketing with business partners, institutions and organizations, provide payroll transfer customers with high-quality credit loans, and actively promote digital loans by launching products on social media and arranging marketing campaigns to expand and attract potential customers.
- (3) We will actively market credit businesses that are not covered by Article 72-2 of the Banking Act of The Republic of China, including general consumer loans and working capital loans, to increase interest rate spreads and credit interest income.
- (4) The Bank will implement the collection of handling fees for various credit business, including set-up fees, handling fees for changing credit conditions and early settlement of liquidated damages, etc., and continue to promote the mortgage and life insurance business to increase fees income.
- (5) The Bank will actively expand its extensive client base, conduct B2B marketing for payroll transfer corporate clients, credit clients, counterparties, government authorities and organizations, arrange micro-credit loans for outstanding employees and payroll transfer clients, and enhance the effectiveness of the "Credit Automation System" in an attempt to improve the competitiveness of the Bank's online credit loan application services.

### **3.1.4 Treasury Management**

- (1) The Bank will effectively utilize surplus funds, and actively develop investment channels. Based on the overall capital situation, the Bank will flexibly establish investment positions in fixed-income securities in NTD and foreign currencies, build up core holding positions in a timely manner, select high-dividend blue chip stocks to participate in dividend distribution, balance the overall risks and returns of the positions, and take into account both liquidity and risk control to increase net income from financial instruments operations.
- (2) We will continue to monitor changes in the international financial environment, operate foreign exchange transactions in line with the trend to effectively capture the timing of position covering, and flexibly leverage on the gapping and changes in interest rate spreads to increase the income from conversion and spreads. The Bank will adjust bond positions in line with the Bank's risk asset control and market interest rate fluctuations,

optimize the inventory structure, and pay attention to the control of the overall position during its duration in order to take into account both returns and risks.

- (3) The Bank will meet customers' needs for foreign currency services by flexibly introducing preferential rate demand deposit and time deposit projects, and continuously optimizing digital foreign exchange services that offer a better customer experience to improve service efficiency; strengthen the promotion of professional knowledge of derivative financial products, and continue to leverage the Bank's integrated marketing platform to collaborate with branches to develop new customers and cultivate existing customers, so as to expand the customer base, increase customer profit contribution and enhance the Bank's competitiveness.
- (4) The Bank will actively facilitate the development of main businesses that can contribute to current funds, such as payroll transfer of corporate clients, as well as collection of capital increase proceeds and distribution of cash dividends on behalf of public companies. The Bank will also adopt business evaluation and incentive measures as and when appropriate to motivate its business units to strive for expansion, continue to attract stable funds, and appropriately control the Bank's capital costs in order to solidify its operating foundation.
- (5) The Bank will issue financing projects such as sustainability bonds and social bonds to assist industries in raising capital for green investments and social investments. We will continue to invest in key sustainable development industries, such as "green technology" and "circular economy", and include Taiwan sustainability (ESG) and corporate governance indexes into the Bank's investment and stock selection considerations.

### **3.1.5 Wealth Management**

- (1) In compliance with development direction of the FSC in promoting insurance products, the Bank will increase the proportion of protection policies, focus on traditional diversified insurance products in marketing, and select high-protection, savings (principal repayment, incremental) and other interest-sensitive and dividend policies with market niches to respond to customers' financial planning at different stages of life and meet their wealth management needs.
- (2) The Bank will focus on the high-quality and high-asset client business, consolidate the Bank's existing loyal client base, cultivate client relationships through a team service business model, assist in identifying clients' financial needs, continue to provide customized dual-currency investment (DCI) products and foreign-currency-denominated structured bonds, expand the types of financial products, enhance the completeness and flexibility of financial asset choices, implement the incorporation of product KYP into the ESG scoring factors, increase the proportion of customized investment portfolio services, and expand the scale of asset management.
- (3) The Bank will enrich its product offerings, introduce popular funds,



offshore bonds, offshore stocks, and ETFs in the market with operational strategies, such as timely entry and exit of individual funds, automatic stopping and compounding of profits of master-feeder funds, participate in international markets with offshore stocks/ETFs, carry out regular fixed investment in response to market fluctuations, deploy offshore bonds to capture investment opportunities arising from interest rate hikes, assist clients in understanding market trends through diversified asset allocations, and increase the Bank's service fee income.

- (4) The Bank will continue to optimize its smart wealth management system to provide a more friendly and convenient digital financial experience, and adopt diversified marketing through virtual and real channels in order to attract young and petite bourgeoisie groups to interact with the Bank, develop new wealth management customer groups, and implement inclusive finance.
- (5) The Bank will continue to promote property trust services for the elderly (demented) and the physically and mentally challenged in conjunction with insurance premium trust services; work on employee welfare trusts and employee equity reward systems to assist enterprises in achieving their goals of rewarding employees, retaining talents and taking care of their employees' retirement lives, help establish correct wealth management concepts among the public, and build up the third pillar of their retirement as early as possible.

### **3.1.6 Digital Banking**

- (1) Based on the Bank's cloud and AI strategic blueprint, we will promote and execute projects on an annual basis, build a team of AI product design and cloud technology talents, leverage data governance to support decision-making, strengthen social brand operations, expand annual business priorities through digital and social marketing strategies, and promote customer-centric digital channel services.
- (2) Through the "AI-based Fraud Prevention and Early Warning Model", AI technology will be used to analyze big data such as customer transaction flows and abnormal patterns, detect suspicious accounts in advance, and take preemptive control to block illegal fraud flows; make use of the legal compliance management platform to communicate, track, and control regulatory changes online and update them in a timely manner to improve the effectiveness of regulatory compliance and fraud prevention.
- (3) The Bank will optimize the interface design of the intelligent wealth management platform and streamlined the client-side transaction process to create an AI technology visual experience, improve the smoothness and convenience of operation, strengthen the effectiveness of algorithm screening of high-quality funds, and increase customers' investment willingness. We will promote wealth management information through the Bank's social media such as LINE, FB, YouTube, etc., launch online flash promotions from time to time, produce electronic advertising for campaigns and other online marketing to attract wealth management customers.

- (4) The Bank will integrate the payment collection needs of cooperative stores, provide diversified acquiring services, actively expand cooperative stores and well-known business districts to introduce TWQR, continue to organize Taiwan Pay marketing campaigns, continue to promote medical payment acquiring services, expand the service scope of the medical and health ecosystem, and enhance the Bank's brand awareness.
- (5) The Bank will implement cross-departmental data marketing and optimize digital client experience process based on data decision-making, use innovative collaboration of digital marketing, assist relevant units in defining key marketing projects, and strengthen social media brand management in order to achieve business benefits.



## 3.2 Market Analysis

### 3.2.1 Competitive Niches

#### **(1) Cultivating the domestic market and securing a leading position**

The Bank continues to cultivate the domestic market and ranks top among the domestic banks in terms of assets, deposits, loan scale and high-asset financial management business. In line with government policies, the Bank is also among the best in handling loans to SMEs, and is one of the six Domestic Systemically Important Banks (D-SIBs) in Taiwan.

#### **(2) Leveraging channel advantages and creating Group synergy**

The Bank has around 289 branches around the world, providing clients with convenient financial services. By combining the strengths of the subsidiaries of the parent company Taiwan Cooperative Financial Holding Co., Ltd., including Taiwan Cooperative Bills Finance Corporation, Ltd., Taiwan Cooperative Securities Company, Ltd., Taiwan Cooperative Securities Investment Consulting Co. Ltd., Co-Operative Assets Management Co., Ltd., Cooperative International Leasing Co. Ltd., BNP Paribas Cardif TCB Life Insurance Co., Ltd., Taiwan Cooperative Securities Investment Trust Co., Ltd. and Taiwan Cooperative Venture Capital Co. Ltd., the Bank can provide clients with a full range of financial services such as deposits, loans, foreign exchange, trust, fund management, securities investment, asset management, leasing and insurance, thereby generating synergy across the Group through integrated marketing strategies.

#### **(3) Operating steadily and pragmatically to inspire customer trust**

The Bank's steady and pragmatic business philosophy has won the recognition and trust of clients. The Bank will continue to consolidate core businesses such as deposits, loans, foreign exchange, trust, and wealth management, and continue to strengthen various businesses such as private banking, international finance, electronic finance, funds, insurance and comprehensive trusts, enhance the development momentum of finance through technology empowerment, and provide clients with high value-added, diversified and convenient financial services.

#### **(4) Expanding overseas presence stably and providing high-quality cross-border financial services**

Currently, the Bank has established subsidiaries in Europe - United Taiwan Bank S.A. and representative office in Prague, Czech Republic; Los Angeles Branch, Seattle Branch, New York Branch and Houston Branch in North America; Sydney Branch and Melbourne Branch in Australia; Hong Kong Branch, Suzhou Branch, Suzhou New District Sub-Branch, Tianjin Branch, Fuzhou Branch, Changsha Branch and Beijing Representative Office in Greater China; Manila Branch, Phnom Penh Branch, Pur Senchey Branch, Tuek Thla Branch, Siem Reap Branch, City Center Branch, Veng Sreng Branch, Sihanouk Ville Branch, Tuol Kouk Branch in Cambodia, Vientiane Capital Branch in Laos, and Yangon Representative Office in Myanmar in Southeast Asia; The operating bases under preparation include Ha Tinh Branch in Vietnam, representative office in Binh Duong, Vietnam,

Singapore Branch and Tokyo Branch in Japan. The service scope covers Europe, America, Asia, and Australia. The Bank will continue to strengthen its global presence, deepen its presence in existing locations, develop operational strategies based on regional characteristics, develop local business, and provide high-quality cross-border financial services.

### **3.2.2 Favorable and Unfavorable Factors For Future Development and Countermeasures**

#### **A. Favorable Factors**

- (1) Major domestic and foreign institutions have forecasted that Taiwan's economic growth rate in 2025 would fall in the range of 2.8% to 3.42%. The strong external sales and the maintenance of relatively high lending rates are expected to contribute to the interest income of the Bank.
- (2) The three major plans regarding investment in Taiwan will facilitate enterprises to establish factories and invest in Taiwan, and the expiration of the fund restriction period for overseas funds to return to Taiwan in different years will bring business opportunities for wealth management, creating a favorable condition for the banking sector to financing and high-asset wealth management business.
- (3) The public's increased acceptance of digital services will help the Bank create a better financial ecosystem and enhance clients' financial service experience.
- (4) The gradual implementation of regulations on anti-money laundering and counter terrorism financing is expected to improve the risk control capabilities at home and abroad, facilitating more stable operations of the banking sector and consolidating its international presence.
- (5) Benefiting from the deregulations and policy supports, the business digitalization of physical branches will continue to be strengthened, and the Internet banking platform will be improved along with the innovation of financial business model, thereby stimulating the developments of various businesses.
- (6) Supported by the professional resources across the entire group along with the domestic and overseas marketing channels, engaging in co-marketing will generate the synergy that will contribute to the increase in the overall profitability.

#### **B. Unfavorable Factors**

- (1) The resurgence of global trade protectionism and frequent geopolitical tensions have disrupted supply chains, affected price stability, and impacted overall economic performance, warranting close attention to the varying degrees of impact on different industries.
- (2) Diverging economic conditions and monetary policy directions among major global economies have heightened the potential for increased financial market volatility, while risks remain in overseas investments and credit exposures.
- (3) There are new competitors from the pure Internet banking, electronic payment and FinTech operators who have taken shares of existing clients and markets.

- (4) In response to climate-related financial risks and the need to manage Scope 3 greenhouse gas emissions, banks face increasing restrictions on investment and financing targets.
- (5) For strengthening legal compliance and information security, operating costs continue to rise.
- (6) Following the change of business model brought by the FinTech and the Bank's expansion of overseas operations, demand for information technology, international operations and legal compliance professionals has increased, leading to rising personnel expenses.

### **C. Countermeasures**

- (1) In line with government policies and capturing the trend of global supply chain restructuring, we will support the development of five trustworthy industries and the growth of six core strategic industries, focus on the dynamic process of corporate sustainable transformation, and expand related financing businesses such as working capital and capital expenditure.
- (2) The Bank will expand loans to SMEs and overseas operations while strengthening risk control and management.
- (3) We will adopt the Equator Principle and incorporate the ESG risk rating system into the basis of credit review and assessment, so as to realize the compliance of the principles of responsible bank.
- (4) The Bank will take advantage of the policy benefits such as the expiration of the restriction period for overseas funds to return to Taiwan in different years and building Taiwan into an asset management hub in Asia, actively expand the wealth management business for high-asset clients, and capture the opportunity to guide domestic and foreign funds to invest in Taiwan's core industries.
- (5) For high net worth clients, the professional investment research and analysis capacity shall be built up to construct an effective service system able to offer tailored financial products to satisfy the needs of clients.
- (6) Keeping to the trend of financial digitalization, the Bank will endeavor to promote online services, increase the user's experiences and the efficiency of the website, and build a client centric financial service.
- (7) Data analysis is adopted to assist business units in locking on the target clients, which would increase the marketing momentum, and realize the business returns via digital innovation.
- (8) In addition to the concerns on the development of FinTech and the information security threat, the Bank will enhance the information security education and trainings, and raise the self-management capacity on legal compliance of the overseas branches.

### 3.3 Human Resources

Year		2023	2024	As of March 12, 2025
Number of Employees	Administrative Units	1,747	1,777	1,756
	Business Units	7,048	6,994	6,919
	Total	8,795	8,771	8,675
Average Age		44.34	44.42	44.52
Average Years of Services		17.63	17.65	17.72
Education	Ph.D.	0.06%	0.08%	0.08%
	Master's Degree	25.18%	26.25%	26.40%
	Bachelor's Degree	69.05%	68.62%	68.71%
	Senior High School	5.31%	4.78%	4.53%
	Below Senior High School	0.40%	0.27%	0.28%

### 3.4 Corporate Social Responsibility and Ethics

#### 1. Public Interests

- (1) The Bank won the "Sports Propeller Award" from the Sports Administration, Ministry of Education for the sixteenth consecutive year, including the three golden medals respectively for the category of promotion, sponsorship, and long-term sponsorship.
- (2) In order to assist the government in promoting public sports and encouraging the development of ball games at the early age of children, the Bank held three events, namely table tennis camp, badminton camp and baseball camp, in Kaohsiung, Tainan and Taipei to provide children with more learning opportunities.
- (3) The "TCFHC Cheng Shin MAXXIS Cup" National Table Tennis Tournament and "2025 Shan Cheng Cup National Badminton Tournament" were held to promote the trends of health and sports in Taiwan.
- (4) In order to promote domestic sports, the Bank sponsored the Chinese Professional Baseball League with NT\$1 million and hosted the "2024 CPB Official Exhibition Game".
- (5) In order to promote sports events, the Bank sponsored the "MACHVISION Cup Corporate Badminton Ranking Tournament", donated NT\$700,000 to sports associations such as the Chinese Taipei Table Tennis Association, the Chinese Taipei Badminton Association and the Taiwan Table Tennis

Association, NT\$100,000 to the Taiwan Indigenous Baseball Development Association, and NT\$90,000 to the Miaoli County Zhunan Badminton Association.

- (6) Adhering to its consistent care for the society, the Bank has been consciously holding the “Delivering Warmth in Winter” philanthropic campaign by taking advantage of the extensive service network consisted of domestic branches to provide supports to the minority groups. In 2024, there were a total of 70 activities under the campaign being held with a total donation of NT\$5.02 million. The number of activity and amount of donation have both hit historic high. In the “Taiwan Sustainability Action Awards” held by Taiwan Institute for Sustainable Energy, the Bank won a silver award for the “Love from Taiwan Cooperative Bank, Delivering Warmth in Winter” project.
- (7) Echoing the government’s policies in supporting farmers and local agricultural products, the Bank purchased onions, pomelo, white shaddock and other agricultural products in a total amount of NT\$2.8295 million. The Bank donated to the National Farmers' Association, R.O.C. and the Taiwan Cooperative Association to assist the sustainable development of cooperative enterprises and promote the development of the agricultural economy.
- (8) To support the victims of the 403 Hualien earthquake, we launched the "0403 Earthquake-Disaster Enterprise Loan Project" and assisted in Hualien earthquake relief. In April 2024, we donated NT\$2.45 million to the special account of the Taiwan Foundation for Disaster Relief, which coordinated related relief matters.
- (9) In response to the FSC's promotion of the implementation of corporate social responsibility by the financial industry, the Bank has continuously taken part in the joint charity efforts of food bank donations with Taiwan Futures Exchange in addition to a financial donation of NT\$2 million, hoping to attract more public attentions on these disadvantaged families.
- (10) In support of the philanthropic efforts of the Ministry of Finance through donating uniform invoices, the Bank co-hosted the “2024 Uniform Invoice Cup Road Running Event” with the National Taxation Bureau of the Northern Area, Ministry of Finance in September 2024, demonstrating the supports to the public interests through actions.
- (11) In order to implement the concept of caring for the society, we donated NT\$500,000 to the Little Sapling Association and held the "2024 Charity Carnival" in August 2024.
- (12) In order to promote the Bank's business and support good traditional activities, we sponsored NT\$200,000 to Jollify4ever Ltd. to organize the "2024 Beigang Mazu Cup National Marathon".
- (13) In view of the shortage of local medical resources in Cambodia, the Bank donated 12 wheelchairs to the Khmer-Soviet Friendship Hospital on January 11, 2024 based on the philosophy of love beyond borders and corporate social responsibility. On June 22, the President of Phnom Penh Branch represented the Bank to participate in the donation ceremony to



help improve local medical resources. In response to the large-scale flood disaster in Laos, Vientiane Capital Branch cared about the local community and donated US\$3,000 to assist the Laos government in disaster relief.

## 2. Academic and Cultural Contributions

- (1) The Bank actively organizes "Promotion of Financial Literacy Activities on Campus and in the Community", with the audience including students, the national army, community groups, etc., to enhance the public's ability to identify fraud through sharing of practical financial experience. In 2024, a total of 39 sessions were held, with a total of approximately 1,845 participants. In September 2024, the Bank was awarded the "Financial Education Contribution Award - Best Contribution Award" by the FSC.
- (2) The Bank assisted the Anti-Money Laundering Office, Executive Yuan, the FSC, and the Taiwan Insurance Institute to jointly host the "Financial Industry Anti-Money Laundering and Counter Terrorism and Proliferation Financing Seminar" on April 24, 2024. Experts from industry, government and academia gave special lectures and shared practical experiences, hoping to jointly improve the overall anti-money laundering level through dialogues and exchanges between the public and private sectors in response to the increasingly severe fraud and money laundering risks faced by the financial industry.
- (3) In response to the FSC's policy of "Preventing Fraud and Financial Crime", the Bank collaborated with the FinTechSpace, Taiwan Business Bank Co., Ltd., Gogolook, and Footprint AI to carry out the "Fraud Interception Program Combining Telecommunications and Financial Data". Through a cross-border joint learning model, the entities jointly implemented the Fraud Interception Program, demonstrating outstanding results in preventing impersonation fraud and detecting abnormal accounts. In November 2024, the Bank exhibited the empirical content at the "2024 FinTech Taipei" and received recognition from the FSC.
- (4) In order to promote correct anti-fraud financial information, in 2024, a total of 21 anti-fraud posts and 1 YouTube financial knowledge video were launched. Coordinated with relevant platforms to request the takedown of 16 fraudulent FB and LINE accounts impersonating the Bank, actively preventing the public from potential fraud. In December, it was awarded the "Inter-Bank Business Promotion Excellence Award", "Anti-Fraud Contribution Award" and "Inter-Bank Service Innovation Award" by Financial Information Service Co., Ltd. at the "2024 Financial Information System Annual Conference".
- (5) The Bank actively shapes a culture of financial integrity, works closely with the competent authorities and police departments, and spares no effort to protect depositors' assets. In May 2024, a counter staff member Chan from Beidou Branch was invited by the National Police Agency to participate in the "Poster Design Anti-Fraud Commendation" concert and illustration exhibition. In August 2024, a staff member from Longtan Branch was invited to participate in the "Financial Anti-Fraud Advanced Forum" held by the Bankers Association of the Republic of China, and was



commended by the Premier of the Executive Yuan for the outstanding performance in client care and questioning at the counter. On December 20, 2024, the Bank was commended for its enthusiasm for police work and outstanding contributions in maintaining public security at the 6th Public Security Report Award Ceremony of the Taichung City Government. Mayor Lu Shiow-Yen of Taichung City presented the Bank with a medal.

- (6) In order to promote financial knowledge, the Bank responded to the "2024 Financial Services Charity Carnival" organized by the Taiwan Financial Services Roundtable and set up booths in Tainan and Taipei. Our employees prepared games and a variety of souvenirs on site to organize interactive financial education and promotion activities with the public.
- (7) The Bank sponsored a total of NT\$15.5 million in arts and cultural activities, including the Tainan City Government's "2024 Taiwan Lantern Festival in Tainan", the General Association of the Chinese Culture's "WE ARE Our New Year's Eve" music program, the 2024 Projection Mapping Show Featuring the Presidential Office Building, the Power of Freedom 2024 Presidential Office Concert, the Taiwan WAY Arts and Culture Friendship Tea Party, the Eslite Foundation for Culture and Arts' "2024 Eslite Chamber Music Festival" series of activities, the Yunlin County Government's 2024 National Day Fireworks Event, the Taipei City Government's National Day Gala, the Taipei Guanyin-Line Psychological and Social Service Association, and the Mr. and Mrs. Y.D. Hsu Memorial Culture and Education Foundation.
- (8) The Bank participated in the "Financial Service Industry Education Charity Fund" project of the Taiwan Financial Services Roundtable and donated NT\$2.5 million to help young students from disadvantaged families successfully complete their studies, promote financial related knowledge through financial education courses, demonstrate the care for society of the financial service industry, and fulfill social responsibilities of financial institutions.
- (9) In order to help people retire with peace of mind, a total of 3 "2024 Taiwan Cooperative Bank Lecture Hall - Lohas and Retirement Special Training Program" events were held in northern, central, and southern Taiwan in 2024. We talked with a total of 1,074 participants about second life planning.
- (10) In order to expand the influence of sustainable development and demonstrate the spirit of friendly neighborhood and community, we carried out cross-sector cooperation with Taipei Municipal DunHua Elementary School, and held the first themed campus environmental education activity on November 12, 2024. The Bank's environmental educators promoted the environmental protection concept of "garbage sorting, start now" to students in 7 classes of the second grade of DunHua Elementary School to help develop students' habits of recycling in their daily lives.

### 3. Environmental Protection Systems

- (1) In response to the government's sustainable investment concept with concrete actions, the Bank has incorporated ESG factors into the investment decision-making process, actively fulfilled corporate responsibility, participated in the shareholders' meetings of investees, and conducted visits and engagement from time to time to exert the influence of institutional investors. In 2024, we were awarded the "List of companies with better institutional investor stewardship disclosure 2023" by the Taiwan Stock Exchange. On June 21, we won the "Impactful Case Award - Shareholder Activism Gold Award" at the 4th "Taiwan Sustainable Investment Awards (TWSIA)".
- (2) In order to demonstrate the fruitful results of continuous engagement with customers in carbon reduction, we collaborated with Dun & Bradstreet Corporation to sponsor the "2024 D&B Elite SME Award" ceremony in 2024, select corporate customers with outstanding ESG development and financial risk performance, and present the "TCB Award of Outstanding SMEs" to commend SME credit customers who were actively engaged in sustainable development and provide more comprehensive support for the sustainable development of SMEs.
- (3) In order to gather the influence of financial institutions and work with suppliers and creditors to achieve the 2050 net-zero transformation, under the guidance of the Ministry of Finance, we hosted the "4th Joint Supplier Conference of Government-owned Financial Institutions" on September 10, 2024. With the theme of "Carbon Pricing, Emission Reduction to Net Zero", the conference focused on the Taiwan's upcoming carbon fee collection policy, explored the impact of carbon pricing on enterprises, and the response strategies of suppliers.
- (4) The Bank launched the "Green and Sustainable Time Deposit Project" on January 3, 2023 to support the sustainable transformation of enterprises and promote social welfare. The proceeds were introduced to investment projects with environmental and social benefits, with a cumulative commitment of NT\$2.86 billion in 2024. The Bank worked together with corporate clients to contribute to sustainable development.
- (5) In order to demonstrate its emphasis and determination on the development of sustainable finance, the Bank issued social bonds of NT\$1 billion on September 30, 2024, becoming the first government-owned bank to accomplish the three major issuance targets of special funds for sustainability bonds (green bonds, social bonds and sustainability bonds). The cumulative issuance volume amounted NT\$9 billion, consistently ahead of other government-owned banks.
- (6) The Bank actively promotes the net zero green living policy. Starting from 2022, the Bank's head office building pioneered in responding to and participating in the green office policy of the Ministry of Environment, and actively promoted it to offices across the country to implement 5 major indicators and 35 green office measures, including "energy and resource conservation", "source reduction", "green procurement", "environmental

greening" and "publicity and advocacy". A total of 238 offices have responded to and participated in green office, the highest among the financial sector. In addition, the head office building was recognized by the Ministry of the Interior as a "Level 1+ Near-Zero Carbon Building", the highest level of energy efficiency labeling for existing buildings.

- (7) In order to implement the concept of sustainable management and continue to move towards the country's 2050 net zero emission goal, in 2024, the Dadaocheng Branch participated in the Taipei City Zero Carbon Benchmark Award and was awarded the Excellence Award in the Industrial and Commercial Industry Group B. It also participated in the "6th National Corporate Environmental Protection Award" held by the Ministry of Environment, and was awarded the Silver Award in the Non-Manufacturing Group in September 2024.
- (8) In 2024, 312 offices of the Bank at home and abroad obtained the Greenhouse Gas Inventory (ISO 14064-1) verification statement, and a total of 17 offices including the head office building passed the Energy and Environmental Management System (ISO 14001 and ISO 50001) certification. Moreover, the head office building and information department passed the Water Resource Efficiency Management System (ISO 46001) certification.
- (9) In 2024, the Bank obtained 4 green building labels, including "Dashe Branch Diamond Grade Label", "Jiancheng Branch Diamond Grade Label", the "Head Office Building Diamond Grade Label" (upgraded from Silver Grade to Diamond Grade) and "Wandan Branch Diamond Grade Green Building Label". In addition, both the head office building and Qishan Branch have achieved building energy efficiency.
- (10) In 2024, a total of 17 locations completed the installation of solar panel power generation systems, gradually increasing the use of renewable energy.
- (11) In response to the commercial service industry system energy conservation project subsidy of the Ministry of Economic Affairs in 2024, the Bank received a subsidy of NT\$1,211,631 for lamp replacement.
- (12) In March 2024, the Bank signed the "Guide by the Sea – Qinkunshen Salt Fields Wetland Conservation and Wise Utilization Promotion Plan" with the "Wetlands Taiwan" to jointly adopt the Tainan Qinkunshen Salt Fields Wetland with a total area of approximately 333 hectares, and donated an amount of NT\$350,000 in a hope to promote the important task of sustainable land development and implement environmental sustainability with concrete actions.
- (13) In March 2024, the Bank signed an agreement with the "Taiwan Black-faced Spoonbill Conservation Association" to create a "harmonious paradise for black-faced spoonbills", and donated NT\$800,000, including adopting the second bird-watching pavilion in the southwest of the black-faced spoonbill habitat, setting up a live broadcast camera at the bird-watching pavilion, and broadcasting it globally through Youtube.
- (14) In response to Earth Day on April 22, the Bank took practical actions to

- advocate environmental sustainability. A group of 40 volunteers from the Bank carried out a hiking and mountain cleaning activity on April 20, 2024 to implement the concept of "leaving no trace on the mountains". By taking public transportation, bringing own eco-friendly cups, and cleaning up waste in the mountains, the group achieved the goals of plastic reduction, waste reduction, carbon reduction, and biodiversity conservation.
- (15) In May 2024, the Bank donated NT\$800,000 to support National Sun Yat-sen University's "Ocean Sustainable Development Plan with Carbon Neutrality as the Core", and worked together with the university to promote important tasks such as ocean sustainable development and marine life conservation. On December 5, 2024, the Bank participated in the "Coconut Grove Carbon Absorption Plan - Tree Planting Ceremony" held by National Sun Yat-sen University in Cijin.
  - (16) In July 2024, the Bank donated NT\$400,000 to support the "Seagrass Meadow Restoration Plan" of the Penghu Fishery Research Center of the Fisheries Research Institute, Ministry of Agriculture to assist public institutions in implementing seagrass restoration. On December 25, 2024, we held the "Hujing Seagrass Restoration Achievement Announcement and Education Promotion Event" in the Hujing Community of Penghu. This event was hosted by the Penghu Fisheries Research Institute and the Bank, and co-organized by the Agriculture and Fisheries Bureau, Penghu County Government and the Hujing Community Development Association. We joined hands with the residents of the Hujing community to restore seagrass in order to enhance the restoration capacity and success rate of seagrass restoration, increase biodiversity and enhance fishery resources.
  - (17) On June 23, 2024, the volunteer group of Taiwan Cooperative Bank, the Southwest Coast National Scenic Area Headquarters, the Taiwan Black-faced Spoonbill Conservation Association, and local residents visited the Dingshan Salt Pan Wetland in Tainan to organize the Taiwan Cooperative Bank sustainable tree planting activity, donating NT\$200,000 and working together to plant 1,000 saplings to implement environmental sustainability through concrete green actions.
  - (18) On August 10, 2024, a group of 20 volunteers of the Bank visited the adopted Qianshui Bay to organize the second beach cleanup activity. By protecting the coral reef ecology on a regular basis, the Bank maintained a clean coastal environment, encouraged employees to practice responsible environmental behavior, conveyed the concept of environmental education, and implemented environmental sustainability through concrete actions.
  - (19) In September 2024, the Bank won 2 honors, namely the "Best ESG Sustainability Award" and "Best Diversified Trust Award", in the 2024 Excellent Bank Rating.
  - (20) In order to implement the ESG sustainable concept, the Bank donated NT\$100,000 to the "Taoyuan Zhongli Junior Chamber International of the Junior Chamber International Taiwan" to organize the "2024 Junior Chamber International World Conference".



#### 4. Corporate Sustainability and Shareholders Value Creation

- (1) In 2024, the Bank was awarded the "Best SMEs Banking-Premier Award" at the 12th Taiwan Banking and Finance Best Practice Awards organized by Taiwan Academy of Banking and Finance, and was the only government-owned bank to receive the special honor this year.
- (2) In 2024, the Bank won the "Low Carbon Smart Award", "Post-Pandemic Revitalization Award (Financial Institution Group)", "Award for Assisting Regional Revitalization and Transformation in the Post-Pandemic Period", "Support Award of Youth Enterprises, Startups and Micro Enterprises", "Collaborative Enterprises Award" and "Excellent Performance Award for Collection of Guarantee Cases" from the Small & Medium Enterprise Credit Guarantee Fund of Taiwan.
- (3) In 2024, the Bank won the outstanding award for the "Growth in the Amount of Guaranteed Financing Provided to New Southbound Countries" from the Overseas Credit Guarantee Fund (Taiwan).
- (4) In 2024, the Bank was recognized by the FSC with the "Outstanding Bank for Loans to Six Core Strategic Industries".
- (5) The Bank was the first to introduce the real estate development trust continuation guarantee mechanism. On December 20, 2024, it was awarded the "Best Corporate Trust Finance- Excellence Award" at the 12th Taiwan Banking and Finance Best Practice Awards for its "BYEBYE Unfinished Buildings - The Beauty and Sorrow of Continuation of Construction".
- (6) In active response to the Trust 2.0 plan, the Bank won the second place in the "Best Trust Award", the second place in the "Employee Benefit Trust Award", the second place in the "Trust Alliance Award", and the fifth place in the "Elderly Care Trust Award" in the third phase of the Trust 2.0 program evaluation of the FSC in 2024, making the Bank the only financial institution to earn recognition across all four award categories. In addition, on December 23, 2024, the Bank was awarded the 2024 Trust Award, and won the "Best Elderly Care Trust Innovation Award - Gold Award", "Best Urban Renewal and Reconstruction of Unsafe and Old Buildings Trust Innovation Award- Gold Award", "Best Employee Benefit Trust Innovation Award - Outstanding Award" and "Best Trust Marketing Excellence Award - Outstanding Award".
- (7) In 2024, the Bank was awarded the "Certificate of Taiwan Intellectual Property Management System" by the Industrial Development Administration, Ministry of Economic Affairs, ranked first in the banking industry with 223 patent applications in the top 100 patent rankings announced by the Intellectual Property Office, and ranked first with 35 invention patents.
- (8) In the "17th Annual TCSA 2024" organized by the "Taiwan Institute for Sustainable Energy", the Bank was honored with the "Information Security Leadership Award" with the main theme of "Strengthening Information Security Defense Line and Refining Financial Information Security Resilience", and received the award on November 20, 2024.
- (9) In order to reduce investment risks and maximize returns, the Bank flexibly

utilizes diversified products of the Futures Exchange based on market dynamics, which drives the liquidity and growth of the futures market and contributes to the sound development of the futures market. The Bank won the 10th "Futures Diamond Awards" - "Trading Volume Diamond Award for Banks" in 2024.

- (10) The Bank was ranked third in the Central Government Bond Dealers Performance Evaluation for 55 dealers of the central bank in 2023, contributing to the stability of the financial market.
- (11) In order to strengthen customer relationships, the Bank organized the "TCB Wealth Management VIP Night Thanksgiving Dinner" at the Sunset Beach Resort in Kaohsiung on April 26, 2024, the "Children's Wealth Management Education Camp" at the World Trade Center Taichung on October 5, and the "TCB VIP Family Parent - Child Day" at the Taipei Children's Amusement Park on November 29, actively improving customer adhesiveness and brand loyalty.
- (12) The Bank implemented employee occupational safety and health measures, and was awarded the "Outstanding Unit" at the "2024 Taipei City Labor Safety Award" ceremony held by the Department of Labor, Taipei City Government on June 6, 2024, making it the only awardee in the financial industry this year.
- (13) 1111 Job Bank announced the results of the 2024 "Happy Company" voting on November 11, 2024. With the concept of continuously creating a good workplace environment, the Bank stood out from 3,700 companies and won the "Financial Management and Consulting Industry - Gold Award". It also marked the fifth consecutive time since 2019 that the Bank has won the award, making it a benchmark in the financial industry.
- (14) In order to enhance a safe and healthy workplace environment, comply with the AED Safe Workplace Certification Operating Principles, and enable employees to improve emergency rescue skills, three CPR+AED first aid skills education and training courses were organized, with a total of 229 employees completing the training.
- (15) The Bank organized the 2024 workplace safety and health week event in response to the 428 World Day for Safety and Health at Work, responded to sustainable actions, cultivated employees' disaster prevention awareness and health knowledge, and jointly created a friendly environment with zero occupational accidents, low risks, and health and safety.
- (16) The "Senior Body Shaping and Weight Loss Activity" was held to encourage employees to eat smart and do exercise happily. A total of 84 employees participated in diet control and regular exercise.
- (17) In order to enhance employees' knowledge and prevention of diseases, and increase their knowledge of healthy living, the Bank organized two workplace health seminars with "Green Diet" and "Workplace Health Promotion" as the themes. Videos were recorded and posted on the digital learning network for employees to study. A total of 16,994 employees participated in the seminars.
- (18) In accordance with the Occupational Safety and Health Act and to enhance



the hazard identification and prevention of workplace safety of employees, the Bank organized two workplace safety seminars with "Office Facilities and Equipment Safety Promotion" and "Occupational Safety and Health Promotion" as the themes. Videos were recorded and posted on the digital learning network for employees to study. A total of 17,009 employees participated in the seminars.

- (19) The Bank passed the safety maintenance fund audit of the Bankers Association of the Republic of China and was awarded a bonus in an amount of NT\$50,000. In order to enhance employees' awareness of workplace safety, the Bank invited the Industrial Safety and Health Association to arrange a smart VR experience that simulates a real environment, which was attended by a total of 41 employees.
- (20) In order to cooperate with the health authorities in promoting and enhancing the vaccine protection for employees, the annual influenza vaccination promotion and related subsidy measures were organized. A total of 438 employees received state-funded and self-paid influenza vaccines and 84 employees received COVID-19 JN1 vaccines at the "Head Office Workplace Station".

## 4. Risk Management

### 4.1 Credit Risk Management System

Items	Contents
<b>1. Credit risk strategies, goals, policies, and procedures</b>	<p>(1) Credit risk strategy is to create and apply effective credit risk management mechanism based on New Basel Capital Accord in conformity with relevant internal and external laws and regulations to identify, measure, supervise and control various credit risks.</p> <p>(2) The Bank's credit risk goal is to develop a strong credit risk management mechanism and, under an acceptable level of risk and expected rate of return, to pursue maximum shareholder value.</p> <p>(3) The Bank's credit risk policy is founded on the basic principles of safety, liquidity, profitability, public benefit, and growth, with the implementation of a division of credit risk management, cultivation of a bank-wide risk management culture, analysis and assessment of risk, and the adoption of responsive measures with the aim of optimizing asset portfolio management and capital allocation.</p> <p>(4) Credit risk procedure is to comply with regulations and policies, carry out the credit preview and post-loan management mechanism establish objective credit checking system, launch credit rating tools, and implement stress test to effectively quantify credit risk.</p>
<b>2. Organization and framework of credit risk management</b>	<p>(1) The Board of Directors is the Bank's highest decision-making unit for credit risk management, and bears ultimate responsibility for the Bank's credit risk.</p> <p>(2) The Risk Management Committee operates the credit risk management mechanism in accordance with credit risk decisions approved by the Board of Directors, reviews credit risk regulations, provides interdepartmental coordination on matters regarding credit risk management, and continuously monitors the performance of implementation.</p> <p>(3) The Risk Management Department is responsible for planning, establishing, and integrating the bank's credit risk management operations. It implements the monitoring of overall credit risk management and develops credit risk quantification models to</p>

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	<p>enhance risk quantification capabilities. The Department also regularly compiles bank-wide credit risk data and reports to the Board of Directors and Risk Management Committee; and, in accordance with the regulations of the competent authority, The Department carries out provision for capital requirements and handles the disclosure of risk information.</p> <p>(4) The headquarters and branches have established Credit Management Committees to review loan cases, and to approve or reject loan applications in accordance with their level of loan authorization.</p> <p>(5) The Corporate Banking Department is responsible for loan review and for supervising the business units in reviewing procedures. In case of irregularity in the operation of business units or in important loan cases, special reviews will be carried out as necessary, the causes of the irregularities will be investigated and reviewed.</p> <p>(6) The Credit Management Department is responsible for planning the bank-wide credit policy, establishing and revising the loan authorization for credit personnel of different levels, reviewing and relaying loan cases which exceed loan authorization of regional centers and strengthening the evaluation and supervision of follow-up reporting forms.</p> <p>(7) A Loan Assets Management Committee has been set up to review the disposition and writing off of nonperforming loans and overdue loans, and the writing off of losses from the disposition of assumed collateral, so as to strengthen the management of NPLs and overdue loans.</p> <p>(8) The Auditing Department of the Board of Directors formulates an annual audit plan based on the result of risk assessment of the Bank in accordance with its risk-based internal auditing system, and conducts an audit in light of types of audits and audit frequency specified in the annual audit plan, and provides timely recommendations for improvement.</p>
<b>3. Scope and characteristics of the credit risk reporting and measuring</b>	<p>(1) Information of risk exposures in terms of types of asset portfolio, use of limit concentration and asset quality are reported to the executive levels, the Risk Management Committee, the Board of Directors as key reference to govern risk management.</p>

Items	Contents
system	(2) Quantitative models for assessing corporate and consumer banking are developed with the introduction of due diligence system for building the in-house assessment mechanism for effective credit risk control.
<b>4. Hedging policy, and strategies and procedures for monitoring the continuing effectiveness of risk-hedging tools</b>	<p>(1) TCB has established the Loan and Investment Policy and Credit Risk Management Criteria, which sets regulations for the concentration of different kinds of credit risk and for dealings with materially interested parties so as to manage credit risk effectively and reinforce the Bank's credit risk management mechanism.</p> <p>(2) The Bank follows the limit regulations established by the competent authority in its loan and investment businesses.</p> <p>(3) The Bank sets limits for the same enterprise, business group, industry, country, and type of collateral, and monitors the limits constantly. It also readjusts the limits on a regular or as-needed basis so as to avoid the excessive concentration of risk and assure the Bank's stable operation.</p> <p>(4) The loan and investment businesses are always conducted in accordance with the customers' credit status and, if necessary, with the provision of appropriate collateral or guarantees, so as to lower risk. The monitoring of risk mitigation tools is accomplished through the review system and collateral management system.</p>
<b>5. Method adopted for legal capital charge</b>	Standardized approach

## 4.2 Operational Risk Management System

Items	Contents
<b>1. Strategies and procedures of operational risk management</b>	<p>(1) Management Strategies</p> <ul style="list-style-type: none"> <li>a. Focus on implementing an effective bank-wide operational risk management consciousness and culture.</li> <li>b. Establish operational risk management methods, use operational risk management tools, and monitor of the operational risk of various businesses so as to maintain operational safety and strengthen the operating structure.</li> </ul> <p>(2) Management procedures: Identify, measure, monitor and control operational risks by :</p> <ul style="list-style-type: none"> <li>a. Establishing various codes of practice, strengthening operating procedure controls, and reducing potential operating risks.</li> <li>b. Using operational risk control self-assessment to identify different types of potential operational risk, assess operational risk exposure, reviewing the effectiveness and implementation of controls, and strengthening business management.</li> <li>c. Generating key risk indicators according to the important risk items identified through the self-assessment process, monitoring risk changes by quantitative indicators, and establishing an early warning mechanism.</li> <li>d. Improving the operation process through reviewing risk events and their causes.</li> </ul>
<b>2. Organization and framework of operational risk management</b>	<p>(1) Organizational framework Includes the Board of Directors, Risk Management Committee, Risk Management Department, headquarters units, branches, and Board of Directors Auditing Department.</p> <p>(2) The risk management is accomplished through the divided effort over three defense lines.</p> <ul style="list-style-type: none"> <li>a. The first line of defense (all business units and headquarters units) <ul style="list-style-type: none"> <li>I. Each branch should observe the laws of the competent authority and the Bank's internal operating regulations in carrying out daily operational risk management.</li> <li>II. The headquarters units in charge of different areas of business should fully understand the risks faced by businesses under their</li> </ul> </li> </ul>

Items	Contents
	<p>jurisdiction, should include operational risk management in the formulation of their operational management rules, and should monitor the daily implementation of operational risk management of businesses under their jurisdiction.</p> <p>b. The Second line of defense (The Risk Management Department and the Compliance Department)</p> <p>The Risk Management Department and the Compliance Department play independent and dedicated roles. The Risk Management Department plans out the establishment and introduction of the bank-wide operational risk management framework and management tools, and is responsible for bank-wide operational risk assessment, monitoring, control, review, and reporting.</p> <p>c. The Third line of defense (The Auditing Department, Board of Directors)</p> <p>The Auditing Department of the Board of Directors formulates an annual audit plan based on the result of risk assessment of the Bank in accordance with its risk-based internal auditing system, and conducts an audit in light of types of audits and audit frequency specified in the annual audit plan, and provides timely recommendations for improvement.</p>
<b>3. Scope and characteristics of operational risk reporting and measurement system</b>	<p>(1) Scheduled review, compilation, and analysis of the bank-wide status of operational risk exposure, including risk-control self-assessment and analysis, monitoring of key risk indexes, review and improvement of major operational risk incidents, and reporting to the Risk Management Committee and Board of Directors.</p> <p>(2) Establishment of operational risk management systems (including operational risk incident reporting and risk-control self-assessment management) and reinforcement of linkage between operational risk incidents and self-assessment management tools, and related report enquiry to enhance the efficiency of management.</p>



Items	Contents
<b>4. Risk hedging and mitigation policies, and monitoring of strategies and procedures for the continuing effectiveness of hedging and mitigation tools</b>	<p>(1) Different units carry out overall assessment of probability and severity of impact in accordance with the results of operational risk assessment and monitoring of key risk indexes, and adopt appropriate risk-reduction policies such as the strengthening of personnel training, the improvement of operating procedures, the reinforcement of system controls, the use of insurance, and outsourcing to control operational risk within the range of tolerance.</p> <p>(2) Residual risk assessment in regard to risk incidents and control measures in various areas of business is carried out using risk control self-assessment on a scheduled basis so as to assure the effectiveness of control measures.</p>
<b>5. Method adopted for legal capital charge</b>	Standardized approach

## 4.3 Market Risk Management System

Items	Contents
<b>1. Strategies and procedures of market risk management</b>	<p>(1) Strategies Establishment of a market risk management system in accordance with the market risk management strategy approved by the Board of Directors with New Basel Capital Accord and the competent authority. Also authorized limits and stop-loss rules are set according to the overall risk management objectives and product characteristics. To effectively control the markets risk, regular evaluations with managing data are compiled.</p> <p>(2) Procedures The Bank's market risk management procedures include risk identification, assessment, measuring, monitoring, and reporting. The risk management personnel of the different units analyze market risk position data with assessment and measurement methods including statistical basic measurement methods, sensitivity analysis, and scenario analysis. Monitoring is used to determine whether the general and individual trading procedures for the trading units and financial products, such as changes in position, changes in profit and loss, trading models, and trading instruments conform to the rules, and whether they are carried out within the established limits and authorization.</p>
<b>2. Organization and framework of market risk management</b>	<p>(1) The organizational framework of market risk management includes the Board of Directors, Risk Management Committee, Risk Management Department, units in charge of different areas of business, business trading units, and the Auditing Committee, Board of Directors.</p> <p>(2) The Board of Directors is the Bank's highest decision-making unit for risk management, and bears ultimate responsibility for the Bank's market risk.</p> <p>(3) The Bank's Risk Management Committee, in accordance with the credit risk control policy approved by the Board of Directors, takes charge of risk management mechanism, reviews and discusses the market limits and authorized limit for each department levels, and makes necessary discussions, whether on a regular or ad hoc basis, for business strategies or when there are changes of market condition.</p>

Items	Contents
	<p>(4) The Risk Management Department carries out the overall work of bank-wide risk management; it is responsible for centralized middle office monitoring, the collation, monitoring, and disclosure of market risk information and status of implementation, and the submission of reports and suggestions to the Risk Management Committee and Board of Directors on a scheduled basis.</p> <p>(5) The mid-desk personnel of the different trading units follow the Bank's market risk management regulations in managing everyday operations in real time, monitor limits actively, and assist the Risk Management Committee with bank-wide monitoring of the various areas of risk.</p> <p>(6) The Auditing Department of the Board of Directors formulates an annual audit plan based on the result of risk assessment of the Bank in accordance with its risk-based internal auditing system, and conducts an audit in light of types of audits and audit frequency specified in the annual audit plan, and provides timely recommendations for improvement.</p>
<b>3. Scope and characteristics of market risk reporting and measurement system</b>	<p>(1) Market risk reporting</p> <ol style="list-style-type: none"> <li>a. The different trading units report trading information to their superior units on a real-time, daily, or scheduled basis, and assure the accuracy and validity of the information.</li> <li>b. The Risk Management Department reports daily the holding in the trading book and change of gain/loss assessment to the executive levels. Also regular reporting of risk management execution, including risk exposure, gain/loss status, limit usage and associated compliance shall be made to the Risk Management Committee and the Board of Directors with suggestions.</li> <li>c. Presently, the capital requirement calculation is made adopting the market risk standard method. In addition, to comply with the principle of public disclosure, market risk management information is regularly disclosed, according to the regulations of the competent authority.</li> </ol> <p>(2) Market risk measurement system</p> <ol style="list-style-type: none"> <li>a. Financial products using VaR for valuation in the Bank include bonds, bills, stock, mutual funds and foreign exchange.</li> <li>b. Risk value in trading book is calculated daily by the</li> </ol>

Items	Contents
	<p>Risk Management Department for reporting to the risk management authorities in the bank, together with DVO1 monitoring and risk exposure limit of all product types.</p> <p>c. Stress tests are conducted regularly throughout the Bank to measure the potential loss under extreme market condition. The results are reported to the Risk Management Committee and the Board of Directors with suggestions.</p>
<b>4. Risk hedging and mitigation policies, and monitoring of strategies and procedures for the continuing effectiveness of hedging and mitigation tools</b>	<p>(1) To avoid market, credit, or other financial risks to assets and liabilities, various derivative products may be used to engage in hedging operations.</p> <p>(2) Currently, hedging transactions are mainly used to avoid risks brought from exchange and interest fluctuations of foreign currency funds and portfolio investment, etc. The hedging instruments used are mainly swap contracts.</p> <p>(3) Positions in non-hedging derivatives trading are assessed at the market price on a daily basis, while the hedged positions are assessed twice a month. The relevant assessment report shall be submitted to the risk management supervisor of the Bank.</p> <p>(4) To maintain the effective control, the Risk Management Department regularly verifies the evaluation model of derivative products, which include checks on correctness of trading data, parameter rationality and mathematical formula. The verification reports are reported to the Risk Management Committee, with relevant records attached for reference.</p>
<b>5. Method adopted for legal capital charge</b>	<p>Standardized approach</p>

## 5. Head Office and Branches

### 5.1 Head Office

Department Name	Address	Telephone
Head Office	No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Auditing Department, Board of Directors	8F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Secretariat, Board of Directors	18F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Business Management Department	16F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Credit Analysis and Research Department	16F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Credit Management Department	15F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Corporate Banking Department	15F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Compliance Department	14F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Legal Affairs Department	14F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Administrative Management Department	13F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Accounting Department	12F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Human Resource Department	12F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Personal Banking Department	11F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Risk Management Department	11F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Wealth Management Department	10F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Trust Department	10F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Treasury Department	9F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Loan Assets Management Department	9F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Insurance Agent Department	7F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Electronic Banking Department	7F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Information Security Department	6F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
Private Banking Department	5F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
International Banking Department	3&4F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888



Department Name	Address	Telephone
Information Technology Department	No.9, Ln. 30, Sec. 4, Xinyi Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27045799
Credit Card Department	4&5F., No.77, Kunming St., Wanhua Dist., Taipei City 108, Taiwan (R.O.C.)	(02)23317531

## 5.2 Domestic Branches

Branch Name	Address	Telephone	SWIFT Code
<b>Taipei City</b>			
Guancian Branch	No.77, Guanqian Rd., Zhongzheng Dist., Taipei City 100, Taiwan (R.O.C.)	(02)23315528	TACBTWTP002
Simen Branch	No.77, Kunming St., Wanhua Dist., Taipei City 108, Taiwan (R.O.C.)	(02)23814949	TACBTWTPXXX
Yanping Branch	No.301, Nanjing W. Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25554111	TACBTWTP004
Dadaocheng Branch	No.67, Sec. 2, Chongcing N. Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25568111	TACBTWTPXXX
Dongmen Branch	No.208, Sec. 2, Sinyi Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)23933123	TACBTWTPXXX
Songshan Branch	No.622, Sec. 4, Bade Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)27656261	TACBTWTPXXX
Nanjing Donglu Branch	No.19, Sec. 1, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25623150	TACBTWTP041
Wujhou Branch	No.125, Sec. 2, Minsheng E. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25113880	TACBTWTPAAA
Datong Branch	No.10, Sec. 3, Chengde Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25932323	TACBTWTP043
Jhongsiao Branch	No.285, Sec. 4, Jhongsiao E. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27718811	TACBTWTP045
Jingmei Branch	No.457, Sec. 6, Roosevelt Rd., Wunshan Dist., Taipei City 116, Taiwan (R.O.C.)	(02)29318111	TACBTWTPXXX
Shihlin Branch	No.469, Zhongzheng Rd., Shilin Dist., Taipei City 111, Taiwan (R.O.C.)	(02)28805161	TACBTWTPXXX
Taipei Branch	No.55, Fusing N. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)27724277	TACBTWTP054
Department of Business	No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888	TACBTWTP056
Chengdong Branch	No.87, Songjiang Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25070111	TACBTWTP060
Da-an Branch	No.1, Ln. 81, Sec. 2, Dunhua S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27553482	TACBTWTP076
Mincyuan Branch	No.58, Sec. 3, Mincyuan E. Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25057011	TACBTWTP077
Dong Taipei Branch	No. 31, Ln. 11, Guangfu N. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)27721234	TACBTWTPXXX

Branch Name	Address	Telephone	SWIFT Code
Chengnei Branch	No.87, Hengyang Rd., Jhongheng Dist., Taipei City 100, Taiwan (R.O.C.)	(02)23311041	TACBTWTPXXX
Jianguo Branch	No.77, Sec. 3, Sinyi Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27027851	TACBTWTPXXX
Yuanshan Branch	No.42, Sec.2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25113245	TACBTWTPXXX
Sinyi Branch	No.172, Sec. 4, Sinyi Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27067188	TACBTWTP083
Changchun Branch	No.201, Changchun Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25035015	TACBTWTPXXX
Ren-ai Branch	No.325, Sec. 4, Ren-ai Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27763071	TACBTWTP085
Yucheng Branch	No.815, Sec. 5, Jhongsiao E. Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)	(02)27856060	TACBTWTPXXX
Guting Branch	No.65, Sec. 1, Heping E. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)23949205	TACBTWTPXXX
Chang-an Branch	No.9, Sec. 1, Chang-an E. Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25637181	TACBTWTP088
Songsing Branch	No.202-1, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)27643131	TACBTWTPXXX
Minzu Branch	No.277, Sec. 3, Chengde Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25962271	TACBTWTP090
Fusing Branch	No.237, Sec. 1, Fusing S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27541111	TACBTWTP091
Shuanglian Branch	No.113, Minsheng W. Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25577151	TACBTWTPXXX
Minsheng Branch	No. 158-1, Sec. 3, Minsheng E. Rd., Songshan Dist., Taipei City 105 , Taiwan (R.O.C.)	(02)25162338	TACBTWTP093
Sinsheng Branch	No.93, Sec. 1, Sinsheng S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27771888	TACBTWTPXXX
Songjiang Branch	No.152, Songjiang Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25224567	TACBTWTP095
Yongji Branch	No.279, Songshan Rd., Sinyi Dist., Taipei City 110, Taiwan (R.O.C.)	(02)27675226	TACBTWTPXXX
Offshore Banking Branch	5F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888	TACBTWTP106
Fudan Branch	No.100, Sec. 4, Civic Blvd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27215551	TACBTWTPXXX
Taida Branch	B1., No.7-B, Jhongshan S. Rd., Jhongheng Dist., Taipei City 100, Taiwan (R.O.C.)	(02)23568071	TACBTWTPXXX
Sansing Branch	No.77, Sec. 2, Keelung Rd., Sinyi Dist., Taipei City 110, Taiwan (R.O.C.)	(02)27388181	TACBTWTPXXX
Shihpai Branch	B1., No.201, Sec. 2, Shihpai Rd., Beitou Dist., Taipei City 112, Taiwan (R.O.C.)	(02)28747611	TACBTWTPXXX

Branch Name	Address	Telephone	SWIFT Code
Neihu Branch	No.502, Rueiguang Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)26590001	TACBTWTP156
Nangang Branch	No.19-16, Sanchong Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)	(02)26550777	TACBTWTPXXX
Sinhu Branch	No.255&257, Sinhu 2nd Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)27908118	TACBTWTPXXX
Zihciang Branch	No.85, Sec. 2, Nanjing E. Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)21003100	TACBTWTP501
Jhongshan Branch	No.2, Sec. 2, Nanjing E. Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25214065	TACBTWTP502
Dunnan Branch	No.362, Sec. 1, Dunhua S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27011117	TACBTWTP503
World Trade Center Branch	2F., No.333, Sec. 1, Keelung Rd., Sinyi Dist., Taipei City 110, Taiwan (R.O.C.)	(02)27291333	TACBTWTP505
Guangfu South Road Branch	No.102, Guangfu S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27518770	TACBTWTPXXX
Bei Shihlin Branch	No.837, Sec. 5, Jhongshan N. Rd., Shihlin Dist., Taipei City 111, Taiwan (R.O.C.)	(02)88665959	TACBTWTP508
Sinwei Branch	No.303, Sec. 1, Fusing S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27053828	TACBTWTPXXX
Sihu Branch	No.206, Rueiguang Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)27971989	TACBTWTP510
Dahu Branch	No.314, Sec. 6, Mincyuan E. Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)26328600	TACBTWTPXXX
National Medical Center Branch	No.325, Sec. 2, Chenggong Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)87925745	TACBTWTPXXX
Nanmen Branch	No.97, Sec. 1, Roosevelt Rd., Jhongjheng Dist., Taipei City 100, Taiwan (R.O.C.)	(02)23966363	TACBTWTPXXX
Dajhih Branch	No.409, Bei-an Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)85099188	TACBTWTPXXX
Ganghu Branch	No.223, Chongyang Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)	(02)27862268	TACBTWTPXXX
<b>New Taipei City</b>			
Xindian Branch	No.32, Guangming St., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02)29111111	TACBTWTPXXX
Beisin Branch	No.6, Sec. 1, Beisin Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02)29172911	TACBTWTPXXX
Yonghe Branch	No.575, Jhongjheng Rd., Yonghe Dist., New Taipei City 234, Taiwan (R.O.C.)	(02)29236611	TACBTWTPXXX
Sanchong Branch	No.17, Jhengyi S. Rd., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.)	(02)29738111	TACBTWTP010
Banciao Branch	No. 330, Zhongzheng Rd., Banciao Dist., New Taipei City 220, Taiwan (R.O.C.)	(02)29660971	TACBTWTP011
Sijhih Branch	No.225, Jhongsiao E. Rd., Sijhih Dist., New Taipei City 221, Taiwan (R.O.C.)	(02)26413211	TACBTWTPXXX
Sinjhuang Branch	No.379, Jhongping Rd., Sinjhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29929981	TACBTWTP049

Branch Name	Address	Telephone	SWIFT Code
Jhonghe Branch	No.9, Taihe St., Jhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)	(02)22499500	TACBTWTP062
Dong Sanchong Branch	No.37, Sec. 2, Sanhe Rd., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.)	(02)29728111	TACBTWTP067
Nanshihjiao Branch	No.20, Sec. 1, Singnan Rd., Jhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)	(02)29461266	TACBTWTPXXX
Dong Sinjhuang Branch	No.339, Sihyuan Rd., Sinjhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29973456	TACBTWTP098
Lujhou Branch	No.84, Sanmin Rd., Lujhou Dist., New Taipei City 247, Taiwan (R.O.C.)	(02)82825678	TACBTWTPXXX
Haishan Branch	No.443, Sec. 2, Wunhua Rd., Banciao Dist., New Taipei City 220, Taiwan (R.O.C.)	(02)22551333	TACBTWTPXXX
Pucian Branch	2F., No.33, Sec. 2, Sanmin Rd., Banciao Dist., New Taipei City 220, Taiwan (R.O.C.)	(02)29631122	TACBTWTPXXX
Shuanghe Branch	No.196, Jian 1st Rd., Jhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)	(02)82271627	TACBTWTP144
Tucheng Branch	No.96, Sec. 2, Jhongyang Rd., Tucheng Dist., New Taipei City 236, Taiwan (R.O.C.)	(02)22651611	TACBTWTP145
Sansia Branch	No.61, Wunhua Rd., Sansia Dist., New Taipei City 237, Taiwan (R.O.C.)	(02)26747999	TACBTWTPXXX
Erchong Branch	No.81, Sec. 1, Guangfu Rd., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.)	(02)29993399	TACBTWTP158
Wugu Branch	No.2, Sec. 1, Jhongsing Rd., Wugu Dist., New Taipei City 248, Taiwan (R.O.C.)	(02)89769698	TACBTWTPXXX
Shulin Branch	No.152, Sec. 1, Jhongshan Rd., Shulin Dist., New Taipei City 238, Taiwan (R.O.C.)	(02)86872211	TACBTWTPXXX
Dapinglin Branch	No.67, Mincyuan Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02)29138611	TACBTWTPXXX
Yingge Branch	No.175, Jhongshan Rd., Yingge Dist., New Taipei City 239, Taiwan (R.O.C.)	(02)86781188	TACBTWTPXXX
Sinshu Branch	No.224, Sinshu Rd., Sinjhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)22012797	TACBTWTPXXX
Bei Jhonghe Branch	No.35, Sec. 3, Jhongshan Rd., Jhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)	(02)22263667	TACBTWTPXXX
Danfong Branch	No.657-10, Jhongheng Rd., Sinjhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29088979	TACBTWTP536
Nan Tucheng Branch	No.6, Sec. 4, Jhongyang Rd., Tucheng Dist., New Taipei City 236, Taiwan (R.O.C.)	(02)22686888	TACBTWTP145
Bei Sansia Branch	No.71, Wunhua Rd., Sansia Dist., New Taipei City 237, Taiwan (R.O.C.)	(02)26711110	TACBTWTP531
Bansin Branch	No.43, Sec. 2, Nanya S. Rd., Banciao Dist., New Taipei City 220, Taiwan (R.O.C.)	(02)89663889	TACBTWTP531
Baociao Branch	No.2, Lane 235, Baociao Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02)29185506	TACBTWTP535
Sintai Branch	No.115, Sintai Rd., Sinjhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29986688	TACBTWTP536



Branch Name	Address	Telephone	SWIFT Code
Bei Tucheng Branch	No.200, Sec. 1, Syuefu Rd., Tucheng Dist., New Taipei City 236, Taiwan (R.O.C.)	(02)22731688	TACBTWTPXXX
Nan Sijhih Branch	No.94-1, Sec. 1, Sintai 5th Rd., Sijhih Dist., New Taipei City 221, Taiwan (R.O.C.)	(02)26968888	TACBTWTP538
Bei Shulin Branch	No.793, Jhongjheng Rd., Shulin Dist., New Taipei City 238, Taiwan (R.O.C.)	(02)26762789	TACBTWTP531
Wugu Industrial Park Branch	No.119, Wugong Rd., Wugu Dist., New Taipei City 248, Taiwan (R.O.C.)	(02)22989898	TACBTWTP540
Danshuei Branch	No.219, Sec. 2, Zhongshan N. Rd., Tamsui Dist., New Taipei City 251, Taiwan (R.O.C.)	(02)26211415	TACBTWTPXXX
Linkou Wenhua Branch	No.62-5, Sec. 1, Wenhua 2nd Rd., Linkou Dist., New Taipei City 244, Taiwan (R.O.C.)	(02)26086883	TACBTWTP543
<b>Keelung City</b>			
Keelung Branch	No.255, Ren 2nd Rd., Ren-ai Dist., Keelung City 200, Taiwan (R.O.C.)	(02)24284181	TACBTWTPXXX
Dong Keelung Branch	No.143, Sin 1st Rd., Sinyi Dist., Keelung City 201, Taiwan (R.O.C.)	(02)24283111	TACBTWTPXXX
<b>Taoyuan City</b>			
Taoyuan Branch	No.58, Jhongjheng Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03)3326121	TACBTWTP015
Dasi Branch	No.43, Sinyi Rd., Dasi Dist., Taoyuan City 335, Taiwan (R.O.C.)	(03)3874666	TACBTWTP015
Gueishan Branch	No.1068, Sec. 2, Wanshou Rd., Gueishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	(03)3299661	TACBTWTP015
Jhongli Branch	No.180, Jhongshan Rd., Zhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03)4225141	TACBTWTP015
Qingpu Branch	No. 139, Sec. 2, Qingpu Rd., Zhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03)2878811	TACBTWTP543
Longtan Branch	No.221, Jhongjheng Rd., Longtan Dist., Taoyuan City 325, Taiwan (R.O.C.)	(03)4893512	TACBTWTP015
Cihwun Branch	No.720, Jhongjheng Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03)3578811	TACBTWTP015
Hueilong Branch	No.163, Sec. 1, Wanshou Rd., Gueishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	(02)82098266	TACBTWTP015
Nan Taoyuan Branch	No.793, Jhongshan Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03)3692188	TACBTWTP015
Jhongyuan Branch	No.392, Sec. 2, Jhongbei Rd., Zhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03)4688998	TACBTWTP015
Pingjhen Branch	No.290, Sec. 2, Huannan Rd., Pingjhen Dist., Taoyuan City 324, Taiwan (R.O.C.)	(03)4689299	TACBTWTP015
Linkou Branch	No.49, Wunhua 2nd Rd., Gueishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	(03)3183880	TACBTWTP015
Bade Branch	No.767, Sec. 1, Jieshou Rd., Bade Dist., Taoyuan City 334, Taiwan (R.O.C.)	(03)2185888	TACBTWTP015
Luchu Branch	No.387, Dajhu Rd., Lujhu Dist., Taoyuan City 338, Taiwan (R.O.C.)	(03)3232010	TACBTWTP545



Branch Name	Address	Telephone	SWIFT Code
Dayuan Branch	No.47-1, Zhongzheng E. Rd., Dayuan Dist., Taoyuan City 337, Taiwan (R.O.C.)	(03)3867733	TACBTWTP543
Dong Taoyuan Branch	No.12, Jhonghua Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03)3355009	TACBTWTP543
Lisin Branch	No.119, Jhongshan Rd., Jhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03)4222131	TACBTWTP544
Nankan Branch	No.11, Nanshang Rd., Lujhu Dist., Taoyuan City 338, Taiwan (R.O.C.)	(03)3221199	TACBTWTP545
Sinming Branch	No.1, Huannan Rd., Pingjhen Dist., Taoyuan City 324, Taiwan (R.O.C.)	(03)4939393	TACBTWTP544
Yangmei Branch	No.10-1, Damo St., Yangmei Dist., Taoyuan City 326, Taiwan (R.O.C.)	(03)4754411	TACBTWTP543
Changgung Branch	No.5, Fusing St., Gueishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	(03)3970781	TACBTWTP543
<b>Hsinchu City</b>			
Hsinchu Branch	No.23, Jhongjheng Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5244151	TACBTWTP017
Bei Hsinchu Branch	No.168, Beida Rd., North Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5284001	TACBTWTP124
Guangfu Branch	No.57, Dongguang Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5753666	TACBTWTP157
Jhucian Branch	No.60, Dongmen St., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5215121	TACBTWTP563
Hsinchu Science-based Industrial Park Branch	No.1, Keji Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5783962	TACBTWTP564
<b>Hsinchu County</b>			
Jhudong Branch	No.92, Sec. 2, Changchun Rd., Jhudong Township, Hsinchu County 310, Taiwan (R.O.C.)	(03)5963126	TACBTWTP065
Jhubei Branch	No.261, Guangming 6th Rd., Jhubei City, Hsinchu County 302, Taiwan (R.O.C.)	(03)5546000	TACBTWTP131
Lioujia Branch	No.259, Dong Sec. 1, Guangming 6 <sup>th</sup> Rd., Jhubei City, Hsinchu County 302, Taiwan (R.O.C.)	(03)6586969	TACBTWTP017
Dong Jhubei Branch	No. 296, Zhongzheng E. Rd., Zhubei City, Hsinchu County 302, Taiwan (R.O.C.)	(03)5540108	TACBTWTP551
<b>Miaoli County</b>			
Miaoli Branch	No.660, Jhongjheng Rd., Miaoli City, Miaoli County 360, Taiwan (R.O.C.)	(037)320921	TACBTWTP018
Toufen Branch	No.70, Ren-ai Rd., Toufen Township, Miaoli County 351, Taiwan (R.O.C.)	(037)665115	TACBTWTP563
Bei Miaoli Branch	No.396, Jhongjheng Rd., Miaoli City, Miaoli County 360, Taiwan (R.O.C.)	(037)351111	TACBTWTP018

Branch Name	Address	Telephone	SWIFT Code
Zhunan Branch	No.218, Daying Rd., Zhunan Township, Miaoli County 350, Taiwan (R.O.C.)	(037)466790	TACBTWTP018
<b>Taichung City</b>			
Taichung Branch	No.2, Sec. 2, Zihyou Rd., Central Dist., Taichung City 400, Taiwan (R.O.C.)	(04)22245121	TACBTWTP022
Jhongsing Branch	No.5, Gongyuan Rd., Central Dist., Taichung City 400, Taiwan (R.O.C.)	(04)22241161	TACBTWTP050
Wucyuan Branch	No.61, Sec. 2, Gongyi Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04)23229191	TACBTWTP069
Nan Taichung Branch	No.789, Jhongming S. Rd., South Dist., Taichung City 402, Taiwan (R.O.C.)	(04)22617211	TACBTWTP107
Nantun Branch	No.103, Sec. 2, Wucyuan W. Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04)24752171	TACBTWTP069
Si Taichung Branch	No.151, Sec. 2, Hankou Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)23170311	TACBTWTP022
Situn Branch	No.67, Sec. 3, Wunsin Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)23112411	TACBTWTP022
Beitun Branch	No.670, Sec. 4, Wunsin Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22301199	TACBTWTP050
Bei Taichung Branch	No.375, Wucyuan Rd., North Dist., Taichung City 404, Taiwan (R.O.C.)	(04)22055588	TACBTWTP022
Jyungong Branch	No.315, Sec. 1, Dongshan Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22390128	TACBTWTP022
Yong-an Branch	No.15, Yongfu Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)24623181	TACBTWTP022
Jhongcyuan Branch	No.728, Sec. 1, Taiwan Blvd., West Dist., Taichung City 403, Taiwan (R.O.C.)	(04)22037979	TACBTWTP022
Taiyuan Branch	No.247, Beitun Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22334291	TACBTWTP022
Songjhu Branch	No.98, Chongde 11th Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)24228751	TACBTWTP022
Jhongcing Branch	No.17, Sec. 2, Zhongqing Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22913176	TACBTWTP022
Jiancheng Branch	No.1499, Jiancheng Rd., South Dist., Taichung City 402, Taiwan (R.O.C.)	(04)22873311	TACBTWTP022
Chaoma Branch	No.526, Sec. 3, Taiwan Blvd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)27013115	TACBTWTP022
Dong Taichung Branch	No.380, Sec. 3, Fusing Rd., South Dist., Taichung City 402, Taiwan (R.O.C.)	(04)22203161	TACBTWTP022
Meichun Branch	No.136, Sec. 2, Fuxing Rd., South Dist., Taichung City 402, Taiwan (R.O.C.)	(04)22614377	TACBTWTP107
Liming Branch	No.1064, Sec. 1, Liming Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04)23892493	TACBTWTP069
Changping Branch	No.163, Sec. 1, Changping Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22443037	TACBTWTP022
Jingwu Branch	No.170, Jingwu E. Rd., East Dist., Taichung City 401, Taiwan (R.O.C.)	(04)22116358	TACBTWTP022

Branch Name	Address	Telephone	SWIFT Code
Wunsin Branch	No.316, Sec. 1, Wunsin Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04)23223300	TACBTWTP069
Sinjhong Branch	No.91, Mincyuan Rd., West Dist., Taichung City 403, Taiwan (R.O.C.)	(04)22237711	TACBTWTP516
Jhonggang Branch	No.152, Sec. 3, Wunsin Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)23138811	TACBTWTP517
Weidao Branch	No.447, Sec. 1, Zhongqing Rd., North Dist., Taichung City 404, Taiwan (R.O.C.)	(04)22987988	TACBTWTP517
Jhongming South Road Branch	No.451, Jhongming S. Rd., West Dist., Taichung City 403, Taiwan (R.O.C.)	(04)23764066	TACBTWTP516
Shueinan Branch	No.2, Hanxiang Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)27029354	TACBTWTP516
Fongyuan Branch	No.102, Jhongjheng Rd., Fongyuan Dist., Taichung City 420, Taiwan (R.O.C.)	(04)25231122	TACBTWTP020
Shalu Branch	No.106, Shatian Rd., Shalu Dist., Taichung City 433, Taiwan (R.O.C.)	(04)26622141	TACBTWTP021
Nan Fongyuan Branch	No.222, Yuanhuan S. Rd., Fongyuan Dist., Taichung City 420, Taiwan (R.O.C.)	(04)25244180	TACBTWTP022
Dali Branch	No.384, Sec. 1, Jhongsing Rd., Dali Dist., Taichung City 412, Taiwan (R.O.C.)	(04)24934111	TACBTWTP102
Taiping Branch	No.84, Jhongsing Rd., Taiping Dist., Taichung City 411, Taiwan (R.O.C.)	(04)22761515	TACBTWTP022
Wurih Branch	No.598, Sec. 1, Jhongshan Rd., Wurih Dist., Taichung City 414, Taiwan (R.O.C.)	(04)23369911	TACBTWTP022
Shenggang Branch	No.799-1, Zhongzheng Rd., Shenggang Dist., Taichung City 429, Taiwan (R.O.C.)	(04)25621111	TACBTWTP554
Daya Branch	No.95, Sec. 2, Yahuan Rd., Daya Dist., Taichung City 428, Taiwan (R.O.C.)	(04)25660199	TACBTWTP022
Tanzih Branch	No.281, Sec. 2, Jhongshan Rd., Tanzih Dist., Taichung City 427, Taiwan (R.O.C.)	(04)25325566	TACBTWTP050
Fongjhong Branch	No.351, Jhongjheng Rd., Fongyuan Dist., Taichung City 420, Taiwan (R.O.C.)	(04)25280369	TACBTWTP554
Bei Dali Branch	No.261, Sec. 2, Sinren Rd., Dali Dist., Taichung City 412, Taiwan (R.O.C.)	(04)24836699	TACBTWTP516
Dong Shalu Branch	No.307, Guanghua Rd., Shalu Dist., Taichung City 433, Taiwan (R.O.C.)	(04)26653311	TACBTWTP021
Houli Branch	No.899, Sec. 3, Sanfong Rd., Houli Dist., Taichung City 421, Taiwan (R.O.C.)	(04)25563188	TACBTWTP020
<b>Nantou County</b>			
Nantou Branch	No.96, Jhongshan St., Nantou City, Nantou County 540, Taiwan (R.O.C.)	(049)2234141	TACBTWTP025
Jhushan Branch	No.839, Sec. 3, Jishan Rd., Jhushan Township, Nantou County 557, Taiwan (R.O.C.)	(049)2652721	TACBTWTP022
Puli Branch	No.299, Sec. 2, Jhongshan Rd., Puli Township, Nantou County 545, Taiwan (R.O.C.)	(049)2986411	TACBTWTP022

Branch Name	Address	Telephone	SWIFT Code
Caotun Branch	No.864, Jhongjheng Rd., Caotun Township, Nantou County 542, Taiwan (R.O.C.)	(049)2338141	TACBTWTP516
Jiji Branch	No.176, Minsheng Rd., Jiji Township, Nantou County 552, Taiwan (R.O.C.)	(049)2761501	TACBTWTP516
<b>Changhua County</b>			
Changhua Branch	No.279, Minsheng Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7225151	TACBTWTP023
Yuanlin Branch	No.844, Sec. 1, Jhongshan Rd., Yuanlin City, Changhua County 510, Taiwan (R.O.C.)	(04)8322181	TACBTWTP024
Jhangying Branch	No.532, Minzu Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7229221	TACBTWTP023
Jhangchu Branch	No.321, Sec. 1, Jhongjheng Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7240082	TACBTWTP023
Sihu Branch	No.56, Sihuan Rd., Siyu Township, Changhua County 514, Taiwan (R.O.C.)	(04)8829121	TACBTWTP023
Hemei Branch	No.361, Sec. 6, Luhe Rd., Hemei Township, Changhua County 508, Taiwan (R.O.C.)	(04)7570123	TACBTWTP023
Dajhu Branch	No.239, Sec. 2, Jhangnan Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7373311	TACBTWTP023
Shengang Branch	No.35, Sinsing Rd., Shengang Township, Changhua County 509, Taiwan (R.O.C.)	(04)7996922	TACBTWTP023
Lugang Branch	No.120, Minzu Rd., Lugang Township, Changhua County 505, Taiwan (R.O.C.)	(04)7788511	TACBTWTP023
Yuansin Branch	No.733, Sec. 1, Jhongshan Rd., Yuanlin City, Changhua County 510, Taiwan (R.O.C.)	(04)8322741	TACBTWTP560
Nan Changhua Branch	No.43, Siaoyang Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7254611	TACBTWTP560
Beidou Branch	No.168, Jhongjheng Rd., Beidou Township, Changhua County 521, Taiwan (R.O.C.)	(04)8880181	TACBTWTP560
<b>Yunlin County</b>			
Douliou Branch	No.3, Datong Rd., Douliou City, Yunlin County 640, Taiwan (R.O.C.)	(05)5323981	TACBTWTP566
Beigang Branch	No.53, Yimin Rd., Beigang Township, Yunlin County 651, Taiwan (R.O.C.)	(05)7836136	TACBTWTP028
Huwei Branch	No.15, Jhongjheng Rd., Huwei Township, Yunlin County 632, Taiwan (R.O.C.)	(05)6313821	TACBTWTP028
Linnei Branch	No.21, Jhongsi Rd., Linnei Township, Yunlin County 643, Taiwan (R.O.C.)	(05)5897811	TACBTWTP566
Yunlin Branch	No.223, Minsheng Rd., Douliou City, Yunlin County 640, Taiwan (R.O.C.)	(05)5324811	TACBTWTP566
<b>Chiayi City</b>			
Chiayi Branch	No.279, Guohua St., West Dist., Chiayi City 600, Taiwan (R.O.C.)	(05)2224571	TACBTWTP028
Nan Chiayi Branch	No.746, Minzu Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.)	(05)2286311	TACBTWTP028

Branch Name	Address	Telephone	SWIFT Code
Bei Chiayi Branch	No.3, De-an Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.)	(05)2815500	TACBTWTP028
Dong Chiayi Branch	No.425, Mincyuan Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.)	(05)2225281	TACBTWTP584
<b>Chiayi County</b>			
Puzih Branch	No.62, Haitong Rd., Puzih City, Chiayi County 613, Taiwan (R.O.C.)	(05)3794171	TACBTWTP028
Minxiong Branch	No. 266, Sec. 3, Jianguo Rd., Minxiong Township, Chiayi County 621 , Taiwan (R.O.C.)	(05)2213311	TACBTWTP584
<b>Tainan City</b>			
Tainan Branch	No.48, Chenggong Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)2232101	TACBTWTP030
Chenggong Branch	No.97, Sec. 1, Beimen Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.)	(06)2269161	TACBTWTP031
Nansing Branch	No.72, Sec. 2, Minsheng Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.)	(06)2221291	TACBTWTP030
Chengda Branch	No.138, Shengli Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)3028001	TACBTWTP030
Dong Tainan Branch	No.197, Sec. 2, Jhonghua E. Rd., East Dist., Tainan City 701, Taiwan (R.O.C.)	(06)2882211	TACBTWTP030
Bei Tainan Branch	No.159, Sec. 3, Simen Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)2209211	TACBTWTP030
Chihkan Branch	No.204, Chenggong Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)2201302	TACBTWTP521
Fucheng Branch	No.380, Sec. 2, Jiankang Rd., South Dist., Tainan City 702, Taiwan (R.O.C.)	(06)2910896	TACBTWTP521
Kaiyuan Branch	No.147, Kaiyuan Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)2753345	TACBTWTP521
Xinying Branch	No.115, Jhongshan Rd., Xinying Dist., Tainan City 730, Taiwan (R.O.C.)	(06)6324121	TACBTWTP028
Jiali Branch	No.83, Heping St., Jiali Dist., Tainan City 722, Taiwan (R.O.C.)	(06)7223131	TACBTWTP030
Yongkang Branch	No.328, Zhongzheng S. Rd., Yongkang Dist., Tainan City 710, Taiwan (R.O.C.)	(06)2533533	TACBTWTP153
Bei Xinying Branch	No.360, Minjhih Rd., Xinying Dist., Tainan City 730, Taiwan (R.O.C.)	(06)6562718	TACBTWTP584
Rende Branch	No.4, Sec. 3, Jhongheng Rd., Rende Dist., Tainan City 717, Taiwan (R.O.C.)	(06)2794616	TACBTWTP570
Nan Yongkang Branch	No.202, Jhonghua Rd., Yongkang Dist., Tainan City 710, Taiwan (R.O.C.)	(06)3121916	TACBTWTP153
<b>Kaohsiung City</b>			
Kaohsiung Branch	No.97, Dayong Rd., Yancheng Dist., Kaohsiung City 803, Taiwan (R.O.C.)	(07)5514221	TACBTWTP034
Cianjhen Branch	No. 56,Caoya 1st Rd.,Qianzhen Dist., Kaohsiung City 806 , Taiwan (R.O.C.)	(07)8416491	TACBTWTPAAB



Branch Name	Address	Telephone	SWIFT Code
Sinsing Branch	No.110, Cisian 2nd Rd., Sinsing Dist., Kaohsiung City 800, Taiwan (R.O.C.)	(07)2887121	TACBTWTP034
Siande Branch	No.182, Gongjheng Rd., Cianjhen Dist., Kaohsiung City 806, Taiwan (R.O.C.)	(07)7112046	TACBTWTP035
Lingya Branch	No.394, Cingnian 1st Rd., Sinsing Dist., Kaohsiung City 800, Taiwan (R.O.C.)	(07)2918151	TACBTWTP034
Sanmin Branch	No.30, Bo-ai 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07)3127191	TACBTWTP059
Nan Kaohsiung Branch	No.94, Sanduo 3rd Rd., Cianjhen Dist., Kaohsiung City 802, Taiwan (R.O.C.)	(07)3348141	TACBTWTP352
Tashun Branch	No.20, Dashun 3rd Rd., Lingya Dist., Kaohsiung City 802, Taiwan (R.O.C.)	(07)7131886	TACBTWTP034
Dong Kaohsiung Branch	No.176, Minsheng 1st Rd., Sinsing Dist., Kaohsiung City 800, Taiwan (R.O.C.)	(07)2265666	TACBTWTP034
Cianjin Branch	No.45, Jhonghua 4th Rd., Lingya Dist., Kaohsiung City 802, Taiwan (R.O.C.)	(07)3363966	TACBTWTP352
Wannei Branch	No.675, Jiangong Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07)3861591	TACBTWTP128
Guanghua Branch	No.148-82, Guanghua 1st Rd., Lingya Dist., Kaohsiung City 802, Taiwan (R.O.C.)	(07)2223020	TACBTWTP034
Yisin Lu Branch	No.119, Yisin 2nd Rd., Cianjhen Dist., Kaohsiung City 806, Taiwan (R.O.C.)	(07)3332020	TACBTWTP034
Zuoying Branch	No.450, Bo-ai 2nd Rd., Zuoying Dist., Kaohsiung City 813, Taiwan (R.O.C.)	(07)5562226	TACBTWTP059
Gushan Branch	No.352, Jhonghua 1st Rd., Gushan Dist., Kaohsiung City 804, Taiwan (R.O.C.)	(07)5223311	TACBTWTP524
Kaohsiung Software Park Branch	No.11-2, Chenggong 2nd Rd., Cianjhen Dist., Kaohsiung City 806, Taiwan (R.O.C.)	(07)5351888	TACBTWTP352
Gangdu Branch	No.230, Jhongjheng 4th Rd., Cianjin Dist., Kaohsiung City 801, Taiwan (R.O.C.)	(07)2914131	TACBTWTP524
Cisian Branch	No.216, Cisian 1st Rd., Sinsing Dist., Kaohsiung City 800, Taiwan (R.O.C.)	(07)2365503	TACBTWTP525
Shihcyuan Branch	No.189, Bo-ai 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07)3230611	TACBTWTP527
Jiouru Branch	No.581, Jyuemin Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07)3805001	TACBTWTP524
Siaogang Branch	No.526, Hongping Rd., Siaogang Dist., Kaohsiung City 812, Taiwan (R.O.C.)	(07)8062289	TACBTWTP524
Nanzih Branch	No.1111, Houchang Rd., Nanzih Dist., Kaohsiung City 811, Taiwan (R.O.C.)	(07)3625678	TACBTWTP524
Fongshan Branch	No.95, Jhongjheng Rd., Fongshan Dist., Kaohsiung City 830, Taiwan (R.O.C.)	(07)7460181	TACBTWTP032
Gangshan Branch	No.2, Siaocian Rd., Gangshan Dist., Kaohsiung City 820, Taiwan (R.O.C.)	(07)6216161	TACBTWTP033
Lujhu Branch	No.68, Guochang Rd., Lujhu Dist., Kaohsiung City 821, Taiwan (R.O.C.)	(07)6966122	TACBTWTPAAC

Branch Name	Address	Telephone	SWIFT Code
Singfong Branch	No.32, Jhongshan Rd., Fongshan Dist., Kaohsiung City 830, Taiwan (R.O.C.)	(07)7453101	TACBTWTP032
Dafa Branch	No.345, Fonglin 3rd Rd., Daliao Dist., Kaohsiung City 831, Taiwan (R.O.C.)	(07)7830589	TACBTWTP032
Dashe Branch	No.177-1, Cueiping Rd., Dashe Dist., Kaohsiung City 815, Taiwan (R.O.C.)	(07)3582121	TACBTWTP524
Linyuan Branch	No.200, Linyuan N. Rd., Linyuan Dist., Kaohsiung City 832, Taiwan (R.O.C.)	(07)6416171	TACBTWTP524
Chi Shan Branch	No.3, Huazhong St., Qishan Dist., Kaohsiung City 842, Taiwan (R.O.C.)	(07)6622333	TACBTWTP524
Fongsong Branch	No.3-4, Fongsong Rd., Fongshan Dist., Kaohsiung City 830, Taiwan (R.O.C.)	(07)7471131	TACBTWTP524
Meinong Branch	No.172-2, Tai'an Rd., Meinong Dist., Kaohsiung City 843, Taiwan (R.O.C.)	(07)6816101	TACBTWTP122
Dashu Branch	No.2-8, Jhongsing E. Rd., Dashu Dist., Kaohsiung City 840, Taiwan (R.O.C.)	(07)6517726	TACBTWTP524
Renmei Branch	No.87-2, Syuetang Rd., Renmei Village, Niasong Dist., Kaohsiung City 833, Taiwan (R.O.C.)	(07)7321370	TACBTWTP032
Wujia Branch	No.164, Wujia 2nd Rd., Fongshan Dist., Kaohsiung City 830, Taiwan (R.O.C.)	(07)7172250	TACBTWTP032
<b>Pingtung County</b>			
Pingtung Branch	No.42, Jhongjheng Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)	(08)7343611	TACBTWTP034
Chaozhou Branch	No.91-1, Sinsheng Rd., Chaozhou Township, Pingtung County 920, Taiwan (R.O.C.)	(08)7883101	TACBTWTP034
Pingnan Branch	No.287, Minsheng Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)	(08)7326391	TACBTWTP122
Donggang Branch	No.186, Sec. 1, Guangfu Rd., Donggang Township, Pingtung County 928, Taiwan (R.O.C.)	(08)8353701	TACBTWTP122
Wandan Branch	No.661, Sec. 2, Jhongsing Rd., Wandan Township, Pingtung County 913, Taiwan (R.O.C.)	(08)7779311	TACBTWTP122
Fangliao Branch	No.255-2, Zhongshan Rd., Fangliao Township, Pingtung County 940, Taiwan (R.O.C.)	(08)8787611	TACBTWTP122
Shepi Branch	No.500, Sec. 2, Shepi Rd., Wandan Township, Pingtung County 913, Taiwan (R.O.C.)	(08)7071578	TACBTWTP122
<b>Yilan County</b>			
Yilan Branch	No.30, Sec. 3, Jhongshan Rd., Yilan City, Yilan County 260, Taiwan (R.O.C.)	(03)9323911	TACBTWTPXXX
Su-ao Branch	No.56, Yugang Rd., Su-ao Township, Yilan County 270, Taiwan (R.O.C.)	(03)9962521	TACBTWTPXXX
Luodong Branch	No.51, Gongjheng Rd., Luodong Township, Yilan County 265, Taiwan (R.O.C.)	(03)9545191	TACBTWTPXXX

Branch Name	Address	Telephone	SWIFT Code
Bei Luodong Branch	No.54, Jhongjheng N. Rd., Luodong Township, Yilan County 265, Taiwan (R.O.C.)	(03)9545795	TACBTWTP541
Jiaosi Branch	No.32, Sec. 5, Jiaosi Rd., Jiaosi Township, Yilan County 262, Taiwan (R.O.C.)	(03)9887100	TACBTWTPXXX
<b>Hualien County</b>			
Hualien Branch	No.124, Jhongshan Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	(03)8338111	TACBTWTPXXX
Bei Hualien Branch	No.371, Jhongshan Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	(03)8350151	TACBTWTPXXX
<b>Taitung County</b>			
Taitung Branch	No.336, Sec. 1, Jhonghua Rd., Taitung City, Taitung County 950, Taiwan (R.O.C.)	(089)323011	TACBTWTPXXX
<b>Penghu County</b>			
Penghu Branch	No.26, Ren'ai Rd., Magong City, Penghu County 880, Taiwan (R.O.C.)	(06)9272766	TACBTWTPXXX

## 5.3 Overseas Units

Unit Name	Address	Tel/Fax/E-mail
United Taiwan Bank	1st Floor, Square de Meeûs 1, 1000 Brussels, Belgium	Tel: +322-2305359 Fax: +322-2300470 E-mail: info@utb-bank.be
Prague Representative Office	7F, Na Příkopě 583/15, Prague 1, 110 00, Czech Republic	Tel: +420-272-143-399 #43 E-mail: peterhsieh@tcb-bank.com.tw
Los Angeles Branch	601, South Figueroa Street, Suite 3500, Los Angeles, CA 90017, U.S.A.	Tel: +1-213-4895433 Fax: +1-213-4895195 E-mail: tcbcla@tcbcla.com
Seattle Branch	1201, Third Avenue, Suite 1200, Seattle, WA 98101, U.S.A.	Tel: +1-206-5872300 Fax: +1-206-6224491 E-mail: bank@tcbseattle.com
New York Branch	88 Pine Street, 31st Floor, New York, New York 10005, U.S.A.	Tel: +1-212-6341818 Fax: +1-212-6341828 E-mail: tcbny@tcbny.com
Houston Branch	1200 Smith Street, Suite 850, Houston, TX 77002, U.S.A.	Tel: +1-713-2582588 Fax: +1-713-2582699 E-mail: branch@tcbhouston.com
Sydney Branch	Suite 101, Level 1, 50 Carrington Street, Sydney NSW 2000, Australia	Tel: +61-2-92990068 Fax: +61-2-92903897 E-mail: sydney@tcb-bank.com.tw
Melbourne Branch	Suite 2, Level 2, 356 Collins Street, Melbourne, Vic 3000, Australia	Tel: +61-3-99771800 Fax: +61-3-99771809 E-mail: melbourne@tcb-bank.com.tw
Suzhou Branch	Room 1601, No.24 Building, Times Square, Hua Chi St., SIP, Suzhou 215028, China	Tel: +86-512-62953336 Fax: +86-512-62955335 E-mail: suzhou@tcb-bank.com.tw
Suzhou New District Sub-Branch	Room 3601, 36 Floor, Shishan Road 28th, SND, Suzhou 215011, China	Tel: +86-512-86868168 Fax: +86-512-87660869 E-mail: suzhougaoxin@tcb-bank.com.tw
Changsha Branch	Room 021-023, 28F, BOFO International Plaza, No.416, Section 1, Furong Middle Road, Kaifu Dist., Changsha 410003, China	Tel: +86-731-8823-2259 Fax: +86-731-8823-2279 E-mail: changsha@tcb-bank.com.tw
Tianjin Branch	Room 1801, 1802, 1803, 1804, 1807, Floor 18, Golden Valley Center Building 1, No.1 Binjiang Road, Heping District, Tianjin, 300041, China	Tel: +86-22-58526999 Fax: +86-22-59956011 E-mail: tianjin@tcb-bank.com.tw
Fuzhou Branch	Room 2608, 26F, Shenglong Financial Center, Guangming Nan Road No.1, Fuzhou 350000, China	Tel: +86-591-86320069 Fax: +86-591-86320109 E-mail: fuzhou@tcb-bank.com.tw
Beijing Representative Office	Room 507, East Ocean Centre A-24, Jianguomenwai Road, Chao Yang District, Beijing, 100022, China	Tel: +86-10-65188173 E-mail: tcbbro@vip.sina.com

Unit Name	Address	Tel/Fax/E-mail
Hong Kong Branch	Suites 1303-1310, 13/F, Everbright Centre, No.108 Gloucester Road, Wanchai, Hong Kong	Tel: +852-25981128 Fax: +852-25981028 E-mail: tcbhk@tcb-bank.com.tw
Manila Offshore Banking Branch	26th Floor, BDO Towers Valero, 8741 Paseo de Roxas, Makati City, Metro Manila, Philippines	Tel: +632-88481959 Fax: +632-88481952 E-mail: tcbmnl@tcb-bank.com.tw
Phnom Penh Branch	No.171, Norodom Blvd Corner Street 322, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkarmon, Phnom Penh, Cambodia	Tel: +855-23-430800 Fax: +855-23-210630 E-mail: admin@tcb-bank.com.kh
Tuek Thla Sub-Branch	Tuek Thla Building No.A111, Confederation de la Russie Blvd Corner Northbridge Street, Sangkat Tuek Thla, Khan Saen Sok, Phnom Penh, Cambodia	Tel: +855-23-430703 Fax: +855-23-883991/992
Pur Senchey Sub-Branch	Building No.62, National Road 4, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh, Cambodia	Tel: +855-23-430705 Fax: +855-23-729548
Siem Reap Sub-Branch	No.0583, National road No.6A, Chongkaosou Village, Sangkat Sla Kram, Krong Siem Reap, Siem Reap Province, Cambodia	Tel:+855-63-765595
City Center Sub-Branch	No.A2-2, Street 169, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh, Cambodia	Tel:+855-23-430058
Veng Sreng Sub-Branch	No.34-35, Preah Monireth Blvd.(217), Phum Damnak Thum, Sangkat Stueng Mean Chey 2, Khan Mean Chey, Phnom Penh, Cambodia	Tel: +855-23-722381
Sihanouk Ville Sub-Branch	No.170-172, Street Ou 01, Phum Muoy, Sangkat Buon, Preah Sihanouk Ville, Preah Sihanouk Province, Cambodia	Tel: +855-34-214888
Tuol Kouk Sub-Branch	Building 150B1&150D1, St.516, Phum 13, Sangkat Boeng Kak Ti Muoy, Khan Tuol Kouk, Phnom Penh, Cambodia	Tel: +855-23-725180
Vientiane Capital Branch	Unit 03 Dongpayna Road, Saphanthong Neua Village, Sisattanak District, Vientiane Capital, Lao PDR	Tel:+856-21-415666 E-mail: coA01474@tcb-bank.com.tw
Yangon Representative Office	Unit No.08-01, Level 8, Union Financial Centre (UFC), Corner of Maharbandoola Road and Thein Phyu Road, Botahtaung Township, Yangon, Myanmar	Tel: +95-18610478 E-mail: SIMON2304@tcb-bank.com.tw





Head Office



United Taiwan Bank



Prague Representative Office



Los Angeles Branch



Seattle Branch



New York Branch



Houston Branch



Sydney Branch



Melbourne Branch





Suzhou Branch



Suzhou New District Sub-Branch



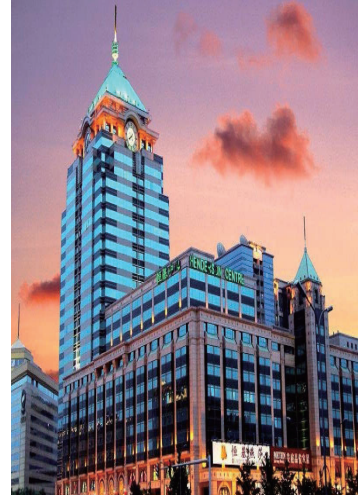
Changsha Branch



Tianjin Branch



Fuzhou Branch



Beijing Representative Office



Hong Kong Branch



Manila Offshore Banking Branch



Phnom Penh Branch





Tuok Thla Sub-Branch



Pur Senchey Sub-Branch



Siem Reap Sub-Branch



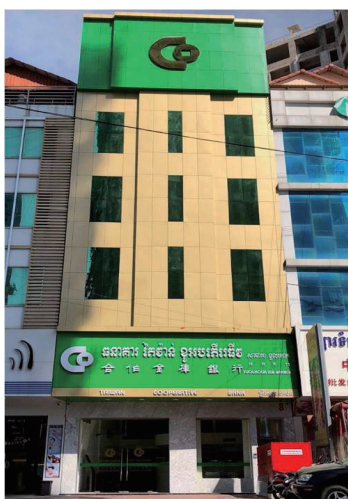
City Center Sub-Branch



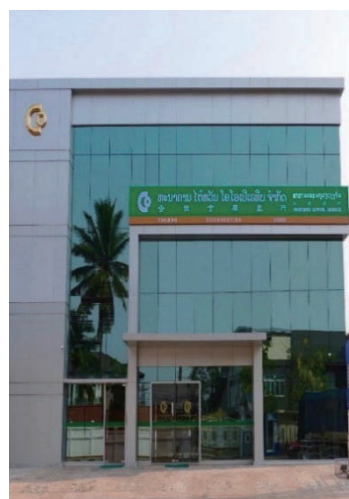
Veng Sreng Sub-Branch



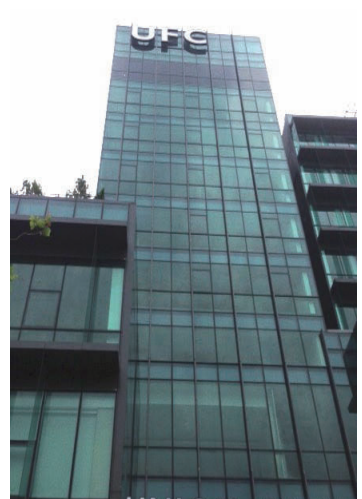
Sihanouk Ville Sub-Branch



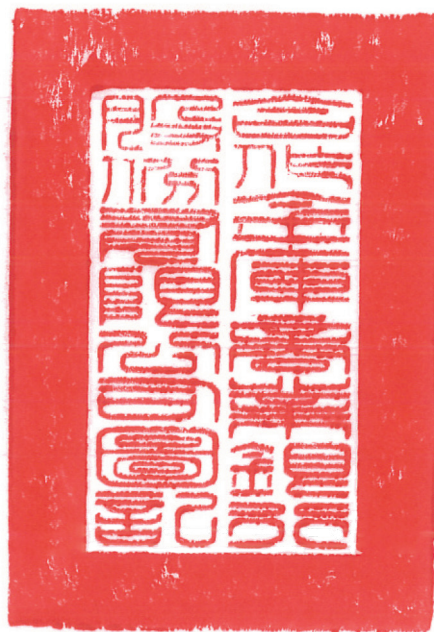
Tuol Kouk Sub-Branch



Vientiane Capital Branch



Yangon Representative Office



**Taiwan Cooperative Bank**

Chairman *Zhenmao Lin*



**Proactive · Agile · Innovative**

