Stock Code：5854

Taiwan Cooperative Bank

Annual Report 2025

This annual report is available at our website:
https://www.tcb-bank.com.tw
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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.

Contents

1. Message to Shareholders

The global economy showed steady growth in 2025. The first half of the year was mainly driven by the advance planning effect triggered by the US tariff policy, resulting in a significant increase in global trade volume. In the second half of the year, the impact of tariffs gradually became apparent, and the momentum of the global economy and trade tended to ease.

Domestically, the economy benefited from the global AI technology boom and strong demand for emerging technology applications, electronic components and ICT products saw outstanding performance in terms of production and exports, and overall economic growth exceeded expectations. As far as the monetary policy is concerned, the Central Bank maintained the rediscount rate and the reserve requirement rate in 2025, and continued the current selective credit control measures. With the concerted effort of all employees of the Bank and in line with the government's policies, the Bank's after-tax earnings for 2025 amounted to NT$20.798 billion, an increase of NT$1.845 billion from 2024. In terms of asset quality, the Bank's non-performing loan ratio was 0.15% and the allowance for non-performing loans coverage ratio was 796.24% in 2025. Both the asset quality and the ability to bear non-performing loans were better than in 2024, fully demonstrating the Bank's accomplishments with it's long-term implementation of the principle of prudent operation and risk control.

Chairman
Yen-Mao Lin

Looking ahead to 2026, although the global economic activity will still be affected by US tariff policies in the first half of the year, it is expected to bottom out and rebound in the second quarter. For the second half of the year, the effects of tariffs will hopefully die out and inflationary pressures will ease. Coupled with the short-term expansionary fiscal and monetary policies adopted by major European and American economies, an environment conducive to economic growth is expected to be created. With its complete technology supply chain, it is hopeful that domestic economy will continue to lead the wave of AI development. The Directorate-General of Budget, Accounting and Statistics forecasts that Taiwan's economic growth rate will reach 3.54% in 2026.

In 2025, the Bank continued to promote sustainable financial development, optimized the structure of its lending business, empowered consumer finance and wealth management operations, consolidated its branches and took advantage of its distribution network, deployed AI and cutting-edge technologies, created comprehensive financial returns, normalized risk control and complied with laws and regulations, and strengthened stabilized asset quality. Our 2025 operating results, credit ratings and 2026 operating strategies are explained as follows:

1.1 Major Achievements in 2025

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

(1) The Bank actively fostered a corporate culture centered on the principle of fair treatment of customers by organizing a “Senior Executive Seminar on the Fair Customer Treatment Principles,” with participation from the chairman, the president, and other senior executives. Through this top-down approach, the Bank reinforced a culture of regulatory compliance and fair customer treatment. Supported by comprehensive customer complaint handling mechanisms, outstanding anti-fraud achievements, and robust internal education and training programs, the Bank was recognized among the top 25% of banking institutions in the 2025 “Fair Customer Treatment Principles Evaluation for the Financial Services Industry” and was also the only institution in the industry to receive the “Best Improvement Award.”

(2) The Bank issued green bonds of NT$1.1 billion on June 26, 2025, with the cumulative issuance volume reaching NT$10.1 billion, becoming the first government-owned bank to break the 10-billion threshold and accomplish the three major issuance targets of sustainability exclusive funding bonds (green bonds, social bonds, and sustainability bonds), fully demonstrating its determination to develop sustainable finance.

(3) The Bank continued to offer the "Green and Sustainable Time Deposits," which amounted to a total of NT$2.91 billion as of the end of December 2025. The funds raised will mainly be utilized for 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) To support renewable energy and to reduce its environmental impact, and to provide financing channels for the offshore wind power industry, the total installed capacity of renewable energy financing approved as of the end of December 2025 was 2,990MW. To achieve environmental protection and sustainable economic development, green consumer loans are provided, with a cumulative approved loan amount of NT$7.469 billion as of the end of December 2025.

B. Optimizing loan structure and focusing on core business operations

(1) As of the end of December 2025, the total deposit balance was NT$4,202.339 billion, of which the balance of NT$1,970.05 billion was in demand deposits (excluding the public treasury)；the total balance of loans amounted to NT$3,146.687 billion, including balance of loans to private enterprises (excluding government agencies and public enterprises) in an amount of NT$1,191.396 billion.

(2) The outstanding loan balance for SMEs reached NT$855.136 billion, with 61,020 borrowers. Both the outstanding loan balance and the number of borrowers ranked second among all banks. The Bank was also recognized as an outstanding bank for its achievements in the Financial Supervisory Commission(FSC)'s "20th Anniversary of Domestic Banks' SME Lending Program" and received the "Best Product Category"

President

Shwu-Fang Wang

award at the 22nd National Brand Yushan Award.

(3) In line with the government's policy of promoting the "Six Core Strategic Industries Loan Project", as of the end of December 2025, the outstanding loan balance was NT$754.214 billion, and the Bank was awarded four major awards by the FSC："Outstanding Bank Award for Loans to the Six Core Strategic Industries", "Special Award for Defense and Strategic Industries", "Special Award for Green Electricity and Renewable Energy Industries" and "Special Award for Livelihood and Strategic Preparedness Industries". The Bank continued to be engaged in urban renewal and old building reconstruction services. As of the end of December 2025, it has undertaken a total of 108 urban renewal financing loans with a loan amount of NT$172.817 billion, as well as 209 old building financing loans with a loan amount of NT$83.331 billion.

(4) In 2025, the Bank arranged/coordinated 67 syndicated loans, with a total amount of approximately NT$978.502 billion, including its participation amount of approximately NT$122.304 billion. According to statistics from Thomson Reuters Rhythms Monthly, the Bank ranked the second in terms of market share of bookrunner the domestic syndicated loan market.

(5) As of the end of December 2025, for the "loans transferred to the SME Credit Guarantee Fund" handled by the Bank, the outstanding balance of the guarantee transferred to the SME Credit Guarantee Fund was NT$ 203.152 billion, ranking second among all financial institutions that provided guarantees.

C. Advancing wealth management services and boosting consumer finance operations

(1) The Bank was awarded first place in the "Trust Alliance Award", second place in the "Best Trust Award", and second place in the "Employee Welfare Trust Award" in the fourth phase of the FSC's Trust Industry Promotion Trust 2.0 Project Evaluation, demonstrating our operating results in implementing inclusive finance and fulfilling diversified trust values.

(2) The Bank proactively responded to the government's initiative to develop Taiwan into an Asian asset management center. On July 15, 2025, the Bank officially launched operations under the “Asian Asset Management Center-Kaohsiung Asset Management Zone Pilot Program. In 2025, the Bank recorded 1,777 high-net-worth clients, with assets under management reaching NT$225.1 billion. The Bank ranked among the top banks approved to operate the business and ranked third among government-owned banks.

(3) In 2025, the net fee income from trust arrangement, insurance (excluding mortgage life insurance), and gold bankbooks amounted to NT$6.571 billion, accounting for 61.13% of the Bank's net fee income of NT$10.750 billion. The credit card business launched Apple Pay support for credit cards and debit cards, providing cardholders with a more convenient payment experience. The Bank also actively promoted core products such

as the Infinite Diamond Card, Home Rewards Card, HIGH Rewards Card, Kanahei's Small Animals Co-branded Card, and I-Fun Combo Card. In 2025, the credit card spending amount was NT$56.061 billion, a 5.19% increase compared to 2024.

(4) Overall, the Bank introduced 402 new products, including domestic and offshore funds, bonds, and structured wealth management in 2025.

(5) The establishment of a "Training and Coaching Team" fostered a shared understanding of marketing among all employees, and the formation of a cross-departmental "Business Integration and Expansion Team" provided clients with comprehensive wealth management advice on trusts, inheritance, domestic and international fund investments, and insurance allocation, driving the revenue from wealth management services to a record high.

D. Streamlining branch networks and strengthening global operations

(1) In 2025, the pre-tax earnings after provisions of overseas units (including OBUs and various overseas units, excluding United Taiwan Bank) amounted to NT$3.820 billion, accounting for 15.18% of the Bank's earnings.

(2) The Tokyo branch officially opened for business on October 27, 2025. The Bank currently has 27 overseas locations (including branches, subsidiaries and offices), covering 10 countries and regions in America, Europe, Asia and Oceania. With the Singapore branch expected to open in 2026, the Bank will further connect its Asia-Pacific financial services network. In the future, the Bank will continue to promote its overseas expansion plan, improve its global business layout, provide comprehensive financial services to Taiwanese businesses and local customers, and drive the overall growth momentum of its overseas business.

(3) To optimize its domestic distribution network and enhance its overall competitiveness, the Bank completed the restructuring and consolidation of 13 business units in 2025, namely Guangfu South Road, Nantucheng, Xingfeng, Xihu, Shuanglian, Ganghu, Dashun, Songjiang, Yongji, Beishulin, Dongtaizhong, Changping, and Zuoying. This effectively reduced operating costs, leveraged economies of scale, and provided customers with better financial services.

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

(1) The Bank is committed to building an AI-based fraud prevention and early warning model. The Bank utilizes AI and big data analysis to enhance the warning of suspicious transactions and continuously adjust the model parameters based on customer characteristics and transaction patterns. The Bank implements risk-based management of high-risk accounts and further develops its proprietary "FraudSeer" platform. By transforming human verification experience into model features, the Bank has successfully upgraded the platform into a high-performance integrated fraud detection system with an average accuracy rate of 50%. In addition, the Bank closely

monitors the number of warning accounts, and implements proactive controls over dormant accounts and accounts held by foreign migrant workers. In 2025, the number of warning accounts was 3,512, representing a decrease of 1,808 accounts, or 33.98% compared to 2024.

(2) The Bank held seminars on fintech patents and courses on basic knowledge of intellectual property rights to enhance employees' patent protection and innovation capabilities, and raised their awareness of intellectual property risk management. At the same time, 11 discussion meetings on the landing and application of patents were held to promote the integration of patent technology and financial services and to enhance the value of patent utilization. As of the end of December 2025, a total of 1,054 patent applications had been filed, of which 935 were approved and 189 were landed.

(3) To implement the Bank's AI strategy blueprint action plan, with the vision of "AI servitization" and "AI citizenization", the Bank is actively promoting the application of generative AI in credit business processes. The first wave of projects focused on regulations related to legal and financial project financing. The "minimum viable" generative AI credit knowledge management platform project was promoted and 14 workshops, 3 maturity interviews, and 7 training sessions were held to thoroughly address business Q&A pain points and knowledge management methods and to achieve knowledge transfer, reduce the learning cost of employees, and effectively improve service professionalism.

F. Capturing market trends and creating comprehensive financial benefits

(1) In 2025, the operating volume of financial instruments amounted to NT$1,550.485 billion, with the net financial business balance of NT$35.858 billion and the yield on financial products of 2.31%.

(2) In order to expand the Bank's demand deposits and reduce funding costs, the average balances of salary transfer for corporate clients, collection of capital increase proceeds, and distribution of cash dividends on behalf of companies in 2025 amounted to NT$183.741 billion, NT$25.903 billion, and NT$74.715 billion, respectively.

(3) To revitalize asset utilization, the Bank enhanced the exposure of rental information by publishing rental advertisements on its official website and 591 Rental Housing Platform, engaging real estate agents, and creating house rental advertisements. Rental income came to NT$498 million in 2025.

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

(1) The Bank continued to deepen its cybersecurity defense efforts by implementing zero-trust network segmentation, strengthening endpoint protection, establishing backup drill mechanisms, incorporating supply chain risk management, comprehensively optimizing red team drills, vulnerability remediation and reporting processes, and enhancing SOC joint defense and threat intelligence sharing to improve incident detection

and handling efficiency and the stability of critical services. The Bank participated in the 2025 F-ISAC Financial Security Attack and Defense Competition and won third place and the "Best Financial Information Security Protection Against Hacking Team Award".

(2) In 2025, the Bank was once again recognized by the Joint Credit Information Center as an outstanding institution in implementing "Information Inquiry Security Control" and received the "Golden Security Award". This shows that the security control and confidentiality of credit information inquiry operations have been recognized. In the future, the Bank will continue to strengthen the inquiry operation, control and system security control mechanism, implement credit information inquiry verification operations, value the protection of inquiry information, and conduct continuous education and training.

(3) The Bank implemented risk-based customer identification measures, strengthened the identification of money laundering and terrorist financing risks for higher-risk industries or businesses, and took corresponding review and control measures. In addition, internal control procedures were established in response to international sanctions-related issues, and relevant units were supervised to implement them in order to manage sanctions risks. Efforts continued to be devoted to the optimization of the money laundering risk assessment and regular review processes, strengthening the promotion of risk-based, streamlined, and convenient measures, regularly reviewing transaction patterns and thresholds to improve monitoring effectiveness, and continuously optimizing domestic and international AML systems based on business needs, external consultant advice, and inspection feedback.

(4) The Bank comprehensively implemented the risk pricing system, incorporated capital utilization efficacy-related indicators into operating performance evaluations, and guided business units in adjusting their risky asset structures and enhancing capital utilization efficacy. The Bank continued to maintain various quantitative credit risk assessment models and also effectively utilized the assessment results as references for credit concentration and asset portfolio management to reduce credit risk exposures. The Bank periodically monitored concentration of limits, made appropriate adjustments, issued early warnings, and improved the credit risk exposure integration system to ensure timely disclosure of customer exposures and risk changes, thereby strengthening the effectiveness of credit risk management.

H. Cultivating professional talent and firmly consolidating asset quality

(1) The Bank was once again selected as one of the Domestic Systemically Important Banks (D-SIBs). As of the end of December 2025, the common equity ratio, tier 1 capital ratio and total capital adequacy ratio were 12.37%, 13.94% and 16.04%, respectively, meeting the capital adequacy requirements of the D-SIBs.

(2) The Bank's non-performing loan ratio was 0.15% and the allowance for

bad debts coverage ratio was 796.24% in 2025. The Bank will continue to improve its internal control system and large-amount early warning mechanism, and adopt flexible and diversified debt clearing strategies to comprehensively stabilize the quality of credit assets from professional assessment at the source to precise management at the end.

(3) To cultivate key professionals and enhance the professional skills of bank clerks, 279 in-house training courses were offered in 2025, covering core business areas, AI applications, and digital finance, with a total of 20,198 people trained cumulatively. Bank employees were proactively sent to attend external professional training courses and overseas workshops to boost their international financial knowledge and accumulate relevant experience.

1.2 Operating Performance in 2025

A. Net Interest：NT$33,974 million
B. Total Net Revenues and Gains Other than Interest：NT$25,168 million
C. Allowance for Bad-Debt Expenses：NT$4,348 million
D. Operating Expenses：NT$29,632 million
E. Income before Income Tax：NT$25,162 million
F. Net Income：NT$20,798 million
G. Basic Earnings Per Share：NT$1.59

1.3 Operating Strategies for 2026

A. Upholding the principle of treating customers fairly to jointly build a sustainable financial vision

(1) Adhering to the philosophy of "customer first, treating customers with sincerity", the Bank is dedicated to serving our customers. It is also taking precautions against the causes of customer complaints and optimizing related operational processes. By strengthening KYC/KYP operations and product compatibility control, it enhances customer risk protection and implements the principles of appropriate product recommendations and honest business practices.

(2) In line with government policies, the Bank seizes opportunities arising from an aging society and promotes reverse mortgage loans. The Bank also assists long-term care institutions in obtaining operating funds and establishes relevant loan programs in response to government policies aimed at strengthening long-term care service system.

(3) By integrating ESG into its core business of sustainable finance and focusing primarily on the RISE (Resilience, Inclusion, Synergy, and Enrichment) strategy, the Bank actively plans a variety of financial products and services and take advantage of its financial influence to work with stakeholders in the joint pursuit of economic, environmental, and social harmony.

B. Reshaping the robust loan structure and strengthening the risk management mechanism

(1) In response to the government's call to create a favorable financing environment for SMEs, while taking into account risk control, the Bank combined various credit insurance programs such as the "SME Diversified Development Project Loan" to vigorously expand lending to SMEs, effectively increasing the amount of loans disbursed and reducing the concentration ratio of real estate loans.

(2) In response to regulatory requirements relating to various limits and ratios, including real estate concentration, Article 72-2 of The Banking Act, and risky-weighted assets(RWA), the Bank gradually adjusts its lending structure. The Bank also improves liquidity risk management and strengthens the monitoring mechanism for the liquidity coverage ratio (LCR).

(3) The Bank regularly reviews and monitors key operational risk indicators, and strengthens detection mechanisms to safeguard operational security. The Bank also enhances credit risk management capabilities, continuously optimizes internal rating mechanisms, and strengthens monitoring, follow-up tracking, and control of higher-risk customers. In response to changes in the international political and economic environment and to avoid excessive risk concentration, the Bank regularly reviews various concentration limit control mechanisms and makes appropriate adjustments to enhance its risk-bearing capacity.

C. Driving the profit engine of consumer finance and focusing on the promotion of wealth management business opportunities

(1) In response to the FSC's promotion of the "Taiwan Individual Savings Account" (TISA) system, and to strengthen the core concept of "investment for all," the Bank focuses on a dual-core strategy of funds and bonds, flexibly responds to geopolitical and policy risks, and expands the promotion of regular fixed-amount allocation and robo-advisory services.

(2) In line with the government's policy of promoting the Asia Asset Management Center, the Bank plans high-end wealth management products, continues to expand its trust wealth management product line, and tailors dual currency combination products (DCI) and foreign currency denominated structured bonds for its clients to enhance the diversification of asset allocation for high-end clients.

(3) The Bank introduces diverse protection-oriented and retirement-themed products, provides a comprehensive insurance product sales platform, offers appropriate policy planning advice, and assists customers in building a comprehensive insurance protection plans. The Bank also integrates product and channel resources to enhance financial advisors' capabilities in marketing diversified products.

D. Optimizing channel deployment to enhance business vitality and flexibly allocate financial resources

(1) By integrating the advantages of domestic and international distribution networks and leveraging the two-way support and incentive mechanisms between domestic and overseas sales units, the Bank maximizes the benefits of joint marketing, enhances its overall revenue sources, and creates mutually beneficial outcomes across domestic and overseas markets.

(2) Based on the overall capital situation, the Bank will flexibly establish investment positions in fixed-income securities, adequately build up core holding positions, 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.

(3) The Bank offers preferential foreign currency deposit solutions for different customer groups, continuously attracts diversified foreign exchange cash flows, reaches out to new customers taking advantage of the list of potential customers with import and export performance, actively revitalizes existing customers, broadens the customer base of foreign exchange enterprises, and optimizes the deposit structure.

E. Planning overseas business growth and enhancing diversified operational synergies

(1) Based on the overall conditions and regional development in the locations of overseas units, the Bank adopts regionalized management, appropriately allocates operational resources, strengthens risk controls to respond to market fluctuations, and maintains operational flexibility and stability.

(2) The Bank actively pursues high-quality syndicated loan opportunities with reasonable interest spreads and implements a strategy of deepening local business development. At the same time, the Bank closely monitors the operational developments and strategies of Taiwanese-funded counterparts to strengthen business expansion momentum.

(3) The Bank strengthens fund management, treasury operations, and money market operations at overseas units, while enhancing internal control and deposit business in markets where business activities are subject to restrictions, in order to reduce funding costs and diversify operational risks.

F. Promoting the application of artificial intelligence and ushering in a new era of digital finance

(1) To advance AI democratization, the Bank leverages the validation results of its AI-powered credit knowledge base in accordance with its AI strategic blueprint and AI action plans, with a view to developing AI-driven product design capabilities and cultivating dedicated AI talent teams, thereby shaping customer-centric digital channels and product services.

(2) Through the “AI Fraud Prevention Early-Warning Model,” the Bank analyzes big data, including customers’ transaction flows and anomalous transaction patterns, to proactively identify and monitor suspicious

accounts in order to intercept illicit fraudulent fund flows. In addition, the Bank plans to introduce fraud-prevention alert functions to electronic transaction platforms and devices, utilizing AI-powered detection technologies to further enhance ATM transaction security.

(3) The Bank continues to deepen its cloud application practices by designing enterprise cloud and hybrid cloud architectures and executing system cloud migration initiatives. These efforts serves to optimize existing cloud governance procedures and information security standards, thereby strengthening the Bank’s cloud operation foundation and driving future development momentum.

G. Substantiating corporate compliance culture and deepening the foundation of professional talent

(1) Through public-private collaboration, practical exchanges, and mechanism drills, the Bank quickly enhances the sensitivity of frontline personnel in identifying suspicious accounts. High-risk accounts can be actively controlled through three main aspects: "prevention," "in-process review," and "post-event monitoring," thereby strengthening the ability to block frauds and eliminating illegal and dummy accounts.

(2) The Bank deepens cooperation with government agencies and implements early warning functions for abnormal accounts through information exchange to enhance customer trust and transaction security. The Bank also collects AML data from across the Bank and conducts institution-wide anti-money laundering operations through the Anti-Money Laundering and Counter-Terrorism Financing Risk Assessment System (IRAs System) to improve data accuracy and operational efficiency.

(3) The Bank offers internal training programs to strengthen its workforce capabilities, offers digital learning platform for talent development, and assists management in enhancing financial knowledge and industry insights to strengthen leadership, management, and innovation capabilities.

H. Strengthening the joint defense mechanism for cybersecurity and enhancing the resilience of asset quality

(1) In accordance with the FSC's "Financial Information Security Action Plan," the Bank builds a safe and reliable information security system. The Bank will also pay close attention to the development trends of financial technology (FinTech) and keep track of information on information security threats, deepen information security education and training, and enhance the Bank's information security protection capabilities and employees' information security literacy.

(2) The Bank integrates and upgrades its debt management system to control processes through the system, reduces operational risks for collection personnel, and improves collection performance. The Bank also introduces RPA robots and simplifies the work processes of debt collectors to accordingly reduce paperwork and carbon emissions.

(3) The Bank values a balance between risks and returns and hence includes relevant indicators of capital use efficiency in the assessment of operating

performance to optimize capital utilization efficiency. When handling credit business, the Bank conducts prudent assessments in accordance with the 5P principle of credit granting. Through reviewing credit information, the Bank promptly preserves the debtor's accounts receivable, project payments, and various deposits in the early stages of default to facilitate subsequent enforcement and recovery.

1.4 Business Targets for 2026

Deposit：NT$4,354 billion (excluding interbank deposits)
Loan：NT$3,339.2 billion (excluding non-accrual loans)
Foreign Exchange Transactions：US$164.5 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.21, 2026
Taiwan Ratings	twAAA	twA-1+	Stable	Jan.21, 2026

Chairman Yenmao Lin **President** Hsuefang Wang

From left to right：

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

Mei-Joung Chang / Yu-Wan Chen / Kuo-Hao Chang / Executive Vice Presidents

Shwu-Fang Wang, President

Yen-Mao Lin, Chairman

Chia-Ping Tsai / Ling-Tsui Huang / Chia-Mei Chen / Executive Vice Presidents

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

2.Corporate Governance Report

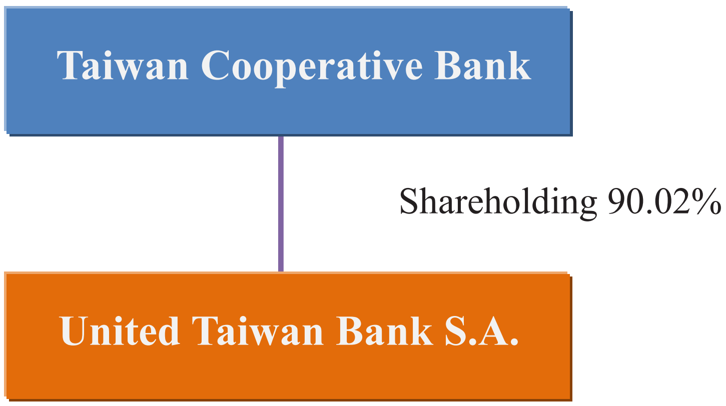
2.1 Major Shareholder

As of March 11, 2026

Shareholder's Name	Shareholding	
	Shares	Percentage
Taiwan Cooperative Financial Holding Co., Ltd.	13,069,430,000	100%

2.2 Bank's Subsidiary Chart

As of December 31, 2025



2.3 Directors and Executive Officers

As of March 11, 2026

Directors	
Title	**Name**
Chairman	Yen-Mao Lin
Managing Directors	Shwu-Fang Wang
	Shen-Gang Mai
	Shin-Rong Shiah-Hou
Managing Director (Independent Director)	Shu-Chang Chou
Independent Directors	Te-Yu Chou
	Hsuan-Chu Lin
	Tu-Mu Kuo
	Shang-Jyh Liu
Directors	Tso-Cheng Su
	Cheng-Jen Wu
	Yung-Cheng Chang
	Ko-Hsiung Lien
	Hsiao-Wen Hung
	Kung-Hong Lin
	Chi-Chang Lin
	Chin-Chu Chen

Directors	
Title	**Name**
Directors	Kuo-Lang Hsu
	Chun-Shih Cheng
	Tzu-Chen Lai
	Ming-Lei Chang
	Han-Juin Hsiao
	Chien-Chung Chen
	Shih-Chieh Hsu

Note: All directors are appointed by the Taiwan Cooperative Financial Holding Co., Ltd.

Executive Officers			
Title	**Name**	**Title**	**Name**
President	Shwu-Fang Wang	S.V.P. & G.M., Personal Banking Department	En-Der Tsai
		S.V.P. & G.M., Wealth Management Department	Yi-Ching Chen
Executive Vice Presidents	Chia-Ping Tsai	S.V.P. & G.M., Private Banking Department	Yueh-Ching Lin
	Kuo-Hao Chang	S.V.P. & G.M., Trust Department	Chieh-Yen Tsung
	Ling-Tsui Huang	S.V.P. & G.M., Insurance Agent Department	Hsi-Huang Chiang
	Yu-Wan Chen	S.V.P. & G.M., Electronic Banking Department	Yun-Shya Pan
	Chia-Mei Chen	S.V.P. & G.M., Credit Card Department	Wen-Mei Huang
	Mei-Joung Chang	S.V.P. & G.M., Loan Assets Management Department	Yu-Min Hsu
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	Shwu-Fen Tsay	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	Chiung-Yun Chang	S.V.P. & G.M., Credit Analysis and Research Department	Dao-Lun Lin
S.V.P. & G.M., Corporate Banking Department	Tang-Pin Lee	S.V.P. & G.M., Risk Management Department	Chien-Jung Chen (substitute)
S.V.P. & G.M., Credit Management Department	Cheng-Pin Chou	S.V.P. & G.M., Human Resource Department	Hsing-Chen Hsu
S.V.P. & G.M., Treasury Department	Yung-Yi Lu	S.V.P. & G.M., Compliance Department	Min-Chieh Wang
S.V.P. & G.M., International Banking Department	Bih-Yun Liu	S.V.P. & G.M., Legal Affairs Department	Kuei-Feng Liang

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	
1. Shareholding Structure & Shareholders' Rights (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
2. Composition and Responsibilities of the Board of Directors (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?			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: a. Operational judgement ability. b. Accounting and financial analysis skills c. Management ability. d. Risk management capabilities. e. Crisis management capabilities. f. Industry knowledge. g. Global market perspective. h. Leadership. i. Decision-making ability. (2) Specific Management Goals 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. 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". 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. d. Independent directors shall	

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			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. 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. f. An independent director of the Bank shall have no more than three consecutive terms of office.	
(2) In addition to the Remuneration Committee and the Audit Committee, does the Bank voluntarily establish other function-specific	√		a. The resolution to establish the Remuneration Committee was passed during the 5th meeting of the 4th Board of Directors on July 27, 2011. b. The resolution to establish the Accountability Committee was	Compliant

Assessment Items	Implementations Y	Implementations N	Implementations Summary Description	Deviations from the Principles and reason
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.	Inapplicable
(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
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	√		(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 Wealth Management Department. This appointee has at least three years'	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)?			management experience gained at financial institutions and public companies in handling finance affairs. (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". (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;	

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			the Secretariat of the Board and 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.	
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?	√		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	
5. Information Disclosure				
(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. (https://www.tcb-bank.com.tw)	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. (https://www.tcb-bank.com.tw/eng) (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
(3) Does the Bank make public and register for the annual financial reports within the time frame ruled by "The Banking Act of The Republic of China" and the "Securities and Exchange Act" after the end of the report's fiscal year, and make public and register for the first, second and third quarters financial reports as well as	√		(1) The Bank's annual financial reports are made public with the filing for registration within the required time frame as set forth by "The Banking Act of The Republic of China" and the "Securities and Exchange Act". (2) All the Bank's quarterly financial reports and monthly updates on operating performance are made public before the deadline.	Compliant

Assessment Items	Implementations Y	Implementations N	Implementations Summary Description	Deviations from the Principles and reason
monthly update on business operation earlier than the set deadlines?				
6. Does the Bank have other relevant information to facilitate a better understanding of the Bank's corporate governance operations (e.g., including but not limited to employee rights, caring of employees, investor relations, rights of stakeholders, directors' training records, the implementation of risk management policies and risk evaluation measures, the implementation of customer relations policies, purchasing insurance for directors, and donations to political parties, stakeholders, and charity organizations)?	√		(1) Employee rights a. The Bank has established an Employee Welfare Committee and makes monthly welfare payments for employee benefits. b. The Bank has established an employee training center and subsidizes employees who pass certification tests. c. An employee retirement system is established following the "Labor Standards Act" and "Labor Pension Act". (2) Caring of employees a. Female employees are entitled to menstrual leave, antenatal check-up leave, maternity leave and miscarriage leave. In addition, they can apply for parental leave before children 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. 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. c. In addition to labor and health insurance, employees carrying	Compliant

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			out their duties outside the offices are covered by a group accidental injury insurance policy. 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. e. The Bank provides health checkups for all employees every three years to ensure the health of all personnel. (3) Investor relations The Bank's sole shareholder is Taiwan Cooperative Financial Holding Co., Ltd. (4) Rights of stakeholders The Bank's "Rules of Procedure for the Board of Directors' Meetings" stipulates that for agenda items of which 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 2025 is 243.5 hours.	

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			(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 and climate risk, and therefore adjusting the risk controlling measures timely. (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 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, 2025 and ended at 12pm on September 1st, 2026. (9) Foundations to political parties,	

Assessment Items	Implementations			Deviations from the Principles and reason
	Y	N	Summary Description	
			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).	
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.)		√	The Bank was not evaluated.	Inapplicable

2.5 Implementations of Promoting Sustainable Development

Assessment Items	Implementations		
	Y	N	Summary Description
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	√		(1) In 2019, the parent company TCFHC established the Corporate Social Responsibility Committee as the highest governing body to promote sustainable governance. It was renamed as the Sustainable Development 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

Assessment Items	Implementations		
	Y	N	Summary Description
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?			implementation results to the Board of Directors. (2) In 2025, the parent company TCFHC convened 4 meetings of the Sustainable Development Committee. The agenda items included tracking the annual targets of various task forces and the implementation status of other projects, reviewing ESG policies and regulations, and reporting on the implementation status of the IFRS Sustainability Disclosure Standards Adoption Plan and the implementation status of ethical corporate management, among other matters. In addition, the Sustainable Development Committee and the 6 major task forces reported to the TCFHC Board of Directors on sustainable development–related matters a total of 14 times. The Board’s oversight of sustainable development is described as follows. All of the following proposals were carefully reviewed by the directors, thoroughly discussed, and accompanied by relevant recommendations to enhance the effective implementation of sustainable development: a. The schedule for the Group’s greenhouse gas inventory and disclosure was reported on April 28, July 28, and December 29, 2025. b. The implementation status of the Company’s International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards Adoption Plan was reported on March 24, September 22, and December 29, 2025 to the parent company TCFHC. c. The implementation of ethical corporate management and the measures adopted were reported on March 24 and September 22, 2025. d. A total of 3 policies and guidelines related to ESG were amended on January 20, September 22, and December 29, 2025. e. The Sustainability Information Management Operating Procedures were newly established on March 24, 2025. f. The Sustainability Report (including sustainable development implementation targets and achievements, as well as stakeholder communication results) and the Climate and Nature-related Financial Disclosure Report were

<table>
<tr><th rowspan="2">Assessment Items</th><th colspan="3">Implementations</th></tr>
<tr><th>Y</th><th>N</th><th>Summary Description</th></tr>
<tr><td></td><td></td><td></td><td>approved on June 23, 2025.
(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 Management Department of the Bank is responsible for overseeing the Bank's sustainability operations.</td></tr>
<tr><td>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?</td><td>√</td><td></td><td>(1) This disclosure covers the Bank's domestic and overseas operating sites from January 2025 to December 2025, with operating activities in Taiwan as the main scope.
(2) In order to effectively communicate with stakeholders and implement sustainability actions, the parent company TCFHC invites members of the six executive teams under the Sustainable Development Committee to discuss and summarize suggestions from external stakeholders every year. It adopts the double materiality principle to assess the extent of concern about 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.
<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 credit investigation process to reduce ESG risks involved in the financing decision-making</td></tr></table></td></tr>
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Assessment Items	Implementations				
	Y	N	Summary Description		
					process; and carry out review and follow-up assessments in order to strengthen post-loan management and to protect creditor rights. (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 investment decision-making considerations.
				Social	(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. (2) Conduct human rights due diligence annually to regularly assess the frequency and severity of human rights risk issues and to formulate corresponding countermeasures. (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.

Assessment Items	Implementations		
	Y	N	Summary Description
			Corporate Governance: (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. (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 corporate governance topics such as finance, risk management, business, legal affairs, accounting or internal control systems.
3. Environmental issues (1) Does the Bank establish a suitable environmental management system that is in terms of the characteristics of banking industry?	√		(1) The Bank has set up the Environmental Sustainability Division under the Administrative 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. (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 the TCFHC Group in the sustainability report of the parent company TCFHC. In 2025, 19 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: 2025/12/4~2028/12/3), and 2 sites had been certified to "ISO 46001 Water Resource Efficiency Management System" (effective date:

Assessment Items	Implementations		
	Y	N	Summary Description
			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?	√		(1) The electricity and oil consumption reduction targets for 2025 dropped by 1% on average compared to the preceding three years, respectively (the targets were 40.194 million kWh and 369,000 liters respectively). The actual electricity and oil consumptions were approximately 36.204 million kWh and 348,000 liters, respectively. Both electricity and oil consumptions fulfilled reduction targets, but have not yet been verified. The complete information on verification along with data from other subsidiaries within the Group will be disclosed together in the parent company TCFHC's Sustainability Report. (2) The Bank strives to improve energy efficiency and uses recycled materials that have a low impact on the environment. The implementation measures are as follows: a. Committed to expanding its locations and creating green buildings. By 2025, a total of 18 locations will have obtained green building certification and 4 locations will have obtained the "building energy efficiency" label. b. By 2025, cumulatively 23 sites in total had completed the installation of solar panel power generation systems. c. All vertical and horizontal signs, video walls, and unnecessary lighting equipment at all operating locations were shut down and lighting improvement projects took place at its Songjiang branch. It saved around 1.767 million kilowatt-hours of electricity and reduced carbon emissions by approximately 838 metric tons in 2025. d. Priority was given to environmentally friendly products with environmental protection labels, energy-saving labels, water-saving labels, and sustainable forestry labels, with the procurement amount reaching NT$95.306 million. e. The "Incentive Measures for Carbon Reduction

Assessment Items	Implementations		
	Y	N	Summary Description
			and Green Living in Business Units" were defined to encourage all branches to continue to implement carbon reduction measures.
(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?	√		(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. (2) Potential Risks a. Transition Risk: Set limits for "high-pollution and high-carbon emission industries" and the system will automatically inspect the industry type of the credit account in credit investigation archiving. If it falls within the scope of control, the carbon emissions in recent years should be disclosed, and the understanding of relevant measures taken by the credit account should be strengthened. b. Physical Risk: 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 creditor rights. (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.
(4) Does the Bank estimate figures on the greenhouse gas emission, the	√		The total greenhouse gas emissions, water consumption and waste in 2024 passed "ISO 14064-1 Greenhouse Gas Inventory" with a verification statement from a third-party verification unit (AFNOR) received. Among them were 10 categories of "Scope 3"

Assessment Items	Implementations		
	Y	N	Summary Description
amount of water used, the total 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?			that have been verified by a third party: purchased products and services, capital goods, fuel- and energy-related activities, upstream transportation and distribution, waste generated in operations, business travel, employee commuting, downstream transportation and distribution, use of sold products, and end-of-life treatment of sold products. The total greenhouse gas emissions, water consumption and waste in 2025 are currently being verified. The complete verification information will be disclosed together with the data of other subsidiaries of the TCFHC Group in the sustainability report of the parent company TCFHC. (1) Greenhouse Gas Emissions: a. In 2024, carbon emissions in Scopes 1, 2, and 3 (excluding investment and financing) were approximately 39,280 metric tons of CO_2e, with an intensity (metric tons of CO_2e/NT$1 million) of approximately 0.6816. In 2025, carbon emissions in Scopes 1, 2, and 3 (excluding investment and financing) were approximately 38,006 metric tons of CO_2e, with an intensity (metric tons of CO_2e/NT$1 million) of approximately 0.6410. 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 of CO_2e), with an average annual reduction of 4.58%. Therefore, the reduction target for 2025 was a 18.33% reduction compared to 2021. Scopes 1+2 emissions in 2025 were approximately 16,045 tons of CO_2e, a decrease of approximately 39.18% compared to the base year, achieving the reduction target. c. Promotion Measures: i. Introduce ISO 14001, ISO 50001 and ISO 46001 to effectively manage energy and resource consumption and reduce carbon emissions. ii. Promote energy conservation and carbon reduction projects, shut down vertical and horizontal signs and unnecessary lighting equipment at operating sites, replace and reduce

Assessment Items	Implementations		
	Y	N	Summary Description
			lighting fixtures, and improve air-conditioning systems for energy conservation. iii. Promote energy-saving and carbon-reduction measures in combination with the government's energy-saving diagnosis services. (2) Water Consumption: a. Water consumption in 2024 and 2025 was approximately 257,635 m^3 and 241,588 m^3 respectively, and the intensity (m^3/NT$1 million) was 4.4703 and 4.0745, respectively. b. Reduction Target: Reduce water consumption by an average of 1% compared to the previous three years (target of 267,097 m^3). The water consumption in 2025 was 241,588 m^3, achieving the reduction target. c. Promotion Measures: i. A rainwater harvesting system is adopted to effectively recycle and reuse water resources. ii. Water-saving devices are used in water facilities, such as automatic faucets and garden sprinklers with timer. iii. Drip irrigation is adopted in place of sprinkler irrigation. The system is switched off automatically on rainy days to achieve water-saving efficiency. 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. (3) Waste: a. The total amount of waste in 2024 and 2025 was approximately 311.3 tons and 303.2 tons, respectively, and the intensity (tons/NT$1 million) was approximately 0.0054 and 0.0051, respectively. b. Reduction Target: Reduce waste by 1% compared to the previous year (the target is 308.1 metric tons), with a total waste volume of 303.2 metric tons in 2025, achieving the reduction target. c. Promotion Measures: i. Continue to implement the 3R policy for environmental protection, namely, reduce, recycle, and reuse, to improve the efficiency of waste recycling and reuse.

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<tr><th rowspan="2">Assessment Items</th><th colspan="3">Implementations</th></tr>
<tr><th>Y</th><th>N</th><th>Summary Description</th></tr>
<tr><td></td><td></td><td></td><td>ii. Organize educational training and promote resource recycling and classification to achieve the goal of waste reduction.
(4) The information for 2024 and 2025 covered the Bank's domestic and overseas sites.</td></tr>
<tr><td>4. Social issues
(1) Does the Bank adopt policies and procedures in accordance with applicable legislation and international human rights conventions?</td><td>√</td><td></td><td>(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.
(2) The human rights system adopted by the Bank:
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.
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.
(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</td></tr>
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Assessment Items	Implementations		
	Y	N	Summary Description
			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 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?	√		(1) Employee welfare measures: 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 3% plus year-end performance appraisal resulted in a total average salary increase of 5.65% in 2025. 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 2025, the promotion rate of female employees among promoted positions reached 61.59%; the ratio of female bank supervisors reached 58.42%. 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%. 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

Assessment Items	Implementations		
	Y	N	Summary Description
			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 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. 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. 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. 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,

Assessment Items	Implementations		
	Y	N	Summary Description
			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). h. Employee care: Starting from 2020, the Bank has provided employees aged 50 and above with the 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. 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. 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

Assessment Items	Implementations		
	Y	N	Summary Description
			employee to interact with each other and cultivate their body and mind, but also allows them to share knowledge and enrich their lives. (2) In order to motivate employees to realize their potential and actively create profits, the "Regulations Governing Performance Bonus and 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?	√		(1) The Bank adheres to the Group's occupational safety and health policy established by the parent company TCFHC to create a friendly and safe workplace. (2) Internal regulations such as the Code of Conduct for Safety and Health at Work, Occupational Safety and Health Management Plan, and Safety Guidelines are established in accordance with the Occupational Safety and Health Act, and are implemented accordingly. The Occupational Safety and Health Committee meets once every three months. In addition, annual supervision, inspection, guidance, and improvement of occupational safety and health and security maintenance are conducted for business units, in order to enhance the effective management of occupational safety and health. (3) According to the Bank's Safety Maintenance Operation Guidelines, business units should organize employee self-defense groups and conduct safety protection drills based on environmental characteristics and task requirements. As of the end of December, the implementation rate was 100%. (4) In accordance with the Regulations Governing the Implementation of Labor Operation Environmental Monitoring, carbon dioxide and lighting inspections are conducted every six months. (5) Each year, the Bank implements programs for the prevention against ergonomic hazards, prevention against abnormal workload, maternal health

<table>
<tr><th rowspan="2">Assessment Items</th><th colspan="3">Implementations</th></tr>
<tr><th>Y</th><th>N</th><th>Summary Description</th></tr>
<tr><td></td><td></td><td></td><td>protection, and prevention against unlawful infringement while performing duties.
(6) Each unit under the Bank has a supervisor for occupational safety and health operations, fire safety manager, and first-aid personnel in place. Staff are sent regularly to attend initial and refresher training as well as related education and training courses. The Bank also joins hands with contractors in mutual growth. The statistics are summarized in the table below:
<table>
<tr><th colspan="2">Training Item</th><th>Number of employees</th></tr>
<tr><td rowspan="6">Employees</td><td>Occupational safety and health operations supervisors</td><td>510</td></tr>
<tr><td>Fire safety managers</td><td>71</td></tr>
<tr><td>First-aid personnel</td><td>233</td></tr>
<tr><td>ISO 45001 internal auditors</td><td>36</td></tr>
<tr><td>ISO 45003 internal auditors</td><td>33</td></tr>
<tr><td>CPR + AED first-aid skills</td><td>489</td></tr>
<tr><td rowspan="3">Non-employees</td><td>Security guards</td><td>267</td></tr>
<tr><td>Janitors</td><td>25</td></tr>
<tr><td>Mechanical and electrical personnel</td><td>20</td></tr>
</table>
(7) The Bank continues to promote and organize Occupational Safety and Health Week, health examinations, site health visits, hiking, weight management, flu vaccination promotional campaigns, five major cancer screenings, CPR + AED first-aid skills training, on-site disaster prevention drills, blood donations, health circuit workshops, education and training on the prevention against unlawful infringement, communication and stress relief courses, as well as one hour of annual in-service training for employees.
(8) The Bank is devoted to improving the quality of</td></tr>
</table>

Assessment Items	Implementations		
	Y	N	Summary Description
			safety and health management and obtained related certifications as follows in 2025: a. ISO 45001 Occupational Health and Safety Management Systems, valid through September 11, 2026. b. CNS 45001/TOSHMS Taiwan Occupational Safety and Health Management Systems, valid through September 11, 2026. c. BSI – first domestic issuance of ISO 45003 Psychological Health and Safety Management at Work, valid through October 4, 2028. d. Honored by the "National Occupational Safety and Health Awards – Special Award for Labor Health", "Healthy Workforce Sustainability Leadership Enterprise – Model Award", and "designation as a top 10% performing enterprise in the proactive evaluation of occupational health and safety performance disclosure in corporate sustainability reports". (9) In 2025, a total of 12 occupational hazard reports were collected, accounting for 0.01% of all employees. Regular safety awareness campaigns are conducted; safety warning signs are posted; and environment improvements are implemented, such as installing motion-sensor lighting and clearing passageways. (10) No fire incident occurred during the year. The Bank has the fire prevention manager in place for each unit, which is superior to the regulatory requirement and conducts monthly inspections of fire-related facilities and equipment, and provides regular on-the-job training.
(4) Does the Bank establish an effective career skills development program for its employees?	√		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

Assessment Items	Implementations		
	Y	N	Summary Description
			unleash the potential of employees through diversified learning channels.
(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?	√		(1) In compliance with applicable laws and regulations and international standards, the Bank has established the "Personal Data Protection Management Standards", including regulations governing the collection, processing, or use of personal data, security management, and emergency response to accidents. Furthermore, the Bank continues to optimize its personal data protection management system and has obtained British Standards Institution (BSI) BS10012:2017 certification. (2) To protect consumer rights, the Bank has established regulations such as the "Fair Customer Treatment Policy," "Fair Customer Treatment Strategy," and "Consumer Dispute Resolution Guidelines," and has set up the "Consumer Protection and Fair Customer Treatment Promotion Committee" to supervise and implement these guidelines. Furthermore, the Bank's marketing and labelling of all financial products and services comply with the "Financial Consumer Protection Act" and its related subsidiary laws. Important information is provided and risks are disclosed in contracts, expressed in prominent font or manner, and the channels for consumers to file complaints in the event of disputes arising from the financial products or services provided by the Bank are listed. (3) The Bank holds advanced lectures on the Principles for Treating Customers Fairly every year where external professional speakers are invited to share and discuss with the senior management, namely the Bank’s directors (including the Chairman and the President), Executive VP, Chief Compliance Officer, Chief Auditor, and Unit Heads on topics such as “Analysis of Ombudsman Cases”, “Friendly Financial Services”, and “Convention on the Rights of Persons with Disabilities (CRPD)” in order to shape a top-down corporate culture that treats customers fairly. (4) The Bank has set up a 24-hour customer service

Assessment Items	Implementations		
	Y	N	Summary Description
			center, a customer message mailbox on its official website, a customer complaint hotline and customer suggestion boxes in business units, providing customers with diversified complaint-filing and communication channels. Customer complaint cases, if any, are handled in accordance with the "TCB Operational Guidelines on the Handling of Customer Complaints". Taking into account the principles of timeliness and confidentiality of personal information at the same time, the dedicated management unit urges the relevant business management units to communicate in good faith and with a positive attitude, properly handle cases together with the business units, attach importance to the protection of customer rights and interests, and provide customers with satisfying answers so as to improve the service quality.
(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?	√		(1) The Bank follows the requirements under the "Supplier Management Policy" defined by the parent company TCFHC and has signed "Letter of Undertaking for Supplier Corporate Social Responsibility and Environmental Sustainability Clauses" and promotes jointly with collaborative suppliers sustainable development of the environment and is committed to the protection of human rights. They are disclosed on the official website for reference. (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 "Letter of Undertaking for Supplier Corporate Social Responsibility and Environmental Sustainability Clauses", requiring that suppliers comply with labor laws and regulations, protect employee rights and interests, and adhere to the ethical corporate management principles. In 2025, a total of 429 suppliers signed the Letter of Undertaking, with a signing rate of 100%. (3) The Bank completed its annual supplier human rights due diligence in the first quarter of 2025, with 48 questionnaires in total recovered. The

Assessment Items	Implementations		
	Y	N	Summary Description
			survey rendered a low overall risk ratio. (4) The Bank has formulated the “Key Points on ESG Incentives for Suppliers” to encourage suppliers to value and enforce environmental sustainability, corporate social responsibilities, and corporate governance, with the following accomplishments: a. Completed ESG self-assessment for 48 suppliers in 2025. b. Completed ESG on-site inspections for 16 suppliers in 2025. (5) Occupational safety and health: Contractors were also invited to take part in the Workplace Safety and Health Week activities in response to the international "World Occupational Safety and Health Day" on April 28.
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?	√		(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 (https://www.tcb-bank.com.tw) and on the Market Observation Post System. (2) The "2024 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 KPMG, 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 AA1000AS v3 Type 2 standard, and obtained a high assurance level. In addition, the

Assessment Items	Implementations		
	Y	N	Summary Description
			"2025 Sustainability Report" was completed within the statutory time limit of the competent authority.
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 clarity how the principles are implemented and its differences with the government’s regulations.	The Bank is not a TWSE/TPEx listed company, and follows the Sustainable Development Best Practice Principles stipulated by TCFHC；there is no discrepancy.		
7. Other important information to facilitate better understanding of the Bank’s implementation of Corporate Sustainable Development.	Please refer to TCFHC Sustainable Report.		

3. Operational Highlights

3.1 Annual Business Plans for 2026

3.1.1 Operational Management Business

(1) Integrate ESG into its core business of sustainable finance and focus on promoting "RISE" - Resilience, Inclusion, Synergy, and Enrichment - to drive corporate low-carbon transformation by providing funds. It attracts green customers through syndicated loans, expands mortgage business to buildings carrying the green building symbol, and develops energy-saving and carbon-reducing loan projects to achieve environmental protection and sustainable development goals.

(2) Proactively cultivate diversified professional talents and enhance employees' professional skills and international perspectives in response to the trend of globalization by attending events, seminars, and industrial professional education and training organized by domestic and international institutions. Strengthen the probationary counseling mechanism for new employees and enhance the content of practical courses and operational exercises to help new hires quickly integrate into the workplace, improve their practical capabilities and willingness to stay, and reinforce talent development efficacy.

(3) Continue to respond to the government's New Southbound Policy and seize supply chain relocation opportunities, and proactively build an international financial services footprint to base operational strategies on robust development, focusing on strengthening asset quality and implementing localized business expansion. In addition, we will integrate domestic and international channels and resources, continuously adjust human resource allocation and strengthen education and training, and optimize the scale and efficiency of operations.

(4) Strengthen efforts to prevent frauds, deepen cooperation with government agencies, realize early warning function for abnormal accounts through information exchange, and effectively improve the sensitivity of front-line personnel in identifying suspicious accounts through practical exchanges and mechanism drills. Actively control high-risk accounts from three aspects: "pre-hoc prevention", "in-process review" and "post-hoc monitoring" to eliminate illegal accounts and dummy accounts.

(5) Adhere to the philosophy of "customer first, treating customers with sincerity" and wholeheartedly serve customers. Through the ISO 10002 international standard for customer complaint quality management, deeply review the root causes of cases and strengthen vigilance and optimize related operating processes to improve customer complaint management quality.

(6) The Bank will hold an advanced seminar on the principle for treating customers fairly to shape a top-down culture of compliance throughout the Bank; enforce appropriate principles for recommending products and for ethical management by strengthening KYC/KYP operations. Strengthen protection measures for elderly and disabled customers and practice the

"friendly service principle".

3.1.2Corporate Banking

(1) Continue to promote measures such as "incentives to increase lending to SMEs" and "incentives to handle key policy-based loans" to encourage business units to expand lending to SMEs. Continue to implement the "SME Credit Guarantee Project", "SME Diversified Development Project Loan", "Financial Support Measures for SMEs Affected by Tariffs" and "Industrial Park Marketing Customer Transfer Credit Guarantee Project Loan", and strengthen credit personnel’s understandings of the regulations and application procedures of the Credit Guarantee Fund, so as to better utilize the Credit Guarantee Fund mechanism and effectively reduce the bank's risk exposure.

(2) Actively undertake policy-based loans such as the "Three Major Investment Programs in Taiwan" and "Loans for the Five Trusted Industries" to help businesses obtain working capital. In line with the government's promotion of "sustainable economic activities" and "new energy policies," define the "Operational Guidelines for Parallel Energy Storage Equipment Loans," "Preferential Interest Rate Program for Zero-Carbon Building Sustainable Loans," "Sustainable Linkage Loan Program," "Preferential Interest Rate Program for ESG Machinery and Equipment Upgrade Loans," and "Special Loan Program for Energy-Saving Services," etc., to guide enterprises to implement net-zero carbon reduction and move towards sustainable operation.

(3) The Bank’s "Urban Renewal and Reconstruction Promotion Team" proactively collaborates with business units to visit clients, discuss cases, and resolve difficulties and continue to implement the "Expanding Urban Renewal and Reconstruction Loan" incentive program to enhance business development momentum. Answer to the government's push to improve the long-term care service system, proactively monitor the progress of major long-term care benchmark projects, participate in annual meetings or seminars held by local long-term care associations, set up a dedicated point of contact at the head office, and provide one-stop credit planning services.

(4) The Bank adheres to the principle of emphasizing both quality and price when expanding business. In addition to proactively screening quality target customers through integrated marketing platforms, we also make good use of various marketing strategies and incentive measures, such as launching the "2026 Corporate Banking New Customer Project" to provide new customers with preferred NTD and USD interest rates, thereby increasing the lending capacity to private enterprises.

(5) To retain existing corporate credit clients, enforce the "Consolidation of Existing Clients Program" to enhance client satisfaction and loyalty, thereby developing diversified businesses; Leverage an integrated marketing platform that combines internal and external information, identify potential customers, screen target customer groups, and conduct precise marketing. In addition, systematically help branches understand industrial clusters and business penetration in their operating areas, thereby

formulating business marketing strategies and expansion directions to maintain the steady growth of the bank's total number of corporate banking clients.

3.1.3 Retail Banking

(1) In response to the inclusive finance policy, continue to provide youths and micro entrepreneurs with start-up loans as well as Reverse Mortgage Loans to keep abreast with the government's policies to support young entrepreneurship and promotion retirement housing. 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) Continue to adjust the credit structure. For mortgage loans, focus on handling batch-by-batch individual loan cases derived from our bank's construction and financing business, and prioritize first-time homebuyers and high-quality young and middle-aged individuals to make the most efficient use of our limited credit resources. In addition, we will actively promote business that does not qualify as credit business under Article 72-2 of the Banking Act, including general consumer loans and working capital loans, in order to increase deposit interest spreads and credit interest income.

(3) Strengthen the expansion of quality credit loans, actively visit quality institutions and organizations, and make good use of the Bank's payroll transfer clients and current enterprises to attract their employees to apply for the Taiwan Cooperative Bank Payroll Loan, Micro-Credit Loans for Military, Public, and Education Sectors, Preferential Credit Loan for Excellent Employment, Military Financial Management Counseling Unsecured Project Loan, Simple Micro-Credit Loan, and Corporate Employees Share Subscription Loan, and other businesses.

(4) Secure the collection of handling fees for various credit businesses, 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 ensure abundant fees income.

(5) Leverage the branch's advantageous channels and the niche of deposit and loan customers, precisely market the Bank's core products, such as the Top-Tier Card, Home Rewards Card, LOHAS Card, I-Fun Combo Card, HIGH Rewards Card, and Kanahei's Animal Co-Branded Card, to different customer groups. At the same time, strengthen the promotion of cardless and environmentally friendly credit cards, and implement sustainable development through the application of financial products.

3.1.4 Treasury Management

(1) Effectively utilize surplus funds, actively develop investment channels, flexibly establish investment positions in fixed-income securities in NTD and foreign currencies reflective of the overall capital standing, adequately 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) Stay informed of the domestic and international financial environment and coordinate with the bank's risk asset management and adjust bond positions in response to fluctuating market interest rate. Keep track of market dynamics and changes in the international financial situation, accordingly manipulate foreign exchange trading, effectively hedge positions at correct timing, and increase income from exchange and spread.

(3) Leverage existing business foundations and extensive branch networks, proactively reach out to profitable existing credit clients and import/export companies to facilitate the increase in foreign currency deposits, adding liquidity to the Bank’s foreign currency operations and growth momentum for our foreign exchange business.

(4) Work proactively to secure mainstream businesses that can contribute to current funds, such as payroll transfer of corporate clients and collection of capital increase proceeds and distribution of cash dividends on behalf of public companies, and adequately adopt business evaluation and incentive measures 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) Issue financing projects such as sustainability bonds and social bonds to assist industries in raising capital for green investments and social investments. 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 investment and stock selection considerations.

3.1.5Wealth Management

(1) In response to the FSC's promotion of the "Taiwan Individual Investment Savings Account" (TISA) system, strengthen the core concept of "investment for all," focus on a dual-core strategy of funds and bonds, flexibly respond to geopolitical and policy risks, and expand the promotion of regular fixed-amount allocation and robo-advisory services.

(2) In line with the government's policy of promoting Asia's asset management center, plan high-end wealth management products, continue to expand the Bank’s trust wealth management product line, and tailor dual currency combination products (DCI) and foreign currency denominated structured bonds for its clients to enhance the diversification of asset allocation for high-end clients.

(3) Introduce diverse high-protection and retirement-themed products, provide a comprehensive insurance product sales platform, offer suitable policy

planning advice, and assist customers in building a complete insurance protection system. Continue to expand the scale of fund custody and increase the proportion of fund custody mainly focused on forward-looking and sustainable themes such as artificial intelligence (AI) and climate change (ESG). Develop diversified trust services and explore new customer segments by flexibly adjusting contractual structures and service models.

(4) Integrate product and channel resources, leverage the advantages of branch channels and big data marketing solutions, precisely control market trends, target different customer segments with precise marketing, and enhance the diversified product sales capabilities of financial advisors to continuously expand the scale of marketing.

3.1.6 Digital Banking

(1) Promote the popularization of AI, build an AI product design and AI talent team based on the verification results of the Bank's AI strategy blueprint and AI action plan credit knowledge base, shape customer-centered digital channels and product services.

(2) Through the "Anti-Fraud AI Early Warning Model", analyze big data such as customer transaction flows and abnormal patterns, detect suspicious accounts in advance, and take preemptive control to block illegal fraudulent cash flows. Plan the addition of fraud prevention warning functions to electronic transaction platforms and equipment, and to use AI detection technology to improve the transaction security of ATMs.

(3) Enforce the application of generative AI in credit granting processes, import credit granting regulations into our generative AI platform and build a credit management knowledge base to achieve our digital transformation goals.

(4) Keep track of technological trends and focus on user experience, continuously optimize our mobile banking, smart wealth management platform iCooper, and personal home loan application website, enhance the accessibility of digital financial services, and promote wealth management information through our social media platforms such as LINE, Facebook, and YouTube to reach new digitally native customers.

(5) Deepen practical experience in cloud applications, design enterprise and hybrid cloud architectures, and handle the actual cloud operations of systems to accordingly optimize existing cloud governance procedures and cybersecurity standards, and strengthen the Bank's cloud operation foundation and driving force.

(6) 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) Cultivate the domestic market and secure a leading position

The Bank continues to cultivate the domestic market and ranks top among 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) Leverage channel advantages and create Group synergy

The Bank has approximately 277 operating locations in total around the world to provide clients with convenient financial services and combines the strengths of the subsidiaries under the parent company Taiwan Cooperative Financial Holding Co., Ltd., including Taiwan Cooperative Bills Finance Corporation, Ltd., Taiwan Cooperative Securities Co., Ltd., Taiwan Cooperative Securities Investment Consulting Co., Ltd., Co-Operative Assets Management Co., Ltd., Cooperative International Financial 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. in providing 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 creating integrated marketing synergy of the group.

(3) Steadily and pragmatically operate to gain client 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) Stably expand overseas presence and provide 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; branches in North America, namely, Los Angeles, Seattle, New York, and Houston; branches in Australia, namely Sydney and Melbourne; branches in East Asia and the Greater China region, namely Tokyo, Hong Kong, Suzhou, Suzhou New District Sub-Branch, Tianjin, Fuzhou, Changsha, and Beijing Representative Office; branches and sub-branches in Southeast Asia, namely Manila in Philippines, Phnom Penh, Pur Senchey, Tuek Thla, Siem Reap, City Center, Veng Sreng, Sihanouk Ville, and Tuol Kouk in Cambodia, Vientiane Capital in Laos, and Yangon Representative Office in Myanmar; Singapore branch is currently under establishment, its services cover Europe, America, Asia, and Australia. The Bank will continue to strengthen its global presence, deepen its presence in existing locations, build operational strategies reflective of regional characteristics, develop local business, and provide quality cross-border financial services.

3.2.2 Favorable and Unfavorable Factors For Future Development and Countermeasures

A. Favorable Factors

(1) Major domestic and international institutions predict that Taiwan's economic growth rate in 2026 will be between 4.1% and 7.7%. Coupled with strong export momentum, relatively high lending rates, and the US dollar interest rate cuts which will help expand foreign currency lending, all are expected to benefit the Bank in terms of its interest income.

(2) The three major investment programs in Taiwan help businesses set up factories and invest; the accumulation of huge wealth generates demand for wealth management; and the robust and resilient development of industries fosters a vibrant capital market, which is beneficial for banks to expand their financing and high-asset wealth management businesses.

(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 deregulations and policy supports, the works on digitalization of physical branches and perfection of the online financial service platform will continue to be strengthened along with innovation of the financial business model, so as to stimulate the developments of various businesses.

(6) Supported by the professional resources across the entire group along with sufficient utilization of 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 international trade protectionism and ongoing geopolitical tensions have disrupted supply chains, prices, and economic performance, requiring close attention to the resulting impacts on various industries.

(2) The economic situations and monetary policy directions of major countries around the world differ, and the increasing connection between traditional finance and virtual assets adds to the uncertainty of rapid fluctuations in financial markets, raising the risks of overseas investment, credit, and financial product operations.

(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) To effectively manage climate and nature-related financial risks, as well as Scope 3 financial carbon emissions in the financial sector, restrictions have

been increased on the investment and financing targets of the banking industry.

(5) For strengthening legal compliance and information security, the Bank continues to increase the operating cost.

(6) Following the change of business model brought by FinTech and the Bank's expansion of overseas operations, labor costs continue to increase as a result of the Bank's increased demand for talent with different expertise such as information technology, international operations and legal compliance.

C.Countermeasures

(1) In line with government policies and capturing the trend of global supply chain restructuring, support the development of five trustworthy industries and the growth of the greater health sector, focus on the dynamic process of corporate sustainable transformation, and expand related financing businesses such as working capital and capital expenditure.

(2) Expand loans to SMEs and overseas operations while at the same time strengthening risk control and management.

(3) In response to the concept of sustainable finance, enforce the Equator Principles and the principle of responsible banking, incorporate credit lines in ESG risk ratings, evaluate ESG factors in investments, and negotiate and cooperate with investment and financing companies to proactively exert a sustainable influence.

(4) Take advantage of favorable policies such as the annual expiration of restrictions on the repatriation of overseas funds and the development of Taiwan into an Asian asset management center, proactively expand the wealth management business for high-asset customers, and seize opportunities to encourage domestic and foreign funds to invest in Taiwan's core industries.

(5) For high-asset clients, consolidate professional investment analyses and research capabilities, build an effective service system, and offer tailored financial products to satisfy the needs of clients.

(6) Take advantage of development trends of blockchain finance and fintech, proactively deploy AI technologies, strengthen digital marketing, fraud prevention and early warning, and intelligent wealth management operations to build a financial service that "centers on customers, puts customers first, and treats customers with sincerity."

(7) Apply data analysis to assist business units in targeting target clients, which would increase the marketing momentum, and realize business returns via digital innovation.

(8) Closely monitor fintech development trends and keep track of information security threats, enhance information security education and trainings, and raise the self-management capacity on legal compliance of overseas branches.

3.3 Human Resources

Year		2024	2025	As of March 11, 2026
Number of Employees	Administrative Units	1,777	1,818	1,791
	Business Units	6,994	6,989	6,834
	Total	8,771	8,807	8,625
Average Age		44.42	44.42	44.02
Average Years of Services		17.65	17.44	17.07
Education	Ph.D.	0.08%	0.08%	0.08%
	Master’s Degree	26.25%	27.23%	27.71%
	Bachelor’s Degree	68.62%	67.66%	67.54%
	Senior High School	4.78%	4.76%	4.43%
	Below Senior High School	0.27%	0.27%	0.24%

3.4 Corporate Social Responsibility and Ethics

3.4.1Public Interests

(1) The Bank won the "Sports Promotion Award" from the Sports Administration, Ministry of Education for the seventeenth consecutive year, including the three golden medals respectively for the category of promotion, sponsorship, and long-term sponsorship.

(2) On September 13, 2025, the Bank sponsored the “TCFHC Cheng Shin Maxxis Cup” National Table Tennis Championship, attracting over 1,200 participants and promoting a nationwide culture of health and sports participation.

(3) With a long history of involvement in sports activities and their development, the Bank has sponsored 30 games of the "2025 CPBL Official Warm-up Tournament", the Tainan City Community School Baseball Association, the Tainan City Yucheng Baseball Development Association, and the "32nd Indigenous Baseball Association Care Cup Baseball Invitational Tournament". Sponsored the "2025 Taipei Open" and other domestic tournaments organized by the Badminton Association of the Republic of China in 2025; Sponsored Jollify4ever Ltd. to hold sports events such as the "2025 Beigang Mazu Cup Mother Marathon".

(4) To improve the table tennis skills of young people in Taiwan and increase international visibility, the Bank donated to the Chinese Taipei Table

Tennis Association and sponsored the Taiwan Table Tennis Association to organize the "2025 National Youth Table Tennis Elite Tournament" this year.

(5) To support government initiatives in promoting nationwide sports development and fostering early engagement in ball sports, the Bank organized summer sports camps in Chiayi and Tainan, focusing on baseball and table tennis, with participation exceeding 900 students.

(6) Upholding its consistent concern for society, the Bank has been holding the “Winter Warmth Relief” charitable campaign since 2015, making good use of the local advantages of its branches throughout Taiwan to focus on disadvantaged groups in need of assistance. In 2025, the Bank donated a total of NT$4.61 million to 59 social welfare organizations, benefiting more than 7,000 people.

(7) To fulfill its corporate social responsibility and provide relief for the disaster caused by Typhoon Danas, donated NT$7.7 million to a special account of the Disaster Relief Foundation, which would coordinate related relief efforts. In addition, donations were made to the Tainan City Greater Tainan New Life Health Association for the "Gathering Great Strength, Mobilizing Medical Resources" Chinese and Western medicine post-disaster free clinic campaign.

(8) In response to the FSC’s initiative to encourage the financial industry to fulfill corporate social responsibility, the Bank has participated for 11 consecutive years since 2015 in the “Financial Industry Charity-Food Bank Program” jointly organized by the Taiwan Futures Exchange. In 2025, the Bank donated NT$2 million, demonstrating its commitment to raising public awareness of social welfare.

(9) In support of the philanthropic efforts of the Ministry of Finance through donating uniform invoices, co-hosted the “2025 Uniform Invoice Cup Road Running Event” with the National Taxation Bureau in Kaohsiung, Ministry of Finance in October 2025, supporting the belief in charity events through substantial actions.

(10) Issued a charity credit card, promote charitable donations through credit card transactions and contribute to public interest. A certain percentage of the cashback from card spending will be donated to the Hui Chung Medical Relief Foundation, the Republic of China Heart Disease Children's Foundation, and the Lugang Mazu Temple, among others. From the date of issuance to the end of 2025, the cashback exceeded NT$41 million.

3.4.2 Academic and Cultural Contributions

(1) The Bank actively implemented its “Campus and Community Financial Literacy Outreach Program,” dispatching in-house professional lecturers to promote financial knowledge nationwide. In 2025, a total of 45 sessions were conducted with approximately 2,546 participants. The Bank was honored with the “Financial Education Contribution Award-Best Commitment Award” by the FSC.

(2) In 2025, more than 330 financial planning seminars were held, with a headcount of more than 5,900 participants in total. More than 78 trust

training and promotion sessions were held in social welfare organizations, medical institutions, schools and nursing homes to raise public awareness of trusts. In addition, a wealth management recreational camp was held for teenagers to learn correct ideas of wealth management in an entertaining way.

(3) To promote accurate financial information on fraud prevention, the Bank posted 65 fraud prevention articles and 1 fraud prevention Youtube video on its social media platforms, and requested LINE and Facebook to remove 21 fake bank accounts to proactively prevent the public from being defrauded in 2025.

(4) To assist small and medium-sized enterprises (SMEs) and micro-enterprises in improving their management capabilities and financial competitiveness, a seminar was held on March 26, 2025, in cooperation with the Taiwan Small and Medium Enterprise Counseling Foundation. Approximately 112 people participated. During the seminar, industry experts, government agencies, scholars, and business owners discussed the theme of "Smart Innovation Driving Sustainability: Building a New Era" exploring how businesses can seize new business opportunities and chances in the context of technological and sustainability-driven transformation.

(5) On June 19, 2025, a research results presentation was held at Chung Yuan Christian University, where industry-academia collaboration was carried out to jointly discuss legal issues related to trust relationships. Additionally, 19 campus-based trust seminars were held at Fu Jen Catholic University, Kainan University, and Chung Yuan Christian University, with a total of approximately 570 participants.

(6) To fulfill its corporate social responsibility and encourage students to conduct in-depth research on economic, financial and other issues, the Research Grant Award Ceremony was held on August 5, 2025. Since its inception in 1954, a total of 938 students have received the award, with a total of more than NT$11.78 million in prize money awarded.

(7) From November 7 to November 9, 2025, the Bank participated in the “Taipei International Financial Expo” organized by Business Today magazine. Centered on the theme “Taiwan Cooperative Bank Wealth Intelligence Pioneer,” the Bank featured a series of on-site thematic activities, including the AI-powered investment platform “iCooper,” six major trust planning services, family wealth management and succession planning, sustainable finance initiatives, and anti-fraud challenge missions. Through interactive checkpoint games, visitors were able to learn about the latest wealth management trends and anti-fraud knowledge, thereby strengthening public awareness of wealth protection.

(8) On November 18, 2025, the Bank participated in the “2025 Financial Services Charity Carnival” organized by the Taiwan Financial Services Roundtable, setting up an interactive booth featuring games and promotional items to engage the public in financial literacy activities.

(9) On November 26, 2025, the annual "AI x Future Finance" Consensus

Camp was held to enhance the understanding and application of financial technology among all managers through exchanges and trend sharing among senior executives, built consensus on transformation, and demonstrated the ambition to plan the future financial blueprint.

(10) In 2025, the Bank sponsored cultural and artistic events totaling NT$9 million, including the General Association of Chinese Culture's "2025 WE ARE" New Year's Eve music program, the "TAIWAN PLUS" event in Osaka, Japan, the "2025 Arts and Culture Tea Party" event, the "Matsu International Art Island" event, the 2025 National Day Presidential Office Building light sculpture exhibition, the "2025 World Citizens Taiwan Takes Flight Annual Concert", and the Nantou County Government's 2025 National Day fireworks event.

(11) 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.

(12) In 2025, a total of 4 tax planning courses for senior living and 2 educational and friendly experiential activities were held, with 400 and 150 participants respectively. Under the theme of "Orange Generation, Happy and Carefree", the industry's first "Perfect Trust and Pet Trust" was introduced to the public to help people understand the issues of personal physiological, psychological, social relationships and asset protection in an aging society.

(13) Guided by the core concept of “education inspiring education and expanding influence,” the Bank signed an MOU with National Taipei University of Education for the “Industry-Academia Collaboration ESG Sustainability Talent Cultivation Project” to expand learning topics from environmental issues to ESG as a whole. Through summer internship opportunities, students were able to engage with international ESG practices during their studies, further advancing the goals of industry-academia collaboration and talent cultivation.

(14) To maximize the impact of sustainable development and promote the spirit of good neighborliness and community engagement, the Bank launched an ESG campus outreach program in collaboration with Renai Elementary School in Da’an District, Dunhua Junior High School in Songshan District, and Xisong Elementary School in Songshan District, Taipei City, as well as Gangwei Elementary School in Madou District, Tainan City. Four themed environmental education events were held to promote environmental protection and sustainability concepts among students. In addition, the Bank incorporated its financial expertise into anti-fraud education courses to help students develop sound financial awareness and fraud prevention awareness from an early age, thereby reducing the risk of future financial fraud.

3.4.3 Environmental Protection Systems

(1) In response to the government's sustainable investment philosophy in substantial terms, ESG factors are incorporated in the investment decision-making process; shareholders meetings of investee companies are attended proactively and such companies are visited and engaged from time to time to exercise the influence as an institutional investor. The Bank was recognized by the Taiwan Stock Exchange as one of the "Best Institutional Investors in Due Diligence and Governance Information Disclosure List for 2025".

(2) On September 10, 2025, the "First Taiwan Cooperative Financial Holding Supplier Conference" was held, and the Bank passed the ISO 14068-1 carbon neutrality international standard verification to become the first financial institution in Taiwan to obtain a carbon neutrality certificate through an event. On November 28, 2025, the "Energy Management System (EMS)" was officially launched and we became the only financial institution selected for the Ministry of Economic Affairs' Administration of Commerce Energy Conservation Demonstration and Guidance Project subsidy.

(3) In order to demonstrate its emphasis and determination on the development of sustainable finance, the Bank issued green bonds of NT$1.1 billion on June 26, 2025, 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$10.1 billion, consistently ahead of other government-owned banks.

(4) The Bank proactively promotes the net-zero green living policy. Since 2022, the head office building has taken the lead in responding to and participating in the Ministry of Environment's green office policy and proactively promoted the implementation of 5 major indicators and 35 green office measures in office locations across the country, including "energy saving", "source reduction", "green procurement", "environmental greening and beautification" and "advocacy and promotion". In addition, the head office building was recognized by the Taiwan Sustainable Energy Research Foundation 2025TwSAA "Energy Saving Building Leader Award" and "Taiwan Sustainable Building Award - Gold" in 2025.

(5) To uphold the concept of sustainable operation and continue to move towards the national goal of net-zero emissions by 2050, in 2025, the head office building participated in the Ministry of the Interior's "Excellent Green Building Project Selection Program" and the Ministry of Economic Affairs' "2025 Energy Saving Benchmark Award" selection, and won the "Green Building Honor Award" and the "Ministry of Economic Affairs Energy Saving Benchmark Award Group E Silver" respectively. In addition, the Sansing Branch participated in the "Taipei City Climate Action Award" and was awarded the "Bronze Award in Industrial and Commercial Group B".

(6) Greenhouse gas inventory takes place at all domestic and international sites

every year in accordance with ISO 14064-1 to track emission reduction results and disclose them publicly in sustainability reports; In 2025, a total of 19 sites completed Energy and Environmental Management System (ISO 14001 and ISO 50001) certification and the Head Office Building and Information Department completed Water Resource Efficiency Management System (ISO 46001) certification. The certificates remain valid.

(7) In 2025, the Bank obtained four Green Building Labels (EEWH), including the "Diamond-level Certification for the Sanmin Branch", the "Diamond-level Certification for the Chi Shan Branch" (upgraded from Qualified level to Diamond level), the "Gold-level Certification for the Bei Miaoli Branch", and the "Qualified-level Green Building Label for the Fusing Branch". In addition, the buildings of the Information Technology Department and the Sanmin Branch both obtained building energy efficiency certifications.

(8) A donation of NT$1.2 million was made to support a project of the Taiwan Biodiversity Research Institute under the Ministry of Agriculture to promote the "Black Spoonbill Protection Network Project," which integrates scientific research, rescue, and education. The project established Taiwan's first "Black-faced Spoonbill Botulinum Toxin Poisoning Early Warning System" and successfully released the first rescued injured black spoonbill into the wild on December 18, 2025.

(9) In April 2025, the Bank signed the "Guide by the Sea – Qinkunshen Salt Fields Wetland Conservation and Wise Utilization Promotion Plan -Year 3” with "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$150 thousand to fulfill environmental sustainability in real action.

(10) In April 2025, an agreement was signed with the Taiwan Black-faced Spoonbill Conservation Society to "Create a Harmonious Paradise For Black-faced Spoonbills" along with a donation worth NT$300 thousand to adopt the Dingshan Second Birdwatching Pavilion in Qigu District, Tainan City, and set up a global live broadcast for black-faced spoonbills to promote civilian involvement in science.

(11) Continued to support the conservation and adoption of state-owned marginal land, which was awarded a certificate of appreciation from the National Property Administration under the Ministry of Finance and commended by the New Taipei City Environmental Protection Bureau. The Bank has also promoted diverse environmental actions throughout the year, and participated in "Earth Hour Taiwan" for four consecutive years in response to World Lights Out Day to reinforce colleagues' awareness of energy conservation.

(12) In April 2025, a donation of NT$100 thousand was made to the "Republic of China Wilderness Protection Association". On September 27, 2025, a volunteer team of 20 people from the Bank went to the foothill forest on the southwest side of Daqidong Mountain in Hengshan Township, Hsinchu

County to carry out habitat conservation operations. By clearing forest roads, removing alien species, and improving the environment, they actually protected the habitats of protected animals such as green woodpeckers, blue-bellied pheasants, pangolins and crab-eating mongooses.

(13) In response to Earth Day, the Bank’s volunteer team that consisted of 100 people hiked along the Hemei Mountain trail in New Taipei City for the mountain-cleaning event on May 3, 2025 to put the concept of "leaving no trace on the mountains" into action. By taking public transportation, bringing one’s 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.

(14) In response to World Oceans Day, the Bank’s volunteer team that consisted of 20 people went to the Sanzhi Shallow Bay and Wanli Emerald Bay, respectively, on May 24 and November 29, 2025 to clean up the beaches and to put environmental sustainability into substantial action. The Bank was honored by the first "Corporate Ocean Sustainability Contribution Award" on November 12, 2025.

(15) In October 2025, the Bank won two honors, namely the "Best ESG Sustainability Award" and "Best Diversified Trust Award", in the 2025 Excellent Bank Rating.

3.4.4Corporate Sustainability and Shareholders Value Creation

(1) The Bank places strong emphasis on consumer protection and has actively fostered a culture of fair customer treatment. In 2025, it was ranked among the top 25% of banks in the FSC’s evaluation of the “Fair Customer Treatment Principles” for the financial services industry and was the only institution to receive the “Best Improvement Award.”

(2) Honored in 2025 by the "Low-Carbon Smart Award", "Post-Pandemic Revitalization Award", "Young Entrepreneurship, Startup and Micro-Business Support Award", "Collaborative Enterprise Award" and "0403 Reconstruction Support Award" from the Small and Medium Enterprise Credit Guarantee Fund.

(3) Honored by the "Trust Alliance Award" - First Place, the "Best Trust Award" - Second Place, and the "Employee Welfare Trust Award" - Second Place in the FSC's evaluation of the Trust 2.0 program in 2025 with its fruitful accomplishments in proactive implementation of the Trust 2.0 Program. In addition, won four awards, namely “Best Trust Product Integration and Innovation Award - Gold”, “Best Urban Renewal of Dangerous and Old Buildings Trust Innovation Award - Gold”, “Best Elderly Care Trust Innovation Award - Excellence", and "Best Employee Benefit Trust Innovation Award - Excellence" in the 2025 “Trust Award” review for a variety of trust innovation awards.

(4) Continue to improve of safety and health management quality and completed in July 2025 ISO 45001 "Occupational Safety and Health Management System" and "TOSHMS Taiwan Occupational Safety and Health Management System" verifications by BSI (British Standards

Institution) and completed in October 2025 the ISO 45003:2021 "Workplace Mental Health and Safety Management" certification to become the first enterprise in the country to pass the verification audit.

(5) On July 29, 2025, the FSC held the 2025 Financial Security Attack and Defense Drill. The Bank won the Outstanding Performance Institution Award, and on September 18, 2025, we won the "Best Financial Security Hacking Team Award" in the 2025 Financial Security Attack and Defense Evaluation.

(6) On September 11, 2025, under the themes " Banking with Love, Unlimited Vitality " and "Low-Carbon Transformation and Sustainable Progress", we participated in the "2025 5th TSAA Taiwan Sustainability Action Award" organized by the Taiwan Institute for Sustainable Energy and was honored with the Gold Award.

(7) On October 16, 2025, the Bank participated in the "The Third Annual Financial Friendly Service Survey Results Sharing Meeting" organized by the Taiwan Service Industry Development Association and was recognized as the "2025 Best Financial Friendly Service Enterprise".

(8) Honored with four major awards from the FSC："Outstanding Bank in Lending to the Six Core Strategic Industries", "Special Award for Defense and Strategic Industries", "Special Award for Green Electricity and Renewable Energy Industries" and "Special Award for Livelihood and Strategic Reserve Industries" in 2025 and recognized as an outstanding bank with its accomplishments at its 20th anniversary in the "Domestic Banks Strengthening Lending to SMEs Program" on November 25, 2025.

(9) On December 23, 2025, the Bank received the "Golden Security Award" at the "Outstanding Member Institutions and Personnel Commendation Conference" of the Joint Credit Information Center. Its efforts in implementing credit information security control have been recognized. In the future, efforts will continue to strengthen credit information security control management and ensure the correct use of credit information and the confidentiality of customer data.

(10) The Bank discloses climate and nature-related information in accordance with the four categories of Task Force on Climate-Related Financial Disclosures, and has received "Level-5+: Excellence" certification from the British Standards Institution (BSI) for three consecutive years and won the Excellence Award in the Banking Group of the Second National Chengchi University Task Force on Climate-Related Financial Disclosures(TCFD) Reports.

(11) Enforced employee occupational safety and health, the Bank received the “Special Award for Occupational Health" during the "National Occupational Safety and Health Award" ceremony held at the Ministry of Labor on October 20, 2025, and was recognized as a "Non-Manufacturing Role Model” through the "Leading Enterprise Award for Sustainable Healthy Workforce" on October 28.

(12) 1111 Job Bank announced the results of the 2025 "Happy Company" poll. The Bank was selected for the "Financial Management Industry - Gold

Award". It has won this award for six consecutive years since 2019, showcasing robust corporate operations and a friendly workplace culture that continue to be highly favored among job seekers.

(13) To enhance a safe and healthy workplace/environment and comply with the AED safe place certification operating principles, and to improve the emergency rescue skills of colleagues, the Bank conducted 13 CPR+AED first aid skills education and training courses, with a total of 489 people having completed the training. In addition, 10 of its buildings were reviewed and approved by the Ministry of Health and Welfare and local health authorities and issued "CPR+AED safe place certification" to keep the ten certificates valid.

(14) Held the 2025 Occupational Safety and Health Week event in response to the 428 International Occupational Safety and Health Day, which was open for participation by contractors and local residents for the first time to hopefully cultivate employees' awareness of disaster prevention and health knowledge, and to jointly create a friendly environment with zero occupational accidents, low risk and health and safety.

(15) In accordance with the Occupational Safety and Health Act and to enhance colleagues' awareness and prevention of workplace hazards, two workplace safety lectures were held on topics "Occupational Safety and Health Promotion - Prevention of Natural Disasters" and "Occupational Health Promotion." The lectures were recorded and made available on a digital learning network for colleagues to study, with up to 23,074 hours of views in total.

(16) To safeguard the physical and mental health of employees, two workplace health seminars were held on topics "Relaxing Stress with a Mindset: Stress Adjustment and Emotion Management" and "Smart Talk, Active Listening". The seminars attracted 300 attendees, with digital learning videos prepared for further study of up to 9,936 hours. In addition, a health seminar tour was held from September to November 2025, featuring 10 diverse health-themed courses on maternal health, workplace stress reduction, and ultra-slow jogging, with a total of 446 participants.

(17) The Bank passed the review of the Security Maintenance Fund under the Bankers Association of the Republic of China and received the incentive prize of NT$50 thousand. In addition, to enhance the workplace safety awareness of our colleagues, we conducted on-the-job training for three certifications: Occupational Safety and Health Supervisor, First Aid Personnel, and Fire Prevention Manager, from June to December, with a total of 814 people having completed the training.

(18) The blood donation campaign on the theme " Banking with Love: Donate Blood Together " was held at the head office building, with a total of 103 colleagues participating and 39,750 c.c. of blood collected.

(19) In response to the Five Cancer Screening Campaign organized by the Department of Health, Taipei City Government, a station was set up at the main office building for mammography, cervical smears, fecal occult blood, oral mucosa, lung cancer, and others, with a total of 175 participants.

4. Risk Management

4.1 Credit Risk Management System

Items	Contents
1. Credit risk strategies, goals, policies, and procedures	(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. (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. (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. (4) The Bank's credit risk management process adheres to relevant business regulations and implements pre-loan review, as well as post-loan management, including periodic review and monitoring mechanisms. An objective credit assessment framework has been established, incorporating credit risk rating tools and stress testing to evaluate potential losses under adverse scenarios, thereby enabling effective quantification of credit risk.
2. Organization and framework of credit risk management	(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. (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. (3) The Risk Management Department is responsible for planning, establishing, and integrating the bank's credit risk management operations. It implements

Items	Contents
	the monitoring of overall credit risk management and develops credit risk quantification models to 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. (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. (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. (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. (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. (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.
3. Scope and characteristics of the credit risk reporting and	(1) The Bank regularly reports credit risk information, including asset portfolio exposures, utilization of concentration limits and asset quality conditions to senior management, the Risk Management

Items	Contents
measuring system	Committee, and the Board of Directors. This facilitates comprehensive oversight of the Bank's overall credit risk and supports informed decision-making. (2) The Bank has developed various internal rating quantitative models for both corporate and consumer banking portfolios. These models have been integrated into the credit approval and loan origination systems as well as the credit card application and review systems, thereby establishing the Bank's internal rating framework to effectively measure and manage credit risk.
4. Hedging policy, and strategies and procedures for monitoring the continuing effectiveness of risk-hedging tools	(1) The Bank 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. (2) The Bank follows the limit regulations established by the competent authority in its loan and investment businesses. (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. (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.
5. Method adopted for legal capital charge	Standardized approach

4.2 Operational Risk Management System

Items	Contents
1. **Strategies and procedures of operational risk management**	(1) Management Strategies a. Focus on implementing an effective bank-wide operational risk management consciousness and culture. 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. (2) Management procedures: Identify, measure, monitor and control operational risks by a. Establishing various codes of practice, strengthening operating procedure controls, and reducing potential operating risks. 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. 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. d. Improving the operation process through reviewing risk events and their causes.
2. **Organization and framework of operational risk management**	(1) Organizational framework Includes the Board of Directors, Risk Management Committee, Risk Management Department, Head Office units, all branches, and Board of Directors Auditing Department. (2) Operational Risk Management under the three lines of defense model： a. First line of defense (all branches and head office business management units) : I. Each branch shall comply with applicable laws and regulations as well as internal policies and procedures, and implement day-to-day operational risk management. II. Head office business management units shall have a thorough understanding of the risks inherent in their respective business activities. When establishing operational policies and

Items	Contents
	procedures, operational risk management shall be incorporated, and the execution of day-to-day operational risk management within their areas of responsibility shall be supervised. b. Second line of defense (Risk Management Department and Compliance Department) : The Risk Management Department and the Compliance Department serve as independent and dedicated functions. The Risk Management Department is responsible for planning the Bank-wide operational risk management framework, developing and implementing relevant management tools, and overseeing the assessment, monitoring, control, review, and reporting of operational risk across the Bank. c. Third line of defense (Auditing Department, Board of Directors) : The Auditing Department of the Board of Directors formulates the annual audit plan based on the risk assessment results under the Bank's risk-based internal audit framework. Audits are conducted in accordance with the defined audit scope and frequency, and recommendations for improvement are provided in a timely manner.
3. Scope and characteristics of operational risk reporting and measurement system	(1) The Bank periodically reviews, consolidates, and analyzes its overall operational risk exposures, including results from risk and control self-assessments, monitoring of key risk indicators, and the status of remediation for significant operational risk events. Such information is reported to the Risk Management Committee and the Board of Directors. (2) The Bank has established an operational risk management system (including operational risk event reporting and risk and control self-assessments management) to strengthen the linkage between risk event and self-assessment management tools, as well as to enhance related reports queries functions, thereby improving management efficiency.
4. Risk hedging and mitigation policies, and monitoring of strategies and	(1) Based on the results of operational risk assessments, key risk indicators monitoring, and the Bank's overall exposure profile, each unit evaluates the frequency and severity of potential risk events and adopts appropriate risk mitigation

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procedures for the continuing effectiveness of hedging and mitigation tools	measures. These include strengthening staff training, improving operational processes, enhancing system controls, utilizing insurance, and outsourcing, in order to maintain operational risk within the Bank's risk tolerance. (2) Through risk and control self-assessments, the Bank conducts periodic residual risk assessments of risk events and related control measures across various business activities to ensure the effectiveness of such controls.
5. Method adopted for legal capital charge	Standardized approach

4.3 Market Risk Management System

Items	Contents
1. Strategies and procedures of market risk management	(1) Strategies In accordance with the Market Risk Management Policy approved by the Board of Directors, and in compliance with the Basel Capital Accord and the regulations of the competent authorities, the Bank has established a comprehensive market risk management framework. Based on the Bank's overall risk management objectives and the characteristics of financial products, various investment authorization limits and stop-loss thresholds are defined, management information reports are compiled and reviewed on a regular basis to ensure effective control of market risks. (2) Procedures The Bank's market risk management process encompasses risk identification, assessment, measurement, monitoring, and reporting. Risk management personnel of each unit analyze data related to market risk positions within their scope of responsibilities. Risk assessment methodologies include statistical measurement approaches, sensitivity analysis, and scenario analysis. Monitoring activities cover both overall and individual transaction processes across trading units and financial instruments, including position movements, profit and loss fluctuations, trading patterns, and underlying assets, to ensure compliance with relevant regulations and adherence to authorized limits.
2. Organization and framework of market risk management	(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. (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. (3) The Risk Management Committee, in accordance with the market risk management directives approved by the Board of Directors, oversees the market risk management mechanisms, reviews various market risk limits and departmental limits, and conducts periodic or ad hoc reviews in response to changes in business

Items	Contents
	strategies or market conditions. (4) The Risk Management Department is responsible for executing bank-wide market risk management functions, including centralized middle-office monitoring, consolidation and disclosure of market risk information and implementation status, and regularly reporting and providing recommendations to the Risk Management Committee and the Board of Directors. (5) Middle-office personnel within each trading unit comply with the Bank's market risk management regulations, perform real-time monitoring in daily operations, actively oversee various limits, and assist the Risk Management Department in the overall monitoring of risks across the Bank. (6) The Auditing Department of the Board of Directors formulates annual audit plans based on the results of risk assessments under the Bank's risk-based internal audit system, conducts audits in accordance with the defined audit types and frequencies, and provides timely recommendations for improvement.
3. Scope and characteristics of market risk reporting and measurement system	(1) Market risk reporting a. Each trading unit reports transaction information to the relevant supervisory unit on a real-time or periodic basis in accordance with regulations, ensuring accuracy and effectiveness. b. The Risk Management Department reports daily to senior management on the Bank's trading book positions and valuation profit and loss movements. It also regularly reports to the Risk Management Committee and the Board of Directors on the implementation of market risk management, including market risk positions, risk levels, profit and loss status, limit utilization, and compliance with market risk management regulations, along with relevant recommendations. c. The Bank currently adopts the Standardized Approach to calculate regulatory capital requirements for market risk. In addition, in compliance with disclosure requirements, the Bank regularly discloses market risk management information to the public in accordance with regulatory requirements. (2) Market risk measurement system a. The Value at Risk measurement system is currently applied to financial instruments including bonds, bills, equities, funds, and foreign exchange positions across

Items	Contents
	the Bank. b. The Risk Management Department calculates the Value at Risk of the trading book on a daily basis, monitors DVO1, limits for various financial instruments, and aggregate risk limits, and reports to the Bank's risk management supervisors. c. The Bank conducts periodic stress testing for market risk to assess potential losses under adverse market conditions across various risk factors and reports the results, along with recommendations, to the Risk Management Committee and the Board of Directors.
4. Risk hedging and mitigation policies, and monitoring of strategies and procedures for the continuing effectiveness of hedging and mitigation tools	(1) To hedge against financial risks such as market risk or credit risk arising from assets or liabilities, the Bank may engage in transactions involving derivative financial instruments for hedging purposes. (2) The Bank's hedging activities are primarily conducted to mitigate risks associated with exchange rate and interest rate fluctuations related to foreign currency funding and investments in marketable securities. Hedging instruments mainly consist of derivative financial instruments, particularly swap transactions. (3) Non-hedging positions in derivative financial instruments are measured at fair value on a daily basis, while hedging positions are evaluated twice monthly. Relevant evaluation reports are submitted to the Bank's risk management supervisors for review and approval. (4) To ensure effective control mechanisms for derivative financial instruments, the Risk Management Department periodically validates valuation models for such instruments. Validation includes verification of transaction data accuracy, parameter reasonableness, and appropriateness of mathematical models. Validation reports are submitted to the head of the Risk Management Department, and all related documentation is properly maintained for record-keeping and review.
5. Method adopted for legal capital charge	Standardized approach

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, Changan 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

Department Name	Address	Telephone
International Banking Department	3&4F., No.225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
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
Taipei City			
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.152, Songjiang Rd., Jhongshan 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
Chengnei Branch	No.87, Hengyang Rd., Jhongjheng 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

Branch Name	Address	Telephone	SWIFT Code
Yuanshan Branch	No.113, Minsheng W. Rd., Datong Dist., Taipei City 103, 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
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
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., Jhongjheng 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
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
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

Branch Name	Address	Telephone	SWIFT Code
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
New Taipei City			
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
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

Branch Name	Address	Telephone	SWIFT Code
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, Jhongjheng Rd., Sinjhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29088979	TACBTWTP536
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
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
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
Keelung City			
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
Taoyuan City			
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., Jhongli 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., Jhongli 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

Branch Name	Address	Telephone	SWIFT Code
Luchu Branch	No.387, Dajhu Rd., Lujhu Dist., Taoyuan City 338, Taiwan (R.O.C.)	(03)3232010	TACBTWTP545
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
Hsinchu City			
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
Hsinchu County			
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 6th 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
Miaoli County			
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
Zhunan Branch	No.218, Daying Rd., Zhunan Township, Miaoli County 350, Taiwan (R.O.C.)	(037)466790	TACBTWTP018

Branch Name	Address	Telephone	SWIFT Code
Taichung City			
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. 95, Sec. 2, Changping 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
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
Jingwu Branch	No.170, Jingwu E. Rd., East Dist., Taichung City 401, Taiwan (R.O.C.)	(04)22116358	TACBTWTP022
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

Branch Name	Address	Telephone	SWIFT Code
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., Shengang 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
Nantou County			
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
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
Changhua County			
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., Sihu 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

Branch Name	Address	Telephone	SWIFT Code
Shengang Branch	No.35, Sinsing Rd., Shengang Township, Changhua County 509, Taiwan (R.O.C.)	(04)7996922	TACBTWTP023
Lugang Branch	No.242, Zhongshan Rd., Lukang 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
Yunlin County			
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
Chiayi City			
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
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
Chiayi County			
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
Tainan City			
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

Branch Name	Address	Telephone	SWIFT Code
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, Zhonzheng 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, Jhongjheng 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
Kaohsiung City			
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
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
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
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

Branch Name	Address	Telephone	SWIFT Code
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
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, Niaosong 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
Pingtung County			
Pingtung Branch	No.42, Jhongjheng Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)	(08)7343611	TACBTWTP034
Chaojhou Branch	No.91-1, Sinsheng Rd., Chaojhou 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
Yilan County			
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
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

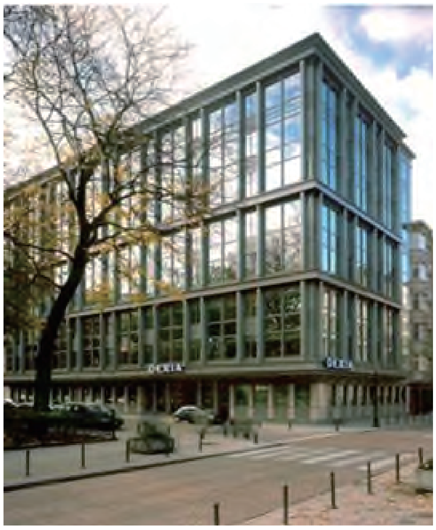
Branch Name	Address	Telephone	SWIFT Code
Hualien County			
Hualien Branch	No.124, Jhongshan Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	(03)8338111	TACBTWTPXXX
Bei Hualien Branch	No.371, Jhongshan Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	(03)8350151	TACBTWTPXXX
Taitung County			
Taitung Branch	No.336, Sec. 1, Jhonghua Rd., Taitung City, Taitung County 950, Taiwan (R.O.C.)	(089)323011	TACBTWTPXXX
Penghu County			
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	5F, Square de Meeûs 38/40,1000 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 St., Suite 3500, Los Angeles, CA 90017, U.S.A.	Tel: +1-213-4895433 Fax: +1-213-4895195 E-mail: tcbla@tcbla.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, Floor18, 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
Tokyo Branch	Tokiwabashi Tower 2-6-4 Otemachi ,Chiyoda ku,Tokyo,100-0004	Tel:+81-3-6262-2088 E-mail: TCBTK@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

Tokyo Branch

Manila Offshore Banking Branch

Phnom Penh Branch

Tuek Thla Sub-Branch

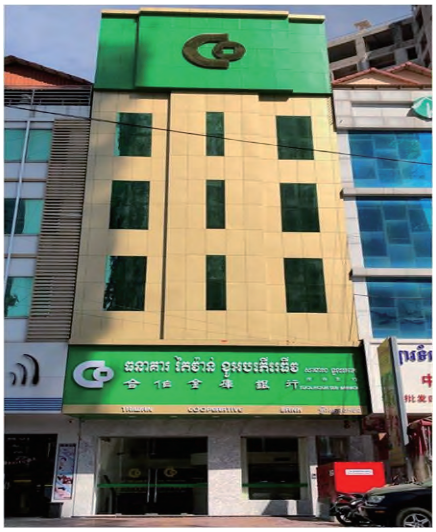
Pur Senchey Sub-Branch

Siem Reap Sub-Branch

City Center Sub-Branch

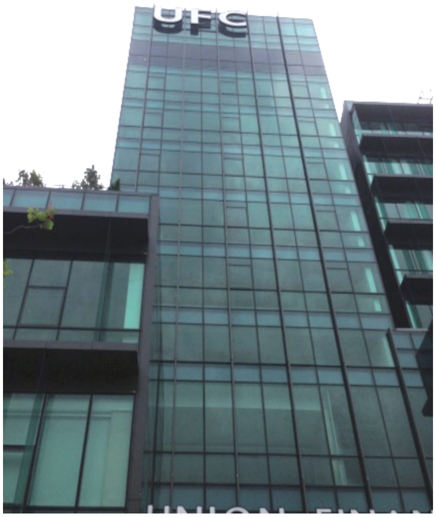
Veng Sreng Sub-Branch

Sihanouk Ville Sub-Branch



Tuol Kouk Sub-Branch

Vientiane Capital Branch



Yangon Representative Office

Taiwan Cooperative Bank

Chairman

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