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陽信銀行

SUNNY BANK

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年度年報

2024 ANNUAL REPORT

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Position: Senior Executive Vice President

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Names of stock exchanges where foreign securities are listed and enquiry on the information of foreign securities: None

Bank Website:

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Chapter

I. Letter to Shareholders

1. 2024 Operating Performance
2. Overview of the 2025 Business Plan
3. Future Development Strategies
4. Impact of External Competitive Environment, Regulatory Environment, and overall business Environment
5. Credit Rating

Dear Shareholders,

According to the domestic and overseas economic analysis report of the Ministry of Economic Affairs and the current economic situation briefing of the National Development Committee, the central banks in the US and Europe continue to cut interest rates, international oil prices and other commodity prices remain weak, and inflation has slowed down in various countries. Additionally, global trade continues to grow. Based on the forecast by international forecasting agency S&P Global on January 15th, the estimated global economic growth rate for this year (2025) is 2.5%, which is lower than last year's (2024) 2.7%.

In the United States, reduced corporate investment and an expanding trade deficit have weighed on economic performance. Although inflation has eased and the labor market remains active, attention must be paid to the impact of the Trump administration's tariff and immigration policies on both. The Eurozone economy has stagnated primarily due to weakening global demand and sluggish manufacturing activity in Germany, both of which continue to constrain momentum for future recovery. Japan's economy is mainly supported by capital expenditure and exports, while a gradually stabilizing labor market and rising wages have increased household disposable income, thereby stimulating domestic consumption and contributing to a moderate economic recovery. In China, exports remain the primary driver of economic growth, although domestic demand remains weak.

In the domestic sector, benefiting from a stable global economy and sustained growth in demand for emerging technologies such as artificial intelligence (AI), combined with favorable factors such as the year-end peak season, annual exports reached US\$ 475.07 billion, marking the second-highest level on record. With the global economy still affected by inflation and high interest rates, demand remains subdued. However, promising business opportunities are emerging in technologies such as high-performance computing and AI applications. The expansion of these emerging technologies and the gradual normalization of supply chain inventories have significantly bolstered the momentum of the country's export sector. Accounting, and Statistics (DGBAS) estimates economic growth for this year (2025) is estimated at 3.29%.

Looking ahead to 2025, the global economy is expected to continue to face numerous challenges, given that international geopolitical developments and the economic and trade policies of the new U.S. administration remain highly uncertain. However, as global inflation eases and major economies move toward interest rate cuts, world trade is expected to expand steadily. In addition, robust opportunities in emerging applications such as AI, coupled with the domestic semiconductor industry's advantages in advanced processes and high-end production capacity, will further support growth.

Currently, competition in the domestic banking industry remains intense, in this challenging environment, our bank relies on the support of the entire board of directors and the efforts of our colleagues to continue strictly managing credit quality and actively expanding various business scales in order to stabilize and increase profitability. In 2024, the Bank's net profit after tax was NT\$3,607,528,000 with an EPS of NT\$0.98.

In order to improve the financial structure of the Bank and enrich the capital adequacy ratio (BIS), the Bank carried out a cash capital increase of NT\$1.5 billion in 2024. Additionally, new shares totaling NT\$2,380,494,190 were issued through the capitalization of retained earnings from 2023. At the end of 2024, the Bank's capital exceeded NT\$37.888 billion, the first-class capital ratio is 11.54%, and the capital adequacy ratio (BIS) is 13.30%.

In the future, the Bank will continue to be committed to ensuring stable operations and seek the best interests for all shareholders. The 2024 annual business results and the 2025 business plan are summarized as follow:

1. 2024 Operating Performance

(1) Changes in Bank Organization

DingLi branch and LanYa branch were relocated on March 11th, 2024 and July 22th, 2024, the Bank currently operates a total of 108 branches nationwide. In order to accommodate the needs associated with the development of various businesses, the Bank identifies regions with substantial business development potential based on certain criteria such as deposit growth, population density, and branch distribution ratios and will continue to strategically expand the network of branches in these identified regions. The objective is to enhance the comprehensive distribution network of branches nationwide, leveraging their strategic value to optimize overall operational efficiency

(2) Business Plan and Strategy Implementation Results

In 2024, the Bank continued to control the quality of its assets and achieved remarkable results. At the end of 2024, the Bank's non-performing loan ratio was 0.05%, and its NPL coverage ratio was 2,555.05%, maintaining a sound level of operational quality. In terms of the development of various businesses, the total deposit balance at the end of 2024 was NT\$685,064,341 thousand, an increase of NT\$51,872,384 thousand from NT\$633,191,957 thousand at the end of 2023; the total loan balance was NT\$505,499,609 thousand, an increase of NT\$22,916,229 thousand from NT\$482,583,380 thousand at the end of the 2023. The overall operations performed quite well.

Unit: NT\$1,000 ; USD1,000

Main Business Items	2024	2023	Growth Rate Compared to Last Year (%)
Deposit (Year End Balance)	685,064,341	633,191,957	8.19
Loan (Year End Balance)	505,499,609	482,583,380	4.75
Wealth Management Business	14,267,684	9,309,485	53.26
Import / Export and Foreign Exchange Businesses	5,168,343	5,244,902	(1.46)
Trust Property Scale	82,709,836	70,354,828	17.56

(3) Budget Execution

The Bank's scale of deposits and loans and its benefit has increased steadily in 2024, which keeps its operational constitution at a steady level. The balance of deposits (NT\$ and foreign currency) was NT\$685.1 billion, reaching 105.3% of the budget target. The balance of loans (NT\$ and foreign currency) was NT\$505.5 billion, reaching 102.1% of the budget target. The net profit after tax of 2024 was NT\$3.608 billion, reaching 80% of the budget target.

(4) Financial Income / Expenditure and Profitability Analysis

The main financial incomes and expenditure, as well as the profitability items of the Bank are analyzed as below:

Unit: NT\$1,000 ; EPS in NT\$1

Main Business Item	2024	2023	Compared to Last Year (%)
Net Interest Income	7,975,356	7,773,258	2.60
Net Non-Interest Income	2,230,496	1,770,997	25.95
Net Income	10,205,852	9,544,255	6.93
Bad Debt Expense & Guarantee Liability Provisions	(781,788)	(1,484,512)	(47.34)
Operating Expenses	4,903,919	4,460,333	9.95
Net Profit Before Tax	4,520,145	3,599,410	25.58
Net Profit After Tax	3,607,528	2,935,996	22.87
EPS After Tax	0.98	0.82	19.51

(5) Research and Development

The Bank's various divisions compile analyses of financial trends and research reports on bank operations and industry trends on both a regular and ad hoc basis in order to keep abreast of changes in the domestic and international economic situation and to facilitate the Bank growth. These reports are made available to all our staff as a reference source when forecasting market trends.

2. Overview of the 2025 Business Plan

The Bank works hard to provide customers with outstanding financial services that remain true to its corporate motto of "steadiness, proactiveness, professionalism, and enthusiasm". In the coming year, we will focus on the following tasks:

(1) Expanding The Business Scale

To enhance the bank's Liquidity Coverage Ratio (LCR), in 2025, the bank will continue to expand its deposit business with a target annual growth of NT\$25 billion and strengthen the acquisition of deposits from retail customers and individuals. At the same time, efforts will be made to promote deposits from remote areas, corporate collection account deposits, and various other deposit projects in order to continuously expand the source of deposit funds and stabilize loan growth.

(2) Adjusting Loan Structures

- A. Whereas the competition of lending rates with peer banks and consideration of the credit ratio, 72-2, of the Banking Law, in 2025, the loaning strategy continues with small and medium enterprise in terms of quality, profit and quantity, reinforcing promotion of consumer banking including but not limited to secondary mortgage and car loans with guarantees and high interests to raise interest income for profitability base.
- B. In order to enhance the promotion of products with higher interest spreads, efforts will be made towards strengthening sub-prime mortgages, credit loans, and car loans businesses, while also expanding the comprehensive consumer finance team. Additionally, there will be efforts to increase the recruitment of loan business personnel to expand the Bank's credit operations.

(3) Increase the income of financial management, trust and loan

In terms of financial management, the focus will be on recruiting external wealth management specialists, with the Wealth Management Center offering customized wealth management solutions to further expand the scale of financial management services. Trusts will be integrated with the loan business to drive ongoing growth in core business projects related to real estate trusts with high returns in order to continuously increase the profitability of trusts and loans.

(4) Expand the scale of financial operations and trading tools

Expand the investment layout of overseas markets and foreign currency assets, continue to build overseas bond investment positions, actively broaden the scope of bond business, engage in bond underwriting business, and seek new investment commodity targets.

(5) Maintain Good Property Quality

Continue to reduce the over-discharge ratio and improve the coverage ratio to maintain the asset quality at the industry average level.

(6) Improve BIS Ratio

The Bank will continue to focus on the proportion of loan products to achieve optimal (risky) asset allocation. It will also increase its own capital through common stock dividends, increase cash capital, issue subordinated debentures, issue subordinated financial bonds and cash capital increase, with the goal of maintaining the BIS at the statutory ratio plus 2% level to meet the standards of the competent authority for the establishment of new branches and overseas branches, in order to facilitate the expansion of the Bank's business and scale growth.

(7) Established a "Corporate Banking Business Center" to expand corporate and foreign exchange business

The Bank will be recruiting Corporate Banking Foreign Exchange Business personnel and integrating business development personnel under a unified management. In addition to promoting corporate banking services and foreign exchange business for clients of various sizes, the Bank will be convening a regular Corporate Banking Foreign Exchange Committee to discuss development strategies and monitor performance. These measures are intended to effectively expand the scale of the Bank's corporate banking and foreign exchange operations.

(8) Continuously enhance information security (including personal data protection)

In response to the development of digitalization, the financial industry is facing ever-evolving cybersecurity threats, and the challenges of information security (including personal data protection) have become increasingly complex. In 2025, the Bank will strengthen the protection of core data, implement zero-trust network architecture, and enhance its information security and personal data protection response capabilities to reinforce overall financial resilience.

(9) Continue to develop digital financial services

- A. Promote the Bank's simultaneous opening of bank and securities accounts service to increase the proportion of online account opening and further promote cross-selling and cooperative sales efforts.
- B. Improve the convenience and efficiency of account opening through the implementation of appointment-based procedures and electronic forms.
- C. Advance digital transformation to optimize business processes and achieve greater automation through Robotic Process Automation (RPA).
- D. Leverage the MyData Platform to shorten application procedures and enhance the customer experience. In addition, integrate the Electronic Direct Debit Authorization (eDDA) and the electronic Automated Clearing House (eACH) systems to provide online debit and interbank transaction services.

(10) Continue to promote the "Sunny Ecosystem"

In collaboration with Sunny E-Commerce Co., Ltd., the Bank promotes the "Sunny Ecosystem," offering "Sunny Life Reward Points" to its existing customers, encouraging them to spend in the shopping street. This initiative aims to enhance customer loyalty to the Bank and gradually shape the ecosystem of Sunny financial services, while boosting sales performance for the shopping street, thereby driving growth across the Bank's various services.

(11) Fair Treatment of Customers Principle

In 2025, plans include establishing dedicated regulations for the Fair Customer Treatment Promotion Committee to improve its execution capabilities, as well as incorporating Financial-Friendly Response Simulation Training into the Bank's annual mandatory training programs to enhance employees' awareness of compliance and their professional knowledge of the fair and reasonable treatment of financial consumers, thereby safeguarding consumer rights and interests. The Bank will continue to offer financial-friendly services tailored to the diverse needs of individuals with disabilities and will also prioritize the financial and consumer rights of elderly customers through fair and equitable treatment to enhance customer trust.

(12) Establish the Bank's ESG organization and system

To effectively implement the principles of sustainable operations and fulfill its corporate social responsibility, the Bank will continue preparing ESG Sustainability Reports and Task Force on Climate-Related Financial Disclosures (TCFD) Status Reports, and subsequently report relevant implementation progress to the Board of Directors on an annual basis and disclose all information from the previous year accordingly.

(13) Enhance efforts to combat financial fraud and ensure the effective implementation of care inquiry procedures

The Bank is committed to enhancing fraud prevention measures to reduce fraudulent incidents and protect public assets. It plans to participate in the "Eagle Eye Anti-Fraud Alliance," an integrated AI-powered early warning module established collaboratively by the Criminal Investigation Bureau and Taipei Fubon Commercial Bank. This initiative aims to effectively detect and manage suspicious accounts, thereby strengthening fraud prevention capabilities and reducing manpower requirements. Additionally, efforts will focus on preventing dummy accounts and minimizing customer financial losses, with all branches conducting thorough Know Your Customer (KYC) procedures and in-person care inquiries during account openings.

3. Future Development Strategies

- (1) Maintaining sound operations and improving the Bank's financial structure.
- (2) Maintaining a good loan-to-deposit ratio and balanced development of deposit and lending business.
- (3) Ensuring risk management by strengthening risk control and credit approval criteria in order to improve the quality of loan assets.
- (4) Continuing to integrate and set up branches to enhance channel efficiency.
- (5) Implementing International Accounting Standards (IFRS) in accordance with regulatory policy and continuing to enhance the efficiency of financial management in order to improve operational performance.
- (6) Enhance on-the-job training for the staff and drawing up training programs to raise manpower quality.

- (7) Further developing core businesses to deepen relationships with customers, expand the customer base, and enhance customer contribution.
- (8) Continuing to expand overseas businesses to diversify income sources and enhance corporate competitiveness.
- (9) Strengthen ESG organization, operation, and implementation to promote sustainable environment and financial development.

4. Impact of External Competitive Environment, Regulatory Environment, and overall business Environment

In 2025, Taiwan's economic growth is expected to come primarily from domestic demand, with external demand projected to once again become a key driver of growth. In terms of external demand, although the export growth rate may moderate as the base level for information and communications technology (ICT) products gradually rises, recent export orders indicate strong demand for emerging technologies. Coupled with the fact that many countries have begun cutting interest rates, global trade volumes are expected to increase further in 2025, and traditional industries are also likely to experience a gradual recovery, supporting steady growth in Taiwan's external demand. In terms of domestic demand, retail and dining sales growth rates remain stable, the labor market continues to be robust, the unemployment rate remains low, and the annual growth rate of real regular wages was positive in 2024. This upward trend is expected to continue, providing solid support for private consumption. However, given the already high comparison base, growth momentum is expected to moderate gradually. In terms of investment, strong demand for emerging technologies has significantly driven semiconductor equipment purchases since the second half of 2024, with imports of machinery and electrical equipment remaining at elevated levels. Leading domestic chip manufacturers are expanding capital expenditures, accelerating investments in net-zero transition, and attracting major international companies to increase their investments in Taiwan — all of which are expected to continue contributing positively to economic growth. Overall, due to the high base effect, Taiwan's economic growth in 2025 is forecast to be lower in the first half and higher in the second half. Looking ahead, the global economy will continue to face numerous uncertainties, including the potential impacts of new U.S. policies under the Trump administration, the monetary policy directions of global central banks, China's economic stimulus measures, and the strength of domestic investment momentum. Consequently, the Taiwan Institute of Economic Research forecasts Taiwan's domestic economic growth rate for 2025 at 3.42%, an upward revision of 0.27 percentage points from the previous projection.

In response to global trends and to enhance corporate sustainability and competitiveness in the capital markets, the Financial Supervisory Commission (FSC), R.O.C. (Taiwan), introduced the "Corporate Governance 3.0 Sustainable Development Roadmap" in August 2020 and the "Green Finance Action Plan 3.0" in September 2022. These initiatives aim to strengthen the disclosure of ESG (Environmental, Social, and Governance) information. As for the domestic financial services industry, strategically leveraging its investment and financing capabilities to steer businesses towards green transformation plays a crucial role in advancing the broader societal transition towards achieving net-zero emissions. This involves increasing investments in sectors related to energy transition, low-carbon economy, and green consumption, while concurrently reducing loans to industries that exacerbate global warming and environmental pollution. Consequently, the development of green financial services within the financial sector is expected to continue actively supporting these sustainability objectives.

5. Credit Rating

Credit Rating Institution	Long-term rating	Short-term rating	Outlook	Date
Fitch Ratings LTD	A (twn)	F1 (twn)	Stable	April 9, 2024

Chairman

CHEN, SHENG-HUNG (with seal)



President

DING, WEI-HAO (with seal)



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Chapter

II. Corporate Governance Report

1. Information on Directors and Supervisors
2. Corporate Governance Operations
3. Alternation of CPA
4. Information about the Bank's Top Ten Shareholders who are Related Parties, Spouses or Relatives within Second Degree of Kinship
5. Numbers of Shares in the Same Reinvested Enterprises Held by the Bank and its Directors, Supervisors, President, Vice Presidents, Deputy Executive Vice Presidents, the Heads of Departments and Branches, and Enterprises Controlled Directly or Indirectly by the Bank, and Percentage of Consolidated Shareholdings

1. Information on Directors and Supervisors

(1) Board and Supervisors

Baseline date: December 31, 2023

Position (Note1)	Nationality or Place of Registration	Name	Gender (Age (Note2)	Date Elected (Employed)	Term	Initial Elected Date (Note 3)	Holding at Election		Present Holding		Current Shares of Spouse and Minors Children		Holding Shares in Other Names		Education & Experience (Note 4)	Concurrent Positions at our Bank and Other Companies	Other Chief, Director or Supervisor as Spouse, Minors or any other Relatives within the second level relationships			Note 5
							Shares	Ratio %	Shares	Ratio %	Shares	Ratio %	Shares	Ratio %			Position	Name	Relations hip	
Chairman	The Republic of China	Chen, Sheng-Hung	Male 71-80	June 17, 2024	3 years	June 15, 2015	11,029,282	0.29	11,801,331	0.31	5,313,395	0.14	-	-	Taipei City Councilor, Director of Yang Ming Shan Credit Union, The 1st - 4th Chairman and 5th and 6th Managing Director of Sunny Bank, Shareholder of Chuan Yam Construction Co., Ltd. Chairman of Sunny Culture and Education Foundation Graduated from University.	Chairman of Sunny Culture and Education Foundation.	Director and Deputy General Manager	Ho, Li-Wei	Father &Son	-
																	Manager	Chen, Ya-I	Father &Son	-
Managing Director	The Republic of China	Liu, Chen-Sheng	Male 81-90	June 17, 2024	3 years	June 12, 2000	5,704,648	0.15	5,920,973	0.16	475,307	0.01	-	-	Chairman of Ri Jian Co Ltd. Supervisor of Yang Ming Shan Credit Union, Director and the Managing Director of Sunny Bank, Chairman of Shihpai Tzuchiang General Market Co., Ltd. Director of Sunny Culture and Education Foundation, Graduated from Vocational High School.	Director of Sunny Culture and Education Foundation.	Assistant Vice President	Liu, Ming-Chieh	Father &Son	
																	Manager	Liu, Ming-Che	Father &Son	

Position (Note 1)	Nationality or Place of Registration	Name	Gender /Age (Note 2)	Date Elected (Employed)	Term	Initial Elected Date (Note 3)	Holding at Election		Present Holding		Current Shares of Spouse and Minors Children		Holding Shares in Other Names		Education & Experience (Note 4)	Concurrent Positions at our Bank and Other Companies	Other Chief, Director or Supervisor as Spouse, Minors or any other Relatives within the second level relationships			Note 5
							Shares	Ratio %	Shares	Ratio %	Shares	Ratio %	Shares	Ratio %			Position	Name	Relations hip	
Managing Director	The Republic of China	Chang, Shu-Min	Male 51-60	June 17, 2024	3 years	June 15, 2015	10,476	-	2,011,624	0.05	-	-	-	-	Chairman of Cheng Yang Printing Co., Ltd., Chairman of Rising Sun Publishing Co., Ltd., Chairman of Ink Literary Monthly Co., Ltd., Chairman of Xinming Constructions Co., Ltd., Chairman of Gold Sunny Assets Management Co., Ltd.; Director of Hai Wong Printing Co., Ltd., Director of Technology Books Co., Ltd., Director of Forward Graphic Enterprise Co., Ltd., Director of Hai Wong Development and Constructions Co., Ltd., Director of Wiset Cultural Co., Ltd., Director of Xinming Constructions Co., Ltd., Director of Yang Ming Co., Ltd., Director of Jin Chen Investment Co., Ltd., Person in Charge of Poet Tribe Magazine ("Shi Ren Bu Luo"), Person in Charge of Chen Yang Publishing, Person in Charge of Poet Tribe Magazine ("Shi Ren Bu Luo"), Person in Charge of Chen Yang Publishing, Person in Charge of Taiwan People ("Tai Wan Ren Min"), Supervisor of King Polytechnic Engineering Co. Ltd. Publishing, Shareholder of Lichen Investment Co., Ltd., Shareholder of Hai Wong Investment Ltd.,	Chairman of Rising Sun Printing Co., Ltd., Chairman of Rising Sun Publishing Co., Ltd., Director of Ink Literary Monthly Co., Ltd., Director of Hai Wong Printing Co., Ltd., Director of Technology Books Co., Ltd., Director of Forward Graphic Enterprise Co., Ltd., Hai Wong Development and Constructions Co., Ltd., Director of Wiset Cultural Co., Ltd., Director of Jin Chen Investment Co., Ltd., Shareholder of Hai Wong Investment Co., Ltd., Person in Charge of Poet Tribe Magazine ("Shi Ren Bu Luo"), Person in Charge of Chen Yang Publishing, Person in Charge of Poet Tribe Magazine ("Shi Ren Bu Luo"), Person in Charge of Taiwan People ("Tai Wan Ren Min"), Supervisor of King Polytechnic Engineering Co. Ltd. Publishing, Shareholder of Lichen Investment Co., Ltd., Shareholder of Hai Wong Investment Ltd.,	Director	Chang, Shu-Hua	Brother	-
Independent Managing Director	The Republic of China	Ji, Yan-Ping	Male 71-80	June 17, 2024	3 years	July 1, 2021	-	-	-	-	-	-	-	-	Head of the Department of Information Management, Central University, Associate Professor of the Department of Information Management, National Chengchi University, Ph.D.	Independent Director of Rossmax International Ltd	-	-	-	-
Director	The Republic of China	Ho, Li-Wei	Male 41-50	June 17, 2024	3 years	June 4, 2018	3,958,158	0.10	4,436,858	0.12	-	-	-	-	Manager and Associate Vice President of Sunny Bank, Director of Sunny International Leasing Co., Ltd., Director of Sunny Culture and Education Foundation, Graduated from graduate school	Director of Fu Li Yang Investment Co., Ltd. Director of Sunny Culture and Education Foundation. Supervisor of Chuan Yam Construction Co., Ltd. Chairman of Ho Li Wei Enterprise Co.	Director	Chen, Sheng-Hung	Father &Son	-

Position (Note 1)	Nationality or Place of Registration	Name	Gender /Age (Note 2)	Date Elected (Employed)	Term	Initial Elected Date (Note 3)	Holding at Election		Present Holding		Current Shares of Spouse and Minors Children		Holding Shares in Other Names		Education & Experience (Note 4)	Concurrent Positions at our Bank and Other Companies	Other Chief, Director or Supervisor as Spouse, Minors or any other Relatives within the second level relationships			Note 5
							Shares	Ratio %	Shares	Ratio %	Shares	Ratio %	Shares	Ratio %			Position	Name	Relations hip	
Director	The Republic of China	Chang, Shu-Hua	Male 51-60	June 17, 2024	3 years	June 15, 2015	2,089	-	1,502,235	0.04	-	-	-	-	Chairman of Wisest Cultural Co., Ltd., Chairman of Jin Chen Investment Co., Ltd., Investment Co., Ltd., Director of Yu Cheng Art Binding Co., Ltd., Director of Hai Wong Printing Co., Ltd., Director of Technology Books Co., Ltd., Director of Hai Wong Development and Constructions Co., Ltd., Director of Rising Sun Publishing Co., Ltd., Director of King Polytechnic Engineering Co., Ltd., Shareholder of Xinning Constructions Co., Ltd., Shareholder of Hai Wong Investment Co., Ltd., Shareholder of Wisest Cultural Co., Ltd., Shareholder of Likun Investment Ltd., Director of Sunny Bank. Graduated from college.	Chairman of Wisest Cultural Co., Ltd., Chairman of Jin Chen Investment Co., Ltd., Director of Yu Cheng Art Binding Co., Ltd., Director of Hai Wong Printing Co., Ltd., Director of Technology Books Co., Ltd., Director of Hai Wong Development and Constructions Co., Ltd., Director of Rising Sun Publishing Co., Ltd., Director of King Polytechnic Engineering Co., Ltd., Shareholder of Xinning Constructions Co., Ltd., King Polytechnic Engineering Co., Ltd., Shareholder of Hai Wong Investment Co., Ltd., Shareholder of Wisest Cultural Co., Ltd., Shareholder of Likun Investment Ltd.	Managing Director	Chang, Shu-Min	Brother	-
Director	The Republic of China	Fu Li Yang Investment Co., Ltd.	Male 81-90	June 17, 2024	3 years	June 15, 2015	449,137,203	11.85	,510,376,133	13.47	-	-	-	-	Director of Yang Ming Shan Credit Union, Manager, Associate and Deputy General Manager of Sunny Commercial Bank., Director of Sunny Cultural and Educational Foundation, Graduated from secondary school	Shareholder of Hong Kuan Co., Ltd., Director of Sunny Culture and Education Foundation.	-	-	-	-
		Representative: Ho, Shun-Cheng					8,739,389	0.23	,8,739,389	0.23	8,591,019	0.23	-	-						
Director	The Republic of China	Chen, Chin-Yi	Male 61-70	June 17, 2024	3 years	June 4, 2018	4,398,980	0.12	4,706,908	0.12	-	-	-	-	Director of Yang Ming Shan Credit Union, Chairman of Sunny Life Insurance Brokerage Co., Ltd., Director of Sunny Property & Insurance Brokerage Co. Ltd., Director and Consultant of Sunny Bank, Supervisor of Jin Jia Technology Co., Ltd., Director of Yu Shun Investment Co., Ltd., Director of Sunny Cultural and Educational Foundation, Graduated from University.	Director of Yu Shun Investment Co., Ltd., Director of Sunny Culture and Education Foundation.	-	-	-	-

Position (Note 1)	Nationality or Place of Registration	Name	Gender /Age (Note 2)	Date Elected (Employed)	Term	Initial Elected Date (Note 3)	Holding at Election		Present Holding		Current Shares of Spouse and Minors Children		Holding Shares in Other Names		Education & Experience (Note 4)	Concurrent Positions at our Bank and Other Companies	Other Chief, Director or Supervisor as Spouse, Minors or any other Relatives within the second level relationships			Note 5
							Shares	Ratio %	Shares	Ratio %	Shares	Ratio %	Shares	Ratio %			Position	Name	Relations hip	
Director	The Republic of China	Chen, Yi-Chen	Male 31-40	June 17, 2024	3 years	June 4, 2018	-	-	-	-	-	-	-	-	Deputy General Manager of Po Yun Enterprise Co., Ltd., Deputy General Manager of Li Chen Investment Co., Ltd., Director of Empire Voice Int'l INC Graduated from Perkiomen School, Pennsylvania, USA.	Director of Li Cheng Investment Co., Ltd, Supervisor of Bo Yun Enterprise Co., Ltd.	-	-	-	-
Director	The Republic of China	Hsieh, Yi-Tung	Male 71-80	June 17, 2024	3 years	June 22, 2009	996,504	0.03	1,105,817	0.03	2,094,228	0.06	-	-	Manager of The First Cooperative Association of Kaohsiung City. Assistant Manager of Business Department of Kao Shin Bank. Branch, Director and Associate Vice President of Sunny Bank. Graduated from College.	-	-	-	-	-
Director	The Republic of China	Zhang, Wu-Ping	Male 81-90	June 17, 2024	3 years	June 17, 2024	7,967,738	0.21	8,525,479	0.23	6,476,519	0.17	-	-	Director of Yang Ming Shan Credit Union, Director of Sunny Bank, Shareholder of Caby Sound Co. Chairman of Ping An Construction Co., Ltd Director of Sunny Bank Culture and Education Foundation, Graduated from Vocational High School.	Chairman of Ping An Construction Co., Ltd, Director of Sunny Bank Culture and Education Foundation, Shareholder of Caby Sound Co. Shareholder of Da Hua Corrugated Container Co., Ltd.	-	-	-	-
Independent Director	The Republic of China	Wu, Ying-Shi,	Male 71-80	June 17, 2024	3 years	July 1, 2021	-	-	-	-	-	-	-	-	Director of National Taxation Bureau of Kaohsiung, Ministry of Finance. Director of National Taxation Bureau of the Northern Area, Ministry of Finance. Taiwan Director of Financial Asset Service Corporation, Graduated from graduate school.	-	-	-	-	-

Position (Note 1)	Nationality or Place of Registration	Name	Gender /Age (Note 2)	Date Elected (Employed)	Term	Initial Elected Date (Note 3)	Holding at Election		Present Holding		Current Shares of Spouse and Minors Children		Holding Shares in Other Names		Education & Experience (Note 4)	Concurrent Positions at our Bank and Other Companies	Other Chief, Director or Supervisor as Spouse, Minors or any other Relatives within the second level relationships			Note 5
							Shares	Ratio %	Shares	Ratio %	Shares	Ratio %	Shares	Ratio %			Position	Name	Relations hip	
Independent Director	The Republic of China	Lin, Rui-Yun	Female 61-70	June 17, 2024	3 years	June 17, 2024	-	-	-	-	-	-	-	-	Graduated from graduate school, Director • Senior Vice President • Spokesperson • Corporate Governance Officer and Supervisor of Mega Financial Holding Co., Ltd., Chairman and Supervisor, Mega Insurance Co., Ltd., Managing Director of Taiwan Business Bank Director of Next Bank, Supervisor and Director of Mega Bills Finance Co., Ltd., Chairman and General Manager of Mega Venture Capital Co., Ltd., Supervisor of Universal Venture Capital Investment Corporation. Graduated from graduate school	Supervisor of Universal Venture Capital Investment Corporation	-	-	-	-

Note 1: The institutional shareholder's representative should indicate the name of the institutional shareholder as well as "Major Institutional Shareholders".

Note 2: Please list the actual age and express it in interval, such as 41-50 years old or 51-60 years old.

Note 3: The start date of the term of office of a Bank Director or Supervisor should be specified. Any interruption should be noted under Remarks.

Note 4: Those who have experience related to their current position, or have worked in an auditing firm or affiliated business should specify their position and duties.

Note 5: If the chairman and general manager or similar position (top manager) are the same person, a spouse or relative within the first degree of kinship, please explain the reason, rationality, necessity and countermeasures (such as increasing the number of seats for independent directors, and having more than half of directors who do not work concurrently as employees or managers).

(2) Major Institutional Shareholders

Baseline date: December 31, 2024

Name of Institutional Shareholder (Note 1)	Major Institutional Shareholders (Note 2)	Shareholding %
Fu Li Yang Investment Co., Ltd.	Hsueh Ling	99.73

Note 1: Directors and supervisors representing institutional shareholders should specify the names of these institutional shareholders.

Note 2: Names and shareholding percentages of major shareholders (top 10 largest shareholders) should be listed. Major shareholders who are institutional shareholders should be specified as "Major Institutional Shareholders".

Note 3: If institutional shareholders are not a company organization, the name of the shareholder and shareholding thereof shall be disclosed above as well as the name of the funder or donor and its funding or donation percentage.

(3) Major Institutional Shareholders who are major shareholders: None

(4) Information of directors and supervisors

Disclosure of Professional Qualifications and Independence of Independent Directors

Baseline date: December 31, 2024

Condition Name	Professional qualifications and experience (Note 1)	Independence	Number of other public companies where the independence directors connected
Chen, Sheng-Hung	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Chairman and Executive Director of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0

Condition Name	Professional qualifications and experience (Note 1)	Independence	Number of other public companies where the independence directors connected
Liu, Chen-Sheng	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Managing Director of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0
Chang, Shu-Min	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Director of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0
Ji, Yan-Ping	<ul style="list-style-type: none"> ➤ Possesses business, technology, operational judgment and work experience required in banking. ➤ Head of the Department of Information Management, National Central University, Associate Professor of the Department of Information Management, National Chengchi University, Executive Director of the Master of Business Administration Program, National Chengchi University. ➤ There are no matters related to Article 30 of the Company Act. 	Note2	0
Ho, Li-Wei	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as manager, senior manager and Vice President of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0
Chang, Shu-Hua	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Director of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0
Ho, Shun-Cheng (Note3)	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Director and Managing Director of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0
Chen, Chin-Yi	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Director and Adviser of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0
Chen, Yi-Chen	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Director of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0
Hsieh, Yi-Tung	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Director and Branch manager of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0
Chang, Wu-Ping	<ul style="list-style-type: none"> ➤ Work experience in business and banking. ➤ Served as Director and Adviser of Sunny Bank. ➤ There are no matters related to Article 30 of the Company Act. 	non-independent director	0

Condition Name	Professional qualifications and experience (Note 1)	Independence	Number of other public companies where the independence directors connected
Wu, Ying-Shi	<ul style="list-style-type: none"> ➤ Possesses business, technology, finance, operational judgment and work experience required in banking. ➤ Served as Director of the Kaohsiung National Taxation Bureau of the Ministry of Finance, Director of the National Taxation Bureau of the Northern District of the Ministry of Finance, Chairman of Taiwan Financial Assets Service Co., Ltd. ➤ There are no matters related to Article 30 of the Company Act. 	Note2	0
Lin, Rui-Yun	<ul style="list-style-type: none"> ➤ Essential banking experience and crisis management skills ➤ Served as Senior Vice President 、Spokesperson 、Corporate Governance Officer and Supervisor of Mega Financial Holding Co., Ltd, Chairman and Supervisor, Mega Insurance Co., Ltd, Managing Director of Taiwan Business Bank, Director of Next Bank, Supervisor and Director of Mega Bills Finance Co., Ltd, Chairman and General Manager of Mega Venture Capital Co., Ltd, Supervisor of Universal Venture Capital Investment Corporation. Finance, Chairman of Taiwan Financial Assets Service Co., Ltd. ➤ There are no matters related to Article 30 of the Company Act. 	Note2	0

Note1: Please state the professional qualifications and experience of individual directors and supervisors. If they are members of the audit committee and have accounting or financial expertise, they should state their accounting or financial background and work experience. In addition, please also indicate whether there is any circumstance in Article 30 of the Company Law.

Note2: Independence situation as follows:

- (1) Including but not limited to the person, spouse, and relatives within the second degree who do not serve as directors, supervisors or employees of the Bank or its affiliated companies.
- (2) Do not hold the number of shares in the company.
- (3) Not serving as a director, supervisor or employee of a company that has a specific relationship with the bank.
- (4) The amount of remuneration obtained from providing business, legal, financial, accounting, and other services to the Bank or its affiliated companies for the last 2 years.

Note3: Represented legal person: Fu Li Yang Investment Co., Ltd.

(5) Board Diversity and Independence

A. Board Diversity

A) Statement on the Board of Directors' diversity policy, objectives, and implementation status

Since June 2018, all directors of the Bank have adopted a nomination system for candidates. In accordance with the Bank's "Corporate Governance Best Practice Principles", the Board of Directors shall be responsible for the Bank's overall business strategy and major policies, effectively supervise the management level, and monitor that all Shareholders are responsible. All operations and arrangements of the Bank's corporate governance system shall ensure that the Board of Directors exercises its functions and powers in accordance with laws and regulations, the Articles of Association or the resolutions of the shareholders' meeting. In order to achieve the ideal goals of corporate governance, the overall capabilities of the Board of Directors are as follows:

- a. Operational Judgment
- b. Accounting and financial analysis skills
- c. Management ability
- d. Risk management capability

- e. Crisis management ability
- f. Industry knowledge
- g. International market view
- h. Leadership
- i. Decision-making capacity

The diversity of board members is as follows:

Director's Name	Gender	Nationality	Education	Age						Length of tenure of independent directors			Professional background			Education & Experience									
				21-30	31-40	41-50	51-60	61-70	71-80	Below 3 years	3-9 years	Above 9 years	Finance	Legal	Business/ Technology	A. Operational Judgment	B. Accounting and financial analysis skills	C. Management ability	D. Risk management capability	E. Crisis Management ability	F. Industry knowledge	G. International market view	H. Leadership	I. Decision-making capacity	
Chen, Sheng-Hung	Male	TW	Graduated from the Department of International Trade, Feng Chia University						✓					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Liu, Chen-Sheng	Male	TW	Graduated from Taipei Kainan High School							✓				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Chang, Shu-Min	Male	TW	Department of Electrical Engineering, Hwa Hsia University of Technology				✓							✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Ji, Yan-Ping	Male	TW	Graduated from the University of Maryland with a Ph.D. in Management						✓		✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Ho, Li-Wei	Male	TW	MBA, La Sierra University, California		✓									✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Chang, Shu-Hua	Male	TW	Department of Mechanical Engineering, St. John's University				✓							✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Ho, Shun-Cheng (Note)	Male	TW	Yu-Ying Junior High School						✓					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Chen, Chin-Yi	Male	TW	Department of Sociology, Tunghai University					✓						✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Chen, Yi-Chen	Male	TW	Perkiomen School, Pennsylvania	✓										✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Hsieh, Yi-Tung	Male	TW	National Cheng Kung University, Affiliated to the Air Business Specialist Advanced Study School Accounting and Statistics Division						✓					✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Chang, Wu-Ping	Male	TW	Graduated from Taipei Kainan High School							✓				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

Director's Name	Gender	Nationality	Education	Age						Length of tenure of independent directors			Professional background			Education & Experience									
				2	3	4	5	6	7	8	Below 3 years	3-9 years	Above 9 years	Finance	Legal	Business/ Technology	A. Operational Judgment	B. Accounting and financial analysis skills	C. Management ability	D. Risk management capability	E. Crisis Management ability	F. Industry knowledge	G. International market view	H. Leadership	I. Decision-making capacity
				1	1	1	1	1	1	1															
Wu, Ying-Shi	Male	TW	Master of Economics, National Taiwan University	-	-	-	-	-	-	-		✓		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lin, Rui-Yun	Female	TW	Master of Finance, National Chengchi University	0	0	0	0	0	0	0	✓			✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Note: Represented legal person: Fu Li Yang Investment Co., Ltd.

B) If the number of directors of any gender does not reach one-third of the total number of board seats, an explanation of the reasons for this shortfall and the measures planned to improve gender diversity on the Board of Directors shall be provided :

- Reason : The Board of the Company consists of thirteen seats in accordance with the Company's Articles of Incorporation. The current directors were elected at the General shareholders' meeting held on June 17, 2024. There is currently only one female director, and although this is compliant with the relevant regulations in effect at the time, the number does not meet the one-third threshold. This is mainly due to the characteristics of the industry, which makes it difficult to identify and recruit suitable candidates within a short amount of time.
- Measures : Before the current board term expires and re-election takes place, the Company will seek candidate recommendations through various channels, including from the industry and academia, to implement the Board diversity policy and thereby enhance the effectiveness of corporate governance.

B. Board Independence

The current Board of Directors of the Bank consists of 13 directors, including 3 independent directors. The board members generally possess the necessary knowledge, skills, and literacy to perform their duties, and meet the requirements of the qualifications required by the person in charge of the bank

2. Corporate Governance Operations

(1) Implementation Status of the Internal Control System

Please visit the bank's website : <http://www.sunnybank.com.tw>

Implementation report on agreement procedure

Dear Sunny Bank Co., Ltd.,

In accordance with the agreement procedure regarding correctness of information reported to the competent authority as well as appropriateness of the internal control and legal compliance systems' implementation status and the proposed policy regarding Sunny Bank Co., Ltd.'s allowance for bad debt in 2024, the accountant has completed all necessary audit work. The Company shall make a final decision with regard to such procedure. Hence, the accountant does not express any opinion regarding sufficiency of procedure. The audit was conducted in accordance with the Statements on Auditing Standards No. 34 "Implementation of Financial Information Agreement Procedure" and performed to assist the Company in assessing compliance with "Implementation Rules for the Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries" issued by the Financial Supervisory Commission. Compliance with the aforementioned regulation is the responsibility of the Company's management. The procedures conducted by the accountant and findings are specified in the Appendix.

The accountant does not provide any confirmation regarding the correctness of the information reported to the competent authority as well as the appropriateness of the internal control and legal compliance systems' implementation status and the proposed policy regarding the Company's allowance for bad debt since the audit work was not conducted in accordance with generally accepted accounting principles or Auditing Standards. Other facts to be reported could be determined if the accountant conducts additional procedures or audits in accordance with generally accepted accounting principles.

The report is provided solely to the Company for the purpose described in Paragraph 1 and shall not be used for other purposes or distributed to other entities.

Deloitte Touche Tohmatsu Limited

Accountant Xin, You-Cheng

March 5th, 2025



(3) Important Resolutions of the General Meeting of Shareholders and the Board of Directors Meeting during 2024 and the period up to the annual report publication date:

Shareholder's Meeting/Board Meeting	Date	Important Resolutions
SHAREHOLDERS' MEETING	June 17, 2024	<ol style="list-style-type: none"> 1 、 Approval of the review case for the Company's 2023 Business Report and Financial Statements. 2 、 Approval of the Company's distribution of profits for the 2023 fiscal year. 3 、 Approval of the Company's earnings capitalization plan for new share issuance. 4 、 Approval of the re-election of all directors of the company. 5 、 Approval of the proposal to waive the non-compete restriction for the company's directors.
9TH BOARD OF DIRECTORS, 20TH MEETING	January 23, 2024	<ol style="list-style-type: none"> 1 、 Adoption of the appointment of auditors and services for various departments for the 2024 fiscal year. 2 、 Adoption of the amendment of the Bank's internal control system and operational procedures for bond proprietary trading. 3 、 Adoption of the amendment to certain provisions of the Bank's internal audit implementation rules for concurrent operations in bond business. 4 、 Adoption of the amendment of the Bank's Regulations for Entrusting the Management of Internal Operating System and Procedures to Other Entities. 5 、 Approval of the branch relocation. 6 、 Adoption of the establishment of the Bank's 2024 annual limits for industries with high climate-related risks.
9TH BOARD OF DIRECTORS, 21TH MEETING	March 5, 2024	<ol style="list-style-type: none"> 1 、 Approval of the loan to related parties. 2 、 Adoption of the establishment of interest rate pricing standards for various credit products in 2024. 3 、 Approval of the application to conduct international bond underwriting business in foreign currency. 4 、 Adoption of the establishment of the Bank's Compensation and Performance Evaluation Principles for Personnel Engaging in Trust Business and Guidelines for the Commission Structure for Insurance Agents, as well as the abolition of related regulations. 5 、 Adoption of the distribution of the director's remuneration and the employees' compensation for the 2023 fiscal year. 6 、 Approval of the review case for the Company's 2023 Business Report and Financial Statements. 7 、 Approval of the Company's distribution of profits for the 2023 fiscal year. 8 、 Approval of the Company's 2023 earnings capitalization plan for new share issuance. 9 、 Approval of the cash capital increase plan for the 2024 fiscal year. 10 、 Approval of the Company's issuance of perpetual non-cumulative subordinated bonds totaling NT\$1.5 billion. 11 、 Approval of the title sponsorship of the 2024 Sunny Bank International Girls' U12 Invitation Tournament. 12 、 Adoption of the amendment to the Bank's Board of Directors Meeting Rules of Procedure. 13 、 Adoption of the amendment to the Bank's Audit Committee Charter. 14 、 Adoption of the nomination of directors for the 10th Board of Directors. 15 、 Adoption of the issuance of the Bank's Internal Control System Statement. 16 、 Approved the adoption of the Bank's Statement on the Design and Implementation of its Internal Control System for Anti-Money Laundering and Counter-Terrorism Financing Mechanisms, the Statement of Engagement with Deloitte & Touche Certified Public Accountants, and the Subsequent Events Representation Letter, along with the submission of the special audit report issued by Deloitte & Touche. 17 、 Adoption of the issuance of the Bank's Internal Control System Statement on Anti-Money Laundering and Counter-Terrorism Financing. 18 、 Adoption of the amendment of the Bank's staff appointment and salary remuneration regulation.

Shareholder's Meeting/Board Meeting	Date	Important Resolutions
9TH BOARD OF DIRECTORS, 22TH MEETING	April 23, 2024	1 、 Approval of the loan to related parties. 2 、 Approval of the Bank's filing of Regulatory Reporting Requirements for Domestic Banks based on Supervisory Review Principles for the year 2024. 3 、 Adoption of the amendment to certain provisions of the Bank's Liquidity Risk Management Guidelines. 4 、 Adoption of the amendment to certain provisions of the Bank's Rules Governing Underwriting and Resale of Bonds. 5 、 Approval of real estate disposition plan. 6 、 Approval of real estate acquisition plan. 7 、 Approval of the title sponsorship for the Sunny Bank Athletic Club Taipei. 8 、 Adoption of the amendment to provisions of the Bank's Regulations Governing Investments in Other Enterprises. 9 、 Approval of resolution to release directors from non-compete clauses.
10TH BOARD OF DIRECTORS, 1ST MEETING	June 17, 2024	1 、 Election of the 10th executive director of the company. 2 、 Election of the 10th chairman of the board of directors of the company. 3 、 Election of the convener of the 4 th session of the Audit Committee of the Company.
10TH BOARD OF DIRECTORS, 2ND MEETING	June 25, 2024	1 、 Adoption of the amendment to certain provisions of the Bank's internal control system standards for stock-related units. 2 、 Adoption of the amendment to certain provisions of the Bank's Rules Governing Underwriting and Resale of Bonds. 3 、 Adoption of the amendment of the Bank's Internal Control System for bond underwriting business. 4 、 Adoption of the amendment of the Bank's Internal Control System and operational procedures for bond proprietary trading. 5 、 Adoption of the amendment to the Bank's internal audit implementation rules for concurrent operations in bond business. 6 、 Adoption of the amendment to certain provisions of the Bank's rules for handling whistleblower cases. 7 、 Approval of the revisions to the Bank's Anti-Money Laundering and Counter-Terrorist Financing guidelines. 8 、 Approval of the revised operational guidelines for fair treatment of elderly customers. 9 、 Approval of real estate acquisition plan. 10 、 Approval of the Branch Relocation Plan. 11 、 Approval of the remuneration package for the bank's 10 th chairman. 12 、 Approval of the remuneration package for the bank's 10 th managing directors. 13 、 Approval of the remuneration package for the bank's 10 th directors. 14 、 Approval of the travel and attendance allowance for the Bank's independent directors attending Audit Committee meetings.
10TH BOARD OF DIRECTORS, 3RD MEETING	July 23, 2024	1 、 Approval of the Company's 2023 earnings capitalization plan for new share issuance. 2 、 Adoption of the base date and payment date for cash dividends for the 2023 fiscal year. 3 、 Approval of the establishment of Regulations Governing Customer Data Sharing between the Bank and Sunny Securities Co., Ltd. 4 、 Approval of the revised regulations for employee performance evaluation and rewards/penalties.

Shareholder's Meeting/Board Meeting	Date	Important Resolutions
10TH BOARD OF DIRECTORS, 4TH MEETING	August 13, 2024	<ol style="list-style-type: none"> 1 、Adoption of the financial reports for the second quarter of the 2024 fiscal year, including the individual financial reports of the Company and the consolidated financial report of the Company and its subsidiaries. 2 、Approval of the revisions to the bank's anti-money laundering and counter-terrorist financing guidelines. 3 、Approval of the Bank's 2024 comprehensive Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) Risk Assessment Report and Risk Prevention Plan. 4 、Adoption of Gold Sunny Assets Management Co., Ltd's capital increase plan. 5 、Adoption of the amendment to provisions of the Bank's financial-friendly service guidelines 6 、Approval of the redemption plan for the Bank's second and fifth non-cumulative perpetual subordinated debts issued in 2017. 7 、Approval of real estate acquisition plan.
10TH BOARD OF DIRECTORS, 5TH MEETING	September 24, 2024	<ol style="list-style-type: none"> 1 、Approval of the loan to related parties. 2 、Adoption of the amendment to certain provisions of the Bank's Regulations Governing the Business Solicitation System and Procedures for Concurrent Insurance Agent Companies. 3 、Adoption of the amendment to the Bank's corporate governance practices. 4 、Approval of real estate acquisition plan. 5 、Approval of the financial improvement plan for Sunny International Leasing Co., Ltd. 6 、Adoption of the amendment of the Bank's staff appointment and salary remuneration regulations.
10TH BOARD OF DIRECTORS, 6TH MEETING	December 17, 2024	<ol style="list-style-type: none"> 1 、Approval of the co-branded giveaway campaign for passbook holder and coin purse between the Bank and Haiguang Temple. 2 、Approval of the application form for the 2025 fiscal year audit plan 3 、Adoption of the proposed audit plan for the Finance Department to conduct bond proprietary trading and underwriting operations for the 2025 fiscal year. 4 、Approval of the loan to related parties. 5 、Adoption of the amendment to certain provisions of the Bank's Credit Monitoring Operation Procedures. 6 、Approval of the establishment of the Bank's annual limits for industries with high climate-related risks for the year 2025. 7 、Approval of the results from the regular review of the Liquidity Risk Management Guidelines and other related guidelines for the year 2024. 8 、Adoption of the amendment to certain provisions of the Bank's Trading Book Management Policy and Procedures. 9 、Adoption of the amendment to certain provisions of the Bank's Regulations Governing the Business Solicitation System and Procedures for Concurrent Insurance Agent Companies, as well as the Guidelines for Concurrent Insurance Agent Companies' Anti-Money Laundering and Countering Terrorism Financing Policies and Procedures. 10 、Adoption of the budget and operational plan for the year 2025. 11 、Approval of the replacement of the principal CPA starting from the fourth quarter of 2024 in line with internal adjustments of the accounting firm. 12 、Approval of the 2025 auditor's engagement fee. 13 、Approval of the revised operational guidelines for consumer protection. 14 、Approval of the establishment of the Bank's Regulations Governing the Establishment of the Fair Customer Treatment Promotion Committee. 15 、Approval of the establishment of the Bank's implementation of the Responsibility Assignment Matrix (RAM) Framework, Responsibility Assignment Matrix (RAM), and related disclaimer statement. 16 、Approval of the amendment to the Bank's Organizational Charter. 17 、Approval of the amendment to the Company's Articles of Incorporation. 18 、Approval of real estate acquisition plan.

Shareholder's Meeting/Board Meeting	Date	Important Resolutions
10TH BOARD OF DIRECTORS, 7TH MEETING	January 17, 2025	<ul style="list-style-type: none"> 1 、Adoption of the amendment to certain provisions of the Bank's Regulations Governing Investment in Overseas Securities. 2 、Approval of the addition to the Financial Department's audit plan for the year 2025. 3 、Approval of the establishment of the Bank's Implementation Guidelines for International Sanctions. 4 、Approval of the Branch Relocation Plan. 5 、Approval of real estate acquisition plan. 6 、Approval the establishment of the Bank's internal control system for environmental protection, social responsibility, and corporate governance. 7 、Adoption of the amendment to provisions of the Bank's organizational regulations. 8 、Adoption of Sunny Securities Co., Ltd.'s capital increase plan.
10TH BOARD OF DIRECTORS, 8TH MEETING	March 4, 2025	<ul style="list-style-type: none"> 1 、Approval of the loan to related parties. 2 、Adoption of the establishment of interest rate pricing standards for various credit products in 2025. 3 、Approval of the Bank's application for concurrent operation of securities investment consulting business by securities investment trust enterprises. 4 、Approval of the addition to the Bank's Rules Governing the Proprietary Trading of Bonds by Concurrent Securities Firms. 5 、Approval of the addition to the Bank's Product Suitability Policies for Proprietary Trading of Bonds by Concurrent Securities Firms. 6 、Adoption of the distribution of employee compensation and director remuneration for the 2024 fiscal year. 7 、Approval of the review case for the Company's 2024 Business Report and Financial Statements. 8 、Approval of the Company's distribution of profits for the 2024 fiscal year. 9 、Approval of the Company's 2024 earnings capitalization plan for new share issuance. 10 、Adoption of the amendment to certain provisions of the Bank's financial-friendly service guidelines. 11 、Adoption of the distribution of performance bonuses for the 2024 fiscal year. 12 、Approval of the analysis and evaluation report for the Bank's IPO plan. 13 、Adoption of the issuance of the Bank's Internal Control System Statement. 14 、Adoption of the statements concerning the Bank's internal control system over anti-money laundering and counter-terrorist financing mechanisms (including their design and implementation), the representation letter to Deloitte & Touche, and the subsequent events representation letter; as well as the submission of the special audit report issued by the firm for approval. 15 、Approval of the issuance of the Bank's Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) Internal Control System Statement.

(4) The major content of record of written statements for any dissenting opinions from directors or supervisors regarding important resolutions of the Board in the most recent fiscal year before publishing the annual report: None

(5) The summary of resignation and discharging of people related to the Financial Report (including Chairman, President, Accounting Supervisors and Auditing Supervisors) in the most recent fiscal year before publishing the annual report: None

3. Alternation of CPA

(1) Information about previous CPA:

Date of change	November 2024		
Reason for change and description	Due to the internal job assignment and arraignment of Deloitte & Touche, the CPAs changed from Guo, Yu-Hong and Hsieh, Tung-Ju to Xin, You-Cheng and Hsieh, Tung-Ju.		
Specify whether the appointer or the CPA terminated or refused to accept the appointment	Involvement party	CPA	Appointer
	Situation		
	Voluntary termination of appointment	Inapplicable	Inapplicable
	No further acceptance (continuation) of appointment	Inapplicable	Inapplicable
Opinion and reason for the audit report other than unqualified opinion issued within the latest two years	None		
Different opinion with the issuer	Yes	-	Accounting principles or practice
		-	Disclosure of financial statement
		-	Inspection scope or steps
		-	Others
	No	✓	
	Remarks		None
Other disclosure items (that should be disclosed according to Items 1-4, Subparagraph 6, Article 10 of this Guidelines)	None		

(2) Information about the succeeding:

Name of Accounting Firm	Deloitte & Touche
Name of CPA	CPA Xin, You-Cheng
Appointment Date	November 2024
Consultation items and results of the accounting method or accounting principle of specific transactions or the opinion that might be possibly issued for the financial statement before appointment	Inapplicable
Written opinion of the succeeding CPA for the items that the former CPA holds a different opinion	Inapplicable

(3) Feedback of the former CPA in regard to matters regulated in Subparagraph 1 and 2-3 of Paragraph 6 of Article 10 of Criteria Governing Information to be published in Annual Reports of Banks: None.

4. Information about the Bank's Top Ten Shareholders who are Related Parties, Spouses or Relatives within Second Degree of Kinship

Record date: December 31, 2024

Unit: Share, %

Name (Note 1)	Shareholding		Shareholding of Spouse and Minors		Shareholding entitled to other name		If a stakeholder or spouse or relative within second degree of kinship of the Bank's top ten shareholders, the shareholder's name and relationship (Note 3)	Relationship (Note 2)	Remark
	Share	% (Note 2)	Share	% (Note 2)	Share	% (Note 2)			
Fu Li Yang Investment Co., Ltd	510,376,133	13.47	0	0.00	0	0.00	Chuan Yang Construction Co., Ltd.	The same person	None

Name (Note 1)	Shareholding		Shareholding of Spouse and Minors		Shareholding entitled to other name		If a stakeholder or spouse or relative within second degree of kinship of the Bank's top ten shareholders, the shareholder's name and relationship (Note 3)		Remark
	Share	% (Note 2)	Share	% (Note 2)	Share	% (Note 2)	Title or Name	Relationship (Note 2)	
Fu Li Yang Investment Co., Ltd. Representative of legal-person director: Ho, Shun-Cheng	8,739,389	0.23	8,591,019	0.22	0	0.00	None	None	None
The First Insurance Co., Ltd.	114,519,557	3.02	0	0.00	0	0.00	None	None	None
Chuan Yang Construction Co., Ltd.	114,471,834	3.02	0	0.00	0	0.00	Fu Li Yang Investment Co., Ltd	The same person	None
Hai Wong Printing Co., Ltd.	100,184,870	2.64	0	0.00	0	0.00	Jin Chen Investment Co., Ltd., Li Kun Investment Co., Ltd., Hai Wong Investment Co., Ltd.	The same person	None
Farglory Life Insurance Co., Ltd.	88,263,485	2.33	0	0.00	0	0.00	None	None	None
Sheng Yang Construction Co., Ltd.	68,906,511	1.82	0	0.00	0	0.00	None	None	None
Jin Chen Investment Co., Ltd.	51,129,324	1.35	0	0.00	0	0.00	Hai Wong Printing Co., Ltd., Li Kun Investment Co., Ltd., Hai Wong Investment Co., Ltd.	The same person	None
Hai Wong Investment Co., Ltd.	50,913,352	1.34	0	0.00	0	0.00	Jin Chen Investment Co., Ltd., Li Kun Investment Co., Ltd., Hai Wong Printing Co., Ltd.,	The same person	None
Li Kung Investment Co., Ltd.	50,535,082	1.33	0	0.00	0	0.00	Jin Chen Investment Co., Ltd., Hai Wong Printing Co., Ltd., Hai Wong Investment Co., Ltd.	The same person	None
Chiou Da Property Development Co.	35,423,656	0.93	0	0.00	0	0.00	None	None	None

Note 1: Top 10 Shareholders shall be listed and institutional shareholders shall have their names and representative listed separately.

Note 2: The shareholding percentage is the percentage of shares under the name of a shareholder, his/her spouse, minors children or other name(s).

Note 3: Regarding shareholders disclosed in the list (including natural and judicial persons), their relationship between one another shall be disclosed according to the Regulations Governing the Preparation of Financial Reports by Public Banks.

5. Numbers of Shares in the Same Reinvested Enterprises Held by the Bank and its Directors, Supervisors, President, Vice Presidents, Deputy Executive Vice Presidents, the Heads of Departments and Branches, and Enterprises Controlled Directly or Indirectly by the Bank, and Percentage of Consolidated Shareholding

Record date: December 31, 2024

Unit: Share, %

Reinvested Enterprises (Note)	The Bank's Investment		The Investment Affiliate Directly or Indirectly Controlled and by the Bank, its Directors, Supervisors, President, Vice Presidents, Executive Vice Presidents, the Heads of Departments and Branches		Omnibus Investment	
	Share	%	Share	%	Share	%
Sunny Securities Co., Ltd.	50,200,000	100.00	0	0.00	50,200,000	100.00
Gold Sunny Assets Management Co., Ltd.	27,313,944	100.00	0	0.00	27,313,944	100.00
Sunny International Leasing Co., Ltd.	152,500,000	100.00	0	0.00	152,500,000	100.00
Sunny E-commercial Co., Ltd.	7,929,038	100.00	0	0.00	7,929,038	100.00
Sunny Microfinance PLC.	1,480,000	100.00	0	0.00	1,480,000	100.00
Financial Information Service Co., Ltd.	17,885,504	2.64	0	0.00	17,885,504	2.64
Taiwan Financial Asset Service Corp	5,000,000	2.94	0	0.00	5,000,000	2.94
Taiwan Central Depository and Clearing Corp.	2,260,364	0.29	0	0.00	2,260,364	0.29
Sunlight Asset Management Ltd.	66,587	1.11	0	0.00	66,587	1.11
Taiwan Mobile Payment Co., Ltd.	600,000	1.00	0	0.00	600,000	1.00

Note: Investment pursuant to Article 74 of The Banking Act.

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Chapter

III. Capital Raising

1. Capital and Share
2. Implementation status of fund application plan

1. Capital and Share

(1) Source of Capital

Record date: March 31, 2025

Unit: 1,000 shares, NT\$1,000

Year/month	Par value	Approved Capital		Paid-up Capital		Remarks	
		Shares	Amount	Shares	Amount	Source of Capital Stock	Others
July 2024	NT\$10	4,000,000	40,000,000	3,638,755	36,387,554	Capital increase from earnings NT\$2,380,494,190	According to the approval announced on the website of the Securities and Futures Bureau, FSC on July 15, 2024
July 2024	NT\$10	4,000,000	40,000,000	3,788,755	37,887,554	Capital increase by cash NT\$1,500,000,000	According to FSC approval letter: Jin-Guan-Zheng-Fa No.1130348767 issued on July 15, 2024

Note 1: Shall list data of the year until the date of publishing the annual report.

Note 2: Regarding the part of capital increase, it is a must to mark the effective (approval) date and document number.

Note 3: Those who issue stocks with the amount lower than par value shall be marked in noticeable way.

Note 4: If monetary claims against the company or technology needed by the company are offset against share payments, such information shall be specified, the type and amount of such offset shall also be noted.

Note 5: Prominently indicate any instance of private placement.

Unit: shares

Stock Type	Approved Capital			Remarks
	Outstanding stock (Note)	Un-issued shares	Total	
Common Stock	3,788,755,403	211,244,597	4,000,000,000	Bank stock not listed on TWSE or OTC

(2) List of Major Shareholders

Record date: December 31, 2024

Major Shareholders	Shares	Shareholding	Shareholding (%)
Fu Li Yang Investment Co., Ltd.		510,376,133	13.47%
The First Insurance Co., Ltd.		114,519,557	3.02%
Chuan Yang Construction Co., Ltd.		114,471,834	3.02%
Hai Wong Printing Co., Ltd.		100,184,870	2.64%
Farglory Life Insurance Co., Ltd.		88,263,485	2.33%
Sheng Yang Construction Co., Ltd.		68,906,511	1.82%
Jin Chen Investment Co., Ltd.		51,129,324	1.35%
Hai Wong Investment Co., Ltd.		50,913,352	1.34%
Li Kun Investment Co., Ltd.		50,535,082	1.33%
Chiou Da property Development Co		35,423,656	0.93%

Note: Shareholders who hold 1% or more of shares, or top ten shareholders.

(3) Equity Policy and Distribution

A. Dividend Policy

In the event of earnings made at the end of the fiscal year, said earnings shall be used to pay taxes and cover losses from previous years, and 30% of after-tax earnings shall be set aside as legal reserve, unless and until the accumulated legal reserve equals the Bank's paid-in capital; then special surplus reserve shall be set aside or reversed

according to relevant regulations. Where there is any surplus, the Board of Directors shall combine it with non-distributed surplus of previous year and submit the bonus distribution proposal to General Meeting of Shareholders for distribution. The surplus shall be distributed in stock or cash dividends. Unless and until the accumulated legal reserve equals the Bank's paid-in capital, maximum cash payouts shall not exceed 15% of the Bank's paid-in capital.

In order to maintain a sound financial structure and capital adequacy, the Bank will distribute dividends according to its capital budgeting. The Bank follows the principle of retaining capital to distribute stock dividends; however, in the event of a capital budget surplus and a capital adequacy ratio higher than is required by the regulator, cash dividends may be distributed, which cannot be less than 10% of total dividends. Stock dividends may be distributed instead of cash dividends if the latter are no more than NT\$0.1 per share

B. Proposed dividend distribution at the annual general meeting of shareholders

A stock dividend of NT\$0.4 per share and a cash dividend of NT\$0.2 per share are planned to be distributed according to the Bank's 2024 earnings

(4) Effect of Free Distribution Proposed at this General Meeting of Shareholders to the Bank's Operation Performance and EPS

No announcement on the 2023 Financial Forecast is yet made by the Bank. According to Tai-Cai-Zheng-Yi-Zhi Letter No. 00371 issued by Securities and Futures Commission of the Ministry of Finance on February 1, 2000, those who do not announce their financial statements do not need to disclose this information.

(5) Remunerations Paid to Employees, Directors and Supervisors

A. Percentage or range of employee bonuses and compensation for Directors and supervisors as stipulated in the Bank's Articles of Incorporation.

Where there is any profit of the year, the Bank shall, depending on the status of profitability, allocate 2% to its employees and less than 1% to Directors and Supervisors as remunerations. However, if there is any cumulative deficiency, the Bank shall reserve a certain amount to make up the deficiency.

Employees' remunerations shall be distributed in stock or cash and the distributed targets shall be the Bank's employees who comply with certain qualifications. Remunerations to Directors and Supervisors shall be distributed mainly in Cash.

The distribution ratio of remunerations to employees, Directors and Supervisors as well as the distribution methods and targets shall be finalized at Board of Directors meeting, which shall be participated by more than two third of Directors and agreed by more than participant Directors, and reported to General Meeting of Shareholders.

B. The basis for estimating the amount of remunerations to employees, Directors and supervisors, for calculating the number of shares to be distributed as bonuses, and the accounting treatment of the discrepancy, if any, between the actual distributed amount and the estimated figure, for the current period.

Total employee bonuses and compensation for Directors and supervisors in 2024 are estimated at NT\$139,798 thousand. This estimate is based on the probable amount of distribution, based on past experience. If a different amount is decided at the annual general meeting of shareholders, this will be treated as a change in accounting estimates and the amount will be paid within the same fiscal year.

C. Employee bonuses proposed by the Board of Directors

(A) Employees' remuneration distributed in cash or stock and directors' and supervisors' remuneration: Distributed NT\$93,199 thousand to employees as cash bonuses and NT\$46,599 thousand to Directors as compensations.

(B) The value of proposed distribution of bonus shares to employees in stock and the size of such an amount as a percentage of the after-tax net income presented in the parent company only financial reports or individual financial reports for the current period and total employee bonuses: No information is to be disclosed as the Bank does not have plans to distribute bonus shares to its employees.

D. Actual distribution of remunerations to employees, Directors and supervisors in the previous fiscal year (including the number of shares distributed, value, and share prices). In the event of any discrepancy between the actual distribution and the recognized remunerations to employees, Directors and supervisors, describe the discrepancy, its cause, and how it will be resolved.

The annual general meeting of shareholders passed a resolution on June 17, 2024, to distribute NT\$74,215 thousand to

employees and NT\$37,107 thousand to Directors and supervisors. There is no discrepancy with employee bonuses and board director / supervisor compensations as stated in 2023 Financial Statements.

(6) Shares Purchased Back by the Bank: None

2. Implementation status of fund application plan

(1) Content of the plan

The Bank issued financial bonds to raise mid- and long-term funds in order to increase the amount of loans. The raised funds will be applied to loans with higher revenue in order to increase loan spreads on earning contribution. In addition, the Bank enhanced its fund operation effectiveness and intends to repay due financial bonds through its cumulative earnings each year. When confronted with a decline in global prosperity, as well as huge reduction in the domestic stock market and low long-term interest rate, the Bank will issue financial bonds to repay old financial bonds with higher interest rates.

(2) Status of implementation

To enhance capital adequacy ratio, the Bank issued subordinated financial bonds in 2002, 2006, 2007, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021 and 2022. Most of them are included in the Tier-2 capital through 7-year subordinated financial bonds. The Bank also issued Tier-1 bonds in 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022 and 2023. There is a total of NT\$9.36 billion of non-cumulative subordinated financial bonds with no expiration date to supplement a stable long-term capital for the Bank and enhance risk burden capability.

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Chapter

IV. Operations Overview

1. Business Scope
2. Employee Profile
3. Corporate Social Responsibility and Ethical Behavior
4. Number of Non-Supervisory Employees, Average Annual Employee Benefits Expenses and Difference Compared with Last Year



1. Business Scope

(1) Main Business

A. Deposits and Loans Business

As of the end of 2024, the bank reports a total deposit balance at NT\$685,064,341 thousand, up by NT\$51,872,384 thousand compared with NT\$633,191,957 thousand reported at the end of 2023, of which the balance of demand deposits accounts for 31.50% of the total deposit balance, and the balance of time deposits accounts for 68.50% of the total deposit balance.

The total balance of loans issued accumulates to NT\$505,499,609 thousand as of the end of 2023, increased by NT\$22,916,229 thousand compared with NT\$482,583,380 thousand reported at the end of 2023.

As for Loan Asset Quality, the overdue loan ratio was 0.05% at the end of 2024, the coverage ratio of Allowance for bad debts was 2,555.05%. The Bank has assets with stable quality.

Unit: NT\$1,000

Item \ Year	Balance at the end of 2024	Balance at the end of 2023	Annual Growth Rate (%)
Deposits	685,064,341	633,191,957	8.19%
Loans	505,499,609	482,583,380	4.75%

Deposit Balance Comparison

Unit: NT\$1,000

Loans \ Year	2024		2023	
	Balance at the end of year	Percentage (%)	Balance at the end of year	Percentage (%)
Checking deposits	3,336,606	0.48	4,655,326	0.74
Demand deposits	89,507,406	13.07	76,624,019	12.10
Foreign exchange demand deposits	10,687,552	1.56	11,008,307	1.74
Demand savings deposit	111,164,626	16.23	106,719,176	16.85
Employee saving deposits	1,106,003	0.16	1,045,294	0.17
Time deposits	186,946,664	27.29	164,638,779	26.00
Foreign currency time deposits	55,537,116	8.11	54,525,160	8.61
Negotiable certificates of deposit	28,656,100	4.18	30,043,000	4.74
Time savings deposits	198,122,268	28.92	183,932,896	29.05
Total	685,064,341	100.00	633,191,957	100.00

Loan Balance Comparison

Unit: NT\$1,000

Loans \ Year	2024		2023	
	Balance at the end of year	Percentage (%)	Balance at the end of year	Percentage (%)
Short-term loans	15,036,216	2.96	15,446,269	3.20
Short-term secured loans	115,253,512	22.80	111,133,060	23.03
Medium-term loans	77,123,394	15.26	69,788,474	14.46
Medium-term secured loans	240,577,854	47.59	222,968,164	46.20
Long-term loans	4,279,569	0.85	3,900,563	0.81
Long-term secured loans	52,965,373	10.48	59,329,434	12.30
Non-performing loans	237,828	0.05	3,610	0.00
Export negotiation	25,863	0.01	13,806	0.00
Total	505,499,609	100.00	482,583,380	100.00

a. Consumer Banking Loans

According to the ratio set by the regulatory authority for home mortgage loans, in addition to carefully selecting high-quality customers to undertake the loans, we also do not accept loan increases (including restored credit limits) and interest rate reductions for existing customers with poor performance in deposit transactions. Priority is given to customers with clear repayment sources and good collateral locations (such as metropolitan areas, prime locations, suitable land area, favorable fee income, etc.) to provide working capital loans or subordinated loans.

As of the end of 2024 fiscal year, the balance of individual loans (consumer loans, credit loans) amounted to NT\$220.327 billion, compared to NT\$204.932 billion at the end of 2023 fiscal year, showing a growth of NT\$15.395 billion or a growth rate of 7.51%.

b. Loans to Businesses

The bank adheres to the government's policy of supporting small and medium-sized enterprises (SMEs) and focuses on SME customers while deepening relationships with local customer groups. At the same time, risk and asset security are prioritized. By meeting the funding needs of SMEs, the bank aims to increase liquidity from current deposits and profitability from loans. The SME loan portfolio grew by NT\$4.388 billion in 2024 compared to 2023, accounting for 44.93% of the bank's total loans. On the other hand, loans to large enterprises grew by only NT\$195 million in 2024 compared to 2023 due to lower interest rates offered by large financial conglomerates or public banks and intense competition in this segment. Overall, the corporate and commercial lending portfolio increased from NT\$249.935 billion at the end of 2023 to NT\$254.518 billion at the end of 2024, representing a growth of NT\$4.583 billion or a growth rate of 1.8%.

c. Car Loan, Subordinated Loan and Credit Loan Businesses

(a) Car Loan Businesses

In 2024, the total appropriation amount was NT\$8.105 billion, annual handling fee income was approximately NT\$35.24 million, with a balance of NT\$15.334 billion. This represents an increase of NT\$1.411 billion compared to 2023. The average interest rate was 3.20%, an increase of 0.19% compared to 2023.

(b) Subordinated Loan Businesses

In 2024, the total appropriation amount was NT\$7.139 billion, annual handling fee income was approximately NT\$38.72 million, with a balance of NT\$13.647 billion. This represents an increase of NT\$4.088 billion compared to 2023. The average interest rate was 4.37%, an increase of 0.07% compared to 2023.

(c) Credit Loan Businesses

In 2024, the "Premium Personal Loan Program" disbursed NT\$305 million, annual handling fee income was approximately NT\$3.87 million, with a balance of NT\$740 million. This represents a decrease of NT\$5 million compared to 2023. The average interest rate was 6.10%, an increase of 0.34% compared to 2023. This increase was primarily due to the Bank's approach to enhancing product yields and aligning more closely with credit market interest rates, which included gradually expanding the target group for its ongoing high-quality consumer loan projects from employees of corporate customers with whom the Bank has existing relationships, a group with relatively lower pricing and more controllable risk, to a broader customer base beyond existing clients. After segmenting this expanded customer base, the Bank raised product pricing accordingly. Despite the decrease in total disbursed amount compared to 2023, the average interest rate was 6.10%, an increase of 0.34% compared to 2023, contributing to overall revenue growth. The quality control of the cases is effectively managed.

Unit: NT\$1,000

Item	Year	Amount		Growth Rate (%)
		2024 Fiscal year	2023 Fiscal year	
Car Loan Businesses		15,334,167	13,923,403	10.13
Subordinated Loan Businesses		13,647,410	9,558,509	42.78
Credit Loan Businesses		740,352	745,380	(0.67)

B. Foreign Exchange Business

For the foreign exchange business, the balance of foreign exchange deposits (including OBU) at the end of 2024 was US\$2,020,224 thousand or a decrease of US\$111,988 thousand from US\$2,132,212 thousand at the end of 2023, the appropriation reduced of 5.25%. This was mainly due to global economic uncertainty, coupled with a persistently strong US dollar index. Consequently, some customers capitalized on the appreciation of the US dollar by converting their US dollar deposits back into New Taiwan dollars to secure profits. The balance of foreign exchange loans (including OBU) at the end of 2024 was US\$467,341 thousand or an increase of US\$18,585 thousand from US\$448,756 thousand at the end of 2023 with a growth by 4.14%. In 2024 the amounts of import/export and exchange service were US\$193,630 thousand and US\$4,974,713 thousand.

Unit: US\$1,000

Item	Year	2024	2023	Growth Rate (%)
		Balance at the end of year / Amount	Balance at the end of year / Amount	
Foreign currency deposits (including OBU)		2,020,224	2,132,212	(5.25)
Foreign currency loans (including OBU)		467,341	448,756	4.14
Import and export business		193,630	261,440	(25.94)
Remittance Services (including simplified currency exchange services)		4,974,713	4,983,462	(0.18)

Note : For the foreign currency deposits and loans, the amount stated was the balance at the end of the year, Import and export and remittance services business indicated was the annual amount.

C. Credit Card

In fiscal year 2024, Taiwan has recovered from the impact of the COVID-19 pandemic, with the overall economic environment experiencing significant growth under the leadership of the semiconductor technology industry. Both the financial and traditional industries have recorded robust growth, which in turn has driven strong domestic physical and online consumption. In addition, the reopening of borders and the resulting surge in overseas travel demand have led to a significant increase in credit card transactions. By the end of November of the fiscal year 2024, the total amount of market credit card transactions reached NT\$4,264.2 billion, an increase of NT\$423.9 billion compared to NT\$3,840.3 billion of the full year of 2023, surpassing pre-pandemic level. The Bank recorded NT\$5.493 billion in credit card transactions in 2024, an increase of NT\$595 million compared to 2023. Revolving credit balances experiencing slight increase of 3.13%. Furthermore, both the number of cards in circulation and active cards showed a slight decrease due to the integration of multiple cards held by customers and the deactivation of long-unused cards

In terms of income, the bank focuses on increasing fee income, with revolving credit interest income as secondary. The main strategic approaches include expanding both the number of circulating cards and active cards, and enhancing credit card transaction amounts. In addition to cultivating strong relationships with high-contributing premium customers through targeted marketing strategies, Shin Sekai Business Card was launched in November of this fiscal year 2024 to meet the different payment needs of existing high-end customers and attract potential customers by enhancing card benefits and services.

In response to global ESG sustainability goals and to fulfill corporate social responsibility, in the fiscal year 2023, the Bank introduced the addition of online credit card application/review functions that connect to the existing online application system, allowing customers to submit applications and complete credit evaluations consistently through electronic online operations. In the fiscal year 2024, it is planned to continue enhancing digitization processes, saving paper, being environmentally friendly, and accelerating overall operational efficiency.

The acquiring business continues to use modern card payment terminals, which, in addition to the existing electronic ticketing and QR code scanning payment functions, also have app development capabilities. These apps can be used for marketing activities, account inquiries, and other applications. In line with the annual policy goals and strategies of the Financial Supervisory Commission, various mobile payment services are being developed, such as mobile credit cards, mobile banking cards, Quick Response (QR) code payments, mobile electronic tickets, electronic payment institution physical channel payment services, mobile acquiring (mPOS), and application services. These initiatives align with the Financial Supervisory Commission's policy plan for the fiscal year 2023, which encourages financial institutions to promote non-cash payment transactions and foster an environment conducive to the development of electronic payments,

ensuring convenient payment options for the public.

Unit: cards, NT\$1,000

Item \ Year	2024	2023	Growth Rate (%)
Total number of card issued in the year	56,869	57,097	(0.40)
Total cumulative number of valid cards in circulation	116,191	116,723	(0.46)
Total credit card consumption amount	5,493,137	4,897,843	12.15
Revolving Credit Balance	175,160	169,841	3.13
Number of acquiring contracted merchants	3,232	2,868	12.69
Transaction amount of contracted merchants	8,423,535	8,047,174	4.68

D. Wealth Management Business

- a. Trust investment business, specifically discretionary money trusts for investing in domestic and foreign securities, including funds, overseas bonds, foreign stocks, and ETFs, the fee income for the fiscal year 2024 was NT\$345,008 thousand, an increase of NT\$92,344 thousand compared to that of 2023. Emphasizing the selection of appropriate investment targets and risk reduction, the Bank rigorously devises product strategies tailored to the customers' investment preferences. This includes increasing investment positions in assets with lower volatility to improve risk diversification.
- b. In the insurance business, the fee income for the fiscal year 2024 was NT\$538,376 thousand, an increase of NT\$160,962 thousand compared to that of 2023. This increase was primarily due to the precise understanding of customer demands, enabling the Bank to pinpoint the correct product strategy direction and effectively meet the diverse insurance needs of customers.
- c. The total fee income for the fiscal year 2024 was NT\$883,384 thousand, an increase of NT\$253,306 thousand compared to that of year 2023.

Unit: NT\$1,000

Item \ Year	2024		2023		% of Sales Growth	% of Fee Income
	Sales Volume	Fee Income	Sales Volume	Fee Income		
Mutual funds and overseas bonds (excluding domestic bond funds)	12,086,947	345,008	7,552,744	252,664	60.03	36.55
Insurance products	2,180,737	538,376	1,756,741	377,414	24.14	42.65
Total	14,267,684	883,384	9,309,485	630,078	53.26	40.20

E. E-Banking Business

With the rise and rapid evolution of digital technology applications, the Bank is undergoing digital transformation by integrating digital technology into its existing operational models. This initiative aims to streamline processes and enhance customer experience. Continuous efforts will be dedicated to refining and updating processes throughout the ongoing transformation, with a clear focus on prioritizing customer value and satisfaction. In July 2022, the Bank has introduced the next-generation corporate internet banking and mobile enterprise web app. starting from July 2023, we have gradually introduced new features such as cardless withdrawal and Mobile Number Transfers 2.0. In March 2024, the Bank launched OTP non-contractual transfer functionality for its corporate online banking app. At the same time, overseas bond and ETF trading features were added to the personal online banking and mobile banking apps. Furthermore, the mobile banking app now offers MID+FIDO digital identity verification services, significantly enhancing the convenience of accessing financial services for customers.

In response to the development trends of financial technology (FinTech), the Bank is actively exploring practical AI applications and continuously advancing its digital financial services. In addition, digital payment services are being developed by linking the Bank's deposit accounts with electronic payment accounts to expand cooperation channels and seek cross-industry partners, including Sunny E-Commercial, Sunny Securities, JKOPay, Hi-Life, and POYA International. These efforts aim to continuously broaden the customer base and build a partner-driven operational ecosystem. The Bank also leverages technological tools to engage with online communities, offer interactive channels to

better understand customer needs, monitor market trends regularly, and conduct targeted marketing and promotional activities.

Type of business	Year	2024	2023	Growth Rate (%)
Number of cumulative account opening for personal online banking		214,916	194,871	10.29%
Number of cumulative account opening for mobile online banking		165,134	143,786	14.85%
Number of cumulative account opening for corporate online banking		32,173	29,707	8.30%
Number of cumulative account opening for Digital deposit		7,482	5,622	33.08%
Amount of Automatic Transaction Access		2,501,874	2,395,238	4.45%
Electronic Transaction Ratio		41.03%	40.15%	2.19%

Note : The Amount of Automatic Transaction Access consists of the transaction amount in Personal Internet Banking, Mobile Internet Banking APP and Corporate Internet Banking.

F. Trust Business

As of the end of fiscal year 2024, the total property trust balance consigned by the Bank reached NT\$82,709,836,000, which is an increase of NT\$12,355,008,000 or a 17.56% increase compared with NT\$70,354,828,000 in 2023, in particular, the monetary trust business totaled NT\$51,212,221,000 in 2024, an increase of NT\$9,680,570,000 or a 23.31% increase compared with NT\$41,531,651,000 in 2023. The specific-purpose monetary trust business increased by 19.30%, driven by an increase in overseas bonds and the addition of overseas stocks and ETFs at the end of 2024. Other monetary trust business increased by 44.50%, primarily driven by the increase in both real estate transaction trusts and other prepayment trusts. Real estate transaction trusts totaled NT\$6,725,609,000 in 2024, an increase of NT\$3,728,532,000 or a 124.41% increase compared with NT\$2,997,077,000 in 2023, while other prepayment trusts totaled NT\$583,762,000 in 2024, an increase of NT\$316,345,000 or a 118.30% increase compared with NT\$267,417,000 in 2023. The custody of securities investment trust funds business totaled NT\$4,980,296,000 in 2024, an increase of NT\$259,154,000 or a 5.49% increase compared with NT\$4,721,142,000 in 2023, primarily due to the addition of the Taiwan Cooperative Bank's TCB Multi-Asset AI Theme Fund. The securities trust business totaled NT\$65,806,000 in 2024, a decrease of NT\$26,544,000 or a 28.74% decrease compared with NT\$92,350,000 in 2023, primarily due to the resignation of public servants and the repayment of credit cases. In terms of other affiliated businesses, the custody of discretionary investment services business amounted to NT\$94,070,000 in 2024, a decrease of NT\$22,221,000 compared with NT\$116,291,000 in 2023, primarily due to the withdrawal of account balances by investors, leading to a decrease in the size of the accounts.

Looking ahead to 2025, in response to the advent of an aging society, the Bank, in addition to aligning with the competent authority's active promotion of Trust 2.0 Trust Literacy Promotion Campaign, will also support the Trust Association of the Republic of China's Village Trust Literacy Promotion Tour and its new Ark Launch Program in 2025 by organizing promotional seminars on elder care trusts. The Bank will continue to develop trust services through cross-industry partnerships, creating a comprehensive cross-industry elder care trust service ecosystem that provides senior citizens with high-quality, one-stop elder care trust solutions. The Bank will also refine its Trust Seed Bankers program at its business units, leveraging professional trust courses promoted jointly by the Trust Association of R.O.C. and the Taiwan Academy of Banking and Finance (TABF), along with internal training, to strengthen employees' understanding of trust business. This will cultivate personnel capable of providing personal trust planning services, enhancing both their persuasiveness when engaging with clients and their individual competitiveness in the workplace. These efforts will make it more convenient for clients to seek trust-related advice and help expand the scale of trust assets under management.

Unit: NT\$1,000

Item \ Year	2024	2023	Rate of increase or decrease (%)
	Amount	Amount	
Monetary trusts	51,212,221	41,531,651	23.31
Specific-purpose monetary trusts investing in domestic and foreign securities	32,953,086	27,620,941	19.30
Other monetary trusts	13,278,839	9,189,568	44.50
Custody of securities investment trust funds	4,980,296	4,721,142	5.49
Real estate trust	31,431,809	28,730,827	9.40
Securities trust	65,806	92,350	(28.74)
Monetary-claim and security-interest trusts	0	0	0
Total trust assets under management	82,709,836	70,354,828	17.56
Other affiliated businesses			
Custody of operations guarantee funds	520,000	510,000	1.96
Custody of discretionary investment services (accrued for the year)	94,070	116,291	(19.11)
Certification business	4,281,502	3,659,267	17.00

G. Investment Business

Income percentage of each various transaction and its growth and changes:

Unit: NT\$1,000

Item \ Year	2024	2023	Increase / decrease
Bonds	2,572,529	1,851,650	720,879
Stocks	354,554	91,682	262,872
Beneficiary certificates	8,975	(3,183)	12,158
Short-term bills	553,404	311,601	241,803
Unrealized gain or loss	2,105	24,033	(21,928)
Stock dividend	112,519	144,523	(32,004)
Total	3,604,086	2,420,306	1,183,780

According to the above table, the Bank has made a profit of NT\$2,420,306 thousand in 2023 and NT\$3,604,086 thousand in 2024 in securities trading. The details are described below:

a. Gain (loss) on bonds:

This is the interest income and disposal gain (loss) and fee income from underwriting corporate bonds from the trading of bonds of domestic and overseas governments at all levels, currency corporate bonds and financial debentures. In the fiscal year 2024, profits increased by NT\$720,879 thousand compared to that of 2023, reaching NT\$2,572,529 thousand, the bond income have notably rebounded. The main reason was that in 2024, USD bonds offered a yield advantage over Taiwanese bonds. The Bank proactively invested in foreign currency bonds with good credit ratings and higher yields during periods of interest rate upticks, aiming to increase bond interest income.

b. Gain (loss) on stocks:

In terms of gains and losses from trading listed and OTC stocks, in the fiscal year 2023, with inflation

stabilizing and interest rate hikes nearing conclusion, the weighted index surged by 26.83%, propelled by the performance of Taiwan's leading semiconductor company, Taiwan Semiconductor Manufacturing Co., Ltd. (TSMC). This marked a turnaround and the beginning of a bullish trend in Taiwanese stock market. Rigorous selection of investments in companies with strong fundamentals and high dividend yield advantages rewarded the Bank with capital gains, resulting in a profit of NT\$91,682,000 for the full year. In the fiscal year 2024, the Taiwanese stock market extended the bullish trend that began in 2023. Benefiting from the opportunities driven by the AI wave, Taiwan's strong semiconductor sector and related AI supply chains saw significant share price increases for many companies during the year, which in turn lifted the broader market. The index rose by 28.47% for the year. Based on its assessment of market trends, the Bank expanded its investment positions at the beginning of the year, with peak shareholdings increasing by approximately 35% compared to the previous year. In addition, the Bank actively realized profits by selling at favorable prices before the market correction in the second half of the year, resulting in an increase of NT\$262,872,000 in realized profits for the year compared to 2023.

c. Gain (loss) on beneficiary certificates:

This is the gains and losses from fund trading. In 2023, realized losses from opportunistically disposing of beneficiary certificates amounted to NT\$3,183,000. Before the market correction in the second half of 2024, and despite the lingering uncertainties in financial markets, the Bank realized profits by selling at favorable prices, resulting in total gains of NT\$8,975,000 for the year. In terms of investment allocation strategy, in addition to maintaining a focus on controlling portfolio volatility, the Bank notes that as inflation has eased, major central banks worldwide have shifted their focus to supporting economic growth. With the U.S. Federal Reserve initiating interest rate cuts in September 2024, expectations for a more accommodative monetary environment in 2025 have become more certain, creating a favorable investment climate. The Bank will adjust its allocation between equities and bonds in line with market dynamics to progressively achieve its annual targets.

d. Gain (loss) on short-term bills:

For interest income from trading short-term bills, gains and losses from disposals, and fee income, profits in 2023 amounted to NT\$311,601 thousand, while in 2024, profits reached NT\$553,404 thousand. Following the interest rate hike by the Taiwan central bank, short-term bond yields experienced a significant increase in 2023, and interest income from bills increased under the rising interest rate environment, resulting in an increase of NT\$241,803 thousand in bill income for 2024 compared to that of 2023.

e. Gain (loss) on valuation:

This is the gain (loss) on the valuation of securities based on market prices. In 2023, valuation gains of NT\$24,033 thousand were recognized, driven primarily by the volatility and upward trends in the global financial markets, these markets saw simultaneous recoveries in both stock and bond markets, resulting in increased valuation gains on beneficiary certificates. In 2024, valuation gains amounted to NT\$2,105,000 – a decrease of NT\$21,928,000 compared to 2023. This was primarily due to the rapid rebound in the valuations of investment funds in 2023, driven by improved market confidence and a recovering global economy following the gradual easing of the pandemic. However, in 2024, growth in fund valuations was more moderate, constrained by heightened market volatility.

f. Stock dividends:

This is the cash dividends distributed by listed and OTC companies, where the cash dividend distributed in 2023 was NT\$144,523 thousand and NT\$112,519 thousand in 2024.

To sum up, in regard to the Bank's performance on securities trading. The stock index in 2023 declined by 26.83%, and the Bank had stock gains of NT\$91,682 thousand. Beneficiary certificates losses of NT\$3,183 thousand, in that fiscal year, valuation gains of NT\$24,033 thousand were recognized, beneficiary certificates was the primary component affecting the valuation. The total net income for all business segments amounted to NT\$2,420,306 thousand. In the fiscal year 2024, the weighted index rose by 28.47%, resulting in stock gains of NT\$354,554 thousand and beneficial certificate gains of NT\$8,975 thousand. Valuation gains of NT\$2,105 thousand were recognized. Beneficiary certificates was the primary component affecting the valuation, with a total net income of NT\$3,604,087 thousand for all business segments throughout the year.

(2) Percentage of the asset of each business and its growth and changes

Unit: NT\$1,000

Business Items	Year	2024		2023	
		Amount	Asset %	Amount	Asset %
Total Assets		759,014,647	100.00	711,154,039	100.00
Discounts and loans – net amount		499,250,517	65.78	476,328,831	66.98
Financial assets measured at fair value through other comprehensive income		111,061,484	14.63	100,608,959	14.15
Debt Instrument Investments Measured at Amortized Co		38,840,191	5.12	39,199,039	5.51
Financial assets measured at fair value through profit or loss		32,441,720	4.27	13,691,980	1.93
Total Liabilities		709,478,619	93.47	665,654,042	93.60
Deposits and remittances		685,108,265	90.26	633,203,378	89.04
Financial debentures payable		12,860,000	1.69	13,960,000	1.96
Due from CBC and Banks		3,561,883	0.47	6,294,606	0.89

(3) Percentage of the net income of each business and its growth and changes

Unit: NT\$1,000

Business Items	Year	2024		2023	
		Amount	Asset %	Amount	Asset %
Net interest income		7,975,356	78.14	7,773,258	81.44
Net income other than interest		2,230,496	21.86	1,770,997	18.56
Net fee income		1,565,219	15.34	1,220,180	12.79
Net gain on financial assets and liabilities measured at fair value through profit or loss		394,739	3.87	227,350	2.38
Gains (loss) from sale of fair value through other comprehensive income financial assets		113,790	1.11	75,914	0.80
Gains from Current financial assets measured at amortized cost		0	0.00	164	0.00
Exchange gain (loss)		206,231	2.02	121,612	1.28
Asset Impairment (loss)		23,828	0.23	(21,677)	(0.23)
Share of subsidiaries' gains recognized by equity method		(178,050)	(1.74)	56,643	0.59
Rental income		85,806	0.84	74,330	0.78
Net income other than interest		18,933	0.19	16,481	0.17
Total net income		10,205,852	100.00	9,544,255	100.00

Note: The data in this table is form individual financial statements.

(4) Business Plan of the Year

A. Deposit Business

- Optimizing the structure of demand deposits and time deposits to increase the profit of total deposits. Planning encourages and assists business units to strengthen their solicitation of deposits by means of performance appraisal and project concessions.
- Considering credit clients and clients nearby branch offices as the main client basis, while increasing NTD and USD deposits.
- In line with the country's 2030 bilingual national policy, the Bank has gradually set up bilingual demonstration

branches - by the end of 2024, 16 bilingual branches will be in operation. For the deposit and exchange business that foreigners often handle, from personnel services, every forms to environmental facilities and automation equipment, it presents a friendly bilingual financial environment, and arranges deposit and exchange tellers with the ability to communicate in foreign language to provide financial services in foreign tongue.

- (D) To effectively implement financial-friendly services, by the end of 2024, we had installed a total of eight ATMs equipped with a voice guidance system for visually impaired users and will continue to increase the number of these Voice-Guided ATMs for visually impaired individuals. In addition, we are adding deposit functions to ensure that individuals with disabilities have access to more convenient and secure financial services.

B. Loan Business

- (A) The bank aims to improve the ratio specified in Article 72-2 of the Banking Act. In recent years, the focus of business expansion has been on loans that do not fall under the limit of Article 72-2 of the Banking Act. Real estate revolving loans with both collateral and profitability (including short- and medium-term secured loans, working capital loans for businesses, and subordinated mortgage loans) have been the annual key focus. However, even after improvement, there is still a limitation of 30% imposed by the statutory limit ratio. Therefore, the future direction of business expansion will continue to prioritize loans that do not fall within the scope of the statutory limit under Article 72-2 of the Banking Act. Recently, the Bank has prioritized supporting enterprises in implementing initiatives related to improving environmental sustainability. This involves allocating funds to projects focused on greenhouse gas reduction, renewable energy, resource recycling, pollution prevention, and other initiatives aimed at promoting green and sustainable development.

- (B) The direction for the promotion of New Taiwan Dollar (NTD) business is as follows:

a. Large and Small and Medium-sized Enterprises

- (a) Emphasis is placed on loans secured by real estate (or movable assets). Cases guaranteed by the Export-Import Bank of the Republic of China (Taiwan) should also involve real estate as collateral or sub-collateral. Pure credit or cases solely guaranteed by the Export-Import Bank of the Republic of China (Taiwan) should not be accepted to ensure creditor rights.
- (b) Strengthen the financing of construction or acquisition of factories (obtain factory registration).
- (c) Select target customers based on the "Principles for Handling Applications from Small and Medium-sized Enterprises" and focus on local customer groups, avoiding cross-regional transactions as much as possible to control risks.
- (d) The major businesses of target customers shall align with the following criteria:
 - ① Environmental (E): Green energy, energy conservation, energy storage facilities, low-carbon transportation, and environmental remediation.
 - ② Social responsibility (S): Health care services, residential care services, healthy industry, and educational services industry.
 - ③ Major businesses engaged in categories that do not fall under Environmental (E) or Social responsibility (S), but are seeking funds for "green expenditures," including: renewable energy, energy conservation, pollution prevention, sustainable management of natural resources and land use, conservation of regional and aquatic biodiversity, low-carbon transportation, sustainable water resources and wastewater treatment, climate change adaptation, products, product technologies, or production processes with ecological efficiency and circular economy adaptation, green buildings initiatives, etc.

b. Mortgage Loan

- (a) The main focus is on short- and medium-term secured revolving capital loans, excluding items regulated by Article 72-2 of the Banking Act of The Republic of China.
- (b) For home purchase loans, in addition to prudently selecting high-quality customers within the proportion set by the supervisory authority, customers with poor performance in areas such as deposits will not be considered for loan increases (including reinstatement of credit lines) or interest rate reductions. The authority to grant preferential interest rates to branch managers and managers of the Credit Approval Division has also been revoked. The loan-to-valuation ratio for housing loans is controlled by adopting a price-based approach.

C. Car Loan, Credit Loan and Subordinated Loan Businesses

(A) Vehicle Loan Businesses:

- a.** In response to business growth and human resource planning needs, the number of teams at regional offices with higher business volumes increase. In 2024, the Taipei Zhongxing Branch was expanded to include Zhongxing Team 1 and Zhongxing Team 2, and the Taichung Branch is scheduled to expand to two teams in 2025
- b.** Leveraging the concentrated advantages of car loan application and appropriation process to reduce operational costs, while ensuring that overall asset quality, loan amounts, interest rates, and fee income are balanced
- c.** Continuously enhancing business organization and recruiting a full spectrum of consumer finance specialists to gradually expand the product portfolio.
- d.** Developing and utilizing non-physical channels to expand the customer base of existing vehicle loan customers.

(B) Subordinated Loan Businesses:

- a.** Leveraging our branch network to expand customer base, we continue to launch marketing incentive programs for subordinated loan products to boost acquisition efforts. Additionally, implementing a cross-marketing strategy by the comprehensive business personnel, strengthening the promotion of high-interest rate differential products to increase fee and interest income.
- b.** In order to adapt to market changes and future trends, the Bank, in addition to periodically gathering information on competitors' products, will continue to advance and innovate its business processes to meet the needs of different customer segments and enhance product competitiveness.

(C) Credit Loan Businesses:

Developing a targeted marketing strategy tailored to different customer segments, while simultaneously adjusting credit products according to market trends. Additionally, increasing product exposure through collaborations with various industries.

D. Foreign Exchange Business

(A) Launched foreign currency deposit project

Through the foreign exchange deposit project activities, the Bank will continue to explore new sources of customer, encourage business departments to strengthen the foreign currency deposit business, increase the attraction momentum, and expand the scale of foreign exchange deposit business. Given the changes in the U.S. Federal Reserve (Fed) policies and market interest rates, it will help increase the interest rate spread of the Bank, while taking into account asset quality and income, thereby increasing foreign exchange net profit.

(B) Counseling branches to develop SME import and export business

Through the visits of the foreign exchange business promotion team members in the north, central, and south of Taiwan, business units were assisted in expanding their foreign exchange business and in strengthening the solicitation of SMEs for import and export business. Through the implementation of various business projects, the Bank will activate the all-round development of the foreign exchange business of the Bank and continue to increase the revenue of foreign exchange business.

(C) Strengthening online banking function of foreign exchange

The foreign exchange business of the Bank has launched the enterprise online banking and mobile APP functions, and added the corporate online banking the foreign exchange function for transactions with an equivalent of NT\$500,000, and functions such as online foreign currency designated transfer accounts and pre-authorized currency exchange authorization deductions. In the future, the online banking function of foreign exchange business will continue to be strengthened to achieve business promotion and transaction convenience, reduce the Bank's operating costs and increase foreign exchange earnings as well.

E. Credit Card Business

(A) Card Issuance Operations

The direction of the overall operation of the Bank's credit card products is based on the principle of prudent operation and development. In addition to the Bank's current customers, the main target of card issuance is to offer credit card products with highly diversified features to increase market exposure and increase the rate of incoming new customers. And the Bank offers premium benefits such free airport transfers for flight bookings, foreign exchange discounts for overseas travel, and additional gifts for tax payments to strengthen the bond between

customers and the Bank. Furthermore, the Bank plans to leverage media exposure and joint promotional efforts with affiliated partners to attract new customers. Additionally, efforts will be made to enhance card features through offering high-quality rewards for spending at specific partner channels, thereby increasing the amount of credit card consumption. These initiatives are designed to increase both the breadth and depth of current customers.

The marketing strategy focuses on increasing three major aspects, specifically the number of cards in circulation, the ratio of valid cards, and the overall consumption amount. The Bank has implemented a cooperative sales team to assist in card issuance operations and provide tailored recommendation based on the customers' card usage and payment history, as well as promote income-producing products through targeted lists. These lists include credit loans and communication loans, with referrals to dedicated business units or branches for customers requiring car loans or subprime loans. Looking ahead, efforts will be made to gradually expand the range of cooperative sales offerings to include financial products with higher profitability.

With the global goal of achieving net-zero emissions by 2050 and national initiatives promoting green financial services and products, financial institutions are encouraged to adopt carbon reduction measures. The Bank has joined the Mastercard Priceless Planet Coalition, sponsoring US\$30,000 to help restore 100 million trees as part of an ongoing effort to combat climate change and improve the global environment, our card issuance strategy will similarly adapt to this trend, advancing towards carbon reduction and sustainable management. In addition to continuously improving and optimizing various online operations to minimize paper usage, the Bank plans to organize green consumption campaigns to inspire cardholders to contribute to environmental conservation efforts.

(B) Acquiring Business

At the moment, there are 29 domestic acquirers. According to the credit card data published by FSC in December of 2024, Taishin International Bank has 173,995 appointed stores, which count the most. Cathay United Bank is second with 147,340 followed by CTBC Bank with 143,070, the Bank currently ranks 20th with 3,781 special stores. In 2024, the "Special Store Promotion Project" will be launched to increase the transaction volume of the existing stores and make a promotion among credit customers of the Bank, so as to facilitate the increase of deposit amount of the Bank, provide complete financial services, strengthen the partnership with corporate customers, and promote the growth of other businesses such as loans and wealth management

F. Wealth Management Business

- (A) As for its trust investment business, the Bank provides artificial intelligence and automated financial management services as ways to expand its digital financial management transactions and broaden its customer base. It focuses on regular and fixed long-term investment, diversifies market risks, pursues long-term stable returns, and truly implements asset allocation.
- (B) As for its insurance business, in response to the needs of an aging society and the concept of preserving tax sources and asset inheritance. The Bank has introduced new participating insurance policies focused on medium- to long-term investments and stable returns to meet the insurance needs of aging customers. These policies are designed to assist customers in achieving stable asset growth and ensure comprehensive wealth protection.
- (C) The Bank enhances its customer-centric sales approach by providing comprehensive and regular training to all wealth management personnel and by increasing the proportion of employees obtaining professional certifications to further strengthen their expertise. As for its mutual funds and overseas bond business, the Bank will continue to expand its digital wealth management transaction capabilities and broaden its digital client base, with an emphasis on systematic, long-term investments aimed at diversifying market risks, pursuing stable long-term returns, and implementing sound asset allocation.

G. Electronic Banking

In 2024, a number of digital financial measures have been launched successively. The key points of development are as follows:

(A) Digital financial services

- a.** Deposit account linked payment platform : In collaboration with JKOPay, this service was launched in June 2024
- b.** Mailing service for financial cards linked to digital deposit accounts : Launched in October 2024

(B) Mobile Corporate Online Banking Services

a. New OTP non-contractual transfer functionality : Launched in March 2024

b. Addition of scheduled and recurring transaction functions to the transfer service : Launched in March 2024

(C) Personal Online Banking / Mobile Banking App Services

a. Overseas bond and ETF trading features have been added to personal online banking and mobile banking app.

(a) Overseas bond trading feature : Launched in July 2024

(b) ETF inquiry feature : Launched in December 2024

(c) ETF trading feature : Expected to launch in Q1 2025

b. The mobile banking app has added MID phone number authentication service and FIDO ID mobile key management service (Phase 1) : Launched in August 2024.

H. Trust Business

(A) Real Estate Trust

a. Continue to promote the real estate development trust business and other related derivative businesses that are compatible with the Bank's land and buildings loan. This includes planning financial services for reconstruction projects that integrate financing and trust management mechanisms in response to the implementation of regulations related to unsafe and old buildings. This aims to provide comprehensive financial solutions to landowners and management consulting firms, facilitating the seamless progress of reconstruction projects.

b. Strengthening engagement in real estate development projects with large numbers of owners and long waiting periods, such as section expropriation and rezoning. Assist the builder in isolating the integrated land trust through the trust mechanism, so as to avoid the collapse of the integration due to the purchase or sale by the landlord or debt problems.

c. Developed and established the cooperation model wherein the real estate company, as the builders, undertakes construction surveillance responsibility, and the Bank is responsible for the property and money management trust. Continued to develop external channels including leasing companies, farmers' associations, credit cooperatives, and bills financial companies.

d. Pre-sale house trust: Ensuring the security of payments from pre-sale home buyers and assisting developers in stabilizing sales prices, while actively promoting diverse collaborations with external non-banking financial institutions.

(B) Money Trust

a. Real Estate Transaction, Security, & Trust: Collaborating with vendors such as real estate agents and external channels, in order to promote real estate (purchase/sale) transaction secured trust. This initiative targets high-value transactions such as land and factory purchases, as well as other securities and trust transactions, such as equity and liability trading.

b. Prepayment trust: We aim to consolidate our existing customer base and expand towards larger clients such as the retail industry. Additionally, we plan to increase collaboration with platform system providers to broaden our industry exposure and attract customer businesses.

c. Focusing on and enhancing the development of customer sources for elder care trusts and refining the "Trust Seed Bankers" program tailored to the needs of Trust 2.0 concept products (including four major modules, Child Care Trust/Retirement Security Trust/Disability Support Trust/Insurance Trust Fund). This involves providing external professional courses and internal education training, complemented by offering incentives to promote trust projects and leveraging innovative trust services through partnerships with other industries. This initiative aims to assist customers in accessing local trust consultations and services regarding asset protection, asset transfer, comprehensive asset control, and personalization of trusts.

d. Specific trust: Continuously enhancing the Bank's fund system, service function, and user interface to achieve customer satisfaction in wealth management. Continuously promoting the adoption of electronic trust statement to support environmental conservation efforts and reduce carbon footprint.

I. Investment Business

(A) Expanding the investment position

a. Actively expanding the counterparties, and developing the transaction's quota, to increase the trading volumes.

b. Actively participating in the bidding and purchase of the exemption guarantee bills with higher interest rate, and

increase the secondary market transactions.

c. Looking for new types of investment commodity.

(B) Expanding the investment layout of overseas markets and foreign currency assets, and continue to build overseas bond investment positions

a. Invest in overseas stocks, mutual funds, public bonds, corporate bonds, financial bonds, and domestically issued international bonds denominated in foreign currencies.

b. Even with the Fed initiating interest rate cuts in September, yields remain high. The Bank is continuously evaluating and purchasing overseas bonds with strong credit ratings, good liquidity, and high returns to increase bond income.

(C) Plan for dispatching and application of short-term funds

a. Continuing to participate in the bidding and purchase of the Central Bank's NCD, taking advantage of expectations for future interest rate movements, and adjusting the allocation of funds for long-term / short-term, to create the maximum revenue.

b. Actively participating in the bidding and purchase of the exemption guarantee bills with higher interest rate, and increase the secondary market transactions, to increase income.

c. Expanding the breadth of counterparties, to improve the efficiency of funds dispatching.

d. Flexible use of RS, fixed deposit or borrowing to engage in foreign currency fund scheduling operations.

e. Managing the securities business which has been included in the Bank's foreign exchange capital dispatching target, and actively expands foreign exchange business.

(D) Coordinate with obtaining the qualification of bills houses and bond dealers which could engage in foreign currency business, to engage in foreign currency bills, NCD and bond investment.

(E) Coordinate with obtaining the qualification of bond underwriter, actively expanding the scope of bond business, and engage in bond underwriting business.

(F) Coordinate with other business entities to carry out business development, such as the commercial paper self-guarantee and self-purchasing business of the Bank's clients, undertaking foreign currency SWAP transactions with clients, etc.

(5) Market Analysis

A. Analysis on Area of the Banking Service Operations

As of the end of 2024, a total of 108 domestic business bases were established, and the channel distribution became more complete. Diversified financial services were also developed, including leasing, securities, asset management, e-commerce, etc.; Shanghai Leasing Company and Cambodia Micro Finance Company were established overseas. The new headquarters that the Bank purchased, is located on the intersection of Minquan West Road and Zhongshan North Road in Zhongshan District, Taipei City, which was completed and operational in October of the 2023 fiscal year. It is expected that the new headquarter would help synergize business groups and promote a new corporate image and business structure. In addition to enhancing its market competitiveness, the Bank is evaluating opportunities for overseas expansion through regional complementation and channel integration with the prospect of developing a strong and complete financial services network.

B. Future Market Supply and Demand and Potential Growth

Observing the recent international economic landscape, the U.S. economy is expected to slightly slow down in 2025 but remain resilient, mainly benefiting from fiscal support and productivity gains driven by generative AI. European economic momentum is anticipated to improve compared to 2024 but will remain weak, as the boost to private consumption from easing inflation and interest rates is partially offset by weak export and investment growth. China's economic growth may be constrained by U.S. tariffs and uncertainties surrounding the effectiveness of stimulus policies. Emerging markets are expected to benefit from a rebound in global trade and commodity demand, though challenges remain due to a strong U.S. dollar and high debt servicing costs.

According to a survey conducted by the Taiwan Institute of Economic Research on the economic outlook for the next six months, now that peak consumption season has passed and inflation expectations are rising, despite wage increases supporting consumption, uncertainty surrounding Trump 2.0 has made the investment market performance

difficult to predict. Investment returns are limited, and the wealth effect remains unclear, weakening consumer confidence. Meanwhile, the sluggish housing market has failed to stimulate demand for durable goods. Taiwan's real estate sector is under pressure due to central bank policies affecting mortgage lending. Furthermore, new trade policies under the Trump administration may escalate trade tensions, increasing financial market uncertainty and impacting investment returns. Nonetheless, domestic market interest rates are expected to remain high in the first half of the year, with a slower pace of interest rate cuts in the U.S., helping to stabilize net interest margins. Additionally, stable growth in wealth management demand and increased overseas credit card transactions are driving higher net fee income. Consequently, nearly 80% of banking industry respondents maintain a neutral outlook on economic performance over the coming six months.

The Bank will closely monitor the global economic situation and align with domestic and international industry trends. The Bank remains committed to the principle of prudence, ensuring the provision of high-quality financial services to customers, with a focus on core businesses to enhance corporate competitiveness.

C. Competitive Niche, Future Outlook and Solutions

(A) Competitive Niches

- a.** A network of a total 108 domestic branches, mainly located in metropolitan Taipei and Kaohsiung. Principal administration areas have established branches, the domestic financial services network is complete.
- b.** Good locations, friendly and efficient services and smooth interaction with clients.
- c.** Vying for a good reputation and stable operating foundation, the bank also actively seeks to promote services such as corporate banking, consumer banking, wealth management, foreign exchange, trust, credit card, E-Finance, continuously optimize the structure of finance, with which to continue improving its financial structure and excelling its service efficiency.
- d.** Set up a Financial Consultant (FC) in the Northern, Central and Southern regions, with a professional, financial personnel in each branch, to provide the customer with adequate, comprehensive and diverse financial services, maximizing the cross-marketing synergy.
- e.** Creating the synergy of diversified operations by means of the channel of the subsidiary business.

(B) Future Outlook And Solutions

a. Favorable Factors

- (a) The overall financial environment has become sounder. The authorities have opened and encouraged research and development of new financial products.
- (b) The concept of investment has rooted in people's mind and the concept of trust has also formed gradually.
- (c) With gradually open cross-strait financial business and internationalization policy, the government continues loosening up limitations on business and regulations, which will help develop the overall structure of financial industry.
- (d) As the Bank's asset quality continues to improve, operational development will become even sounder.
- (e) The Bank will continue to plan the establishment and relocation of branch offices in order to expand its financial services and to promote the comprehensive channel value.
- (f) Consolidating the core credit business of loans to SMEs to continue profitability.

b. Unfavorable Factors

- (a) As the phenomenon of over-competition in domestic banking industry is less likely to be eliminated in a short time, the sales of all types of financial products have created a price war. Although the Bank has some advantages in traditional deposit and lending services, the bank, relying primarily on the conventional deposit and lending service, may be kept from expanding the interest rate spread to excel the operating revenue.
- (b) With resources and IT technology provided by the parent company, foreign banks are posing a threat to local banks' wealth management and SME banking services.
- (c) Confronted with financial holding companies' advantages in economies of scale and channels, the Bank not only forms strategic alliance with insurance and securities channels, but also focuses on cross-strait financial markets and global services for its development. With the diverse content of its products and resource sharing, it has managed to create enormous pressure to the promotion of SME banking business.
- (d) After the official operation of its pure online banking services, new challenges are expected in Taiwan's

banking industry. Pure banking with operational advantages and a large customer base may impact the consumer financial business.

C. Solutions

- (a) Continuing to inject resources and stepping up new financial product research and development to offer the client with differentiated quality service in a bid to curtail negative pricing competition.
- (b) Actively optimizing digital services, developing digital payments, and combining channel cooperation and cross-sales marketing to provide customers with instant interaction and experience to help integrate financial services into their daily lifestyle.
- (c) Continuously adjusting the Bank's branch office allocation and improve the channel performance to maximize its channel advantages with 108 nationwide branch offices.
- (d) Utilizing the bank's existing operating foundation to actively excel the overall marketing functionalities to deep-root the business banking and foreign exchange service, and by fully expanding into the consumer banking services and wealth management domains.
- (e) To intensify employees' trainings, realize their passion towards the services, enhance the efficiency of the organization and bring the corporate culture into full play.
- (f) Improving security codes and system performance of online banking to ensure the transaction security of our clients; launching electronic banking services and relevant business to increase clients' satisfaction level and enhance the Bank's market competitiveness.
- (g) By expanding the scope of foreign exchange business and recruiting good hands specialized in international finance to grasp the opportunity of financial openness and stabilize the Bank's deployment of the Financial Market of Asia Pacific.

(6) Research on Financial Products and Business Development

A. Size and profit / loss of major financial products and business units added in the last two years and the period up to the annual report publication date.

- (A) For the major financial products of the last two years, please refer to "1. 2024 Operating Performance" under "I. Letter to Shareholders".
- (B) For the new business units set up in the last two years, please refer to "1. 2024 Operating Performance" under "I. Letter to Shareholders".

B. Research and development expenditure and future research development plan in the last two years

(A) Foreign Exchange Business

a. Optimize "Digital Foreign Currency Deposit Account" services

The Bank's electronic Foreign Currency Deposit Account (e-FCD) service enables clients to open foreign currency deposit accounts online without the need to visit a branch in person. Effective May 16, 2024, the service has been expanded to allow transfers to third parties and outward remittances, with the objective of attracting more deposit customers, increasing usage rates, and further growing the deposit base.

b. Strengthen the implementation of Anti-Money Laundering and Counter-Terrorist Financing regulations

The Bank has successively completed the development of system modules for name screening, SWIFT message screening, and trade finance screening for its foreign exchange operations. To further strengthen the management of money laundering and terrorist financing risks in trade finance activities, the Bank has enhanced the review of suspicious trade finance transactions conducted by customers in specific industries, thereby effectively preventing money laundering and combating terrorist financing.

(B) Credit Card Business

a. Card issuance operations

To align with global ESG sustainable development goals and implement carbon reduction management, the Bank has completed its online credit card application service system, integrated with the online credit card approval system to achieve fully paperless card issuance. This also makes the application process more time-saving and convenient. In 2025, the Bank continues to enhance various e-processing workflows to save paper,

protect the environment, and accelerate overall operational efficiency.

Additionally, the Bank plans to enhance credit card benefits and services to better serve high-end customers, thereby strengthening customer relationships and maintaining customer loyalty. In November 2024, the Bank launched the Shin Sekai Business Card. By offering more attractive benefits and privileges, to deepen our relationship with existing high-net-worth clients and attract new external high-end customers. Additionally, proactive customer service and telemarketing efforts will focus on recommending suitable card options for existing customers, hoping to expand the scope and depth of current customer relationships. Furthermore, cross-selling strategies will be implemented to enhance the Bank's overall revenue.

b. Acquiring business

The Financial Supervisory Commission (FSC), R.O.C. (Taiwan), has unveiled its 2025 administrative plan, and to advance the Financial Literacy Promotion Plan, which aims to enhance the public's financial literacy through a variety of educational approaches. These efforts also aim to accelerate financial and technological innovation by promoting the autonomous use of personal data (MyData) in the financial sector, enabling banks, securities firms, futures companies, and insurance institutions to provide individuals and businesses with faster and more convenient financial services. Additionally, the National Development Council (NDC) has projected an average economic growth rate of 2.8% to 3.6% for Taiwan from 2025 to 2028, while the Bank anticipates a growth rate of 5% in 2025.

(C) Electronic Banking

To improve alignment with international financial markets, the Bank provides customers with 24-hour comprehensive wealth management services through its mobile and online banking platforms, enabling overseas stock and ETF trading and thereby continuously increasing the Bank's fee income. In addition, to further improve the security and scope of digital identity authentication, the Bank will upgrade its digital identity authentication standards from Fast Identity Online (FIDO) to the Financial Fast Identity Online (Fast-ID) standard, provided by the Financial Information Service Co., Ltd. (FISC), upon completion of the current FIDO system implementation. This upgrade will improve authentication strength while facilitating the expansion of cross-bank authentication services. Looking ahead, in response to future financial service trends, the Bank will continue to improve its digital financial offerings by integrating and developing its existing digital products. Accordingly, the Bank will expand its electronic financial services in 2025 with the following plans:

a. Enhance E-banking Services

- (a) Continuous optimization of corporate online banking services: The next-generation corporate online banking platform will be developed with a flexible architecture to deliver services that better meet customer needs. In addition, through the integration of digital deposit accounts, the Bank will provide corporate clients and their employees a more convenient experience for opening salary transfer accounts.
- (b) Enhance the convenience of online applications for digital deposit accounts and the bank's credit cards.
- (c) Continuously enhancing the mobile banking services by strengthening various functions in response to evolving technology and regulations.
 - ① Strengthening wealth management capabilities to offer clients multi-channel financial services, continuously boosting the bank's fee income.
 - ② Continuously enhancing mobile security authentication to ensure users can transact in a secure online environment.
 - ③ Providing diverse lifestyle application features and continuously expand online application services.

b. Business Process Optimization and Automation (RPA)

- (a) Application of the MyData Platform : By integrating with the Bank's other online application systems, this measure streamlines the current time-consuming application procedures, allowing customers to complete applications swiftly without the need to submit paper-based documents, thereby delivering an enhanced service experience.
- (b) Integration with both eDDA and eACH systems: Provides online debit authorization services that enable debit transfers from accounts at other banks into accounts within the Bank, thereby facilitating participation in various Bank services.
- (c) Advancing the Bank's digital transformation together with business process optimization and automation.

- ① Introduction of RPA for the Trust Department's offshore fund settlement process : Parallel verification is currently underway, with official implementation scheduled for the first quarter of 2025.
- ② Expansion of RPA implementation : Following an assessment of applicable business areas, a process workshop is scheduled for the first quarter of 2025 to map and optimize workflows and implement subsequent automation initiatives.
- c. Develop Payment Applications :** Continue collaborating with electronic payment service providers, such as JKOPay, to expand cross-industry payment channels and form ecosystem alliances. In addition, the Bank is negotiating partnerships with retail chains, such as POYA International, and convenience store operators, such as Hi-Life, to offer payment services linked to the Bank's deposit accounts, thereby creating more business opportunities and strengthening engagement with partners' members.
- d. Cross-selling and Collaborative Sales**
 - (a) In collaboration with Sunny Securities Co., Ltd., the Bank has launched the initiative of simultaneous opening of bank and securities accounts, enabling the simultaneous opening of digital deposit accounts at the Bank and accounts at Sunny Securities, thereby facilitating cross-selling opportunities and enhancing the convenience of online opening for both securities and settlement accounts.
 - (b) Internal : Continue leveraging the Bank's existing network of credit card merchants, as well as trust and credit clients who have established designated trust accounts with the Trust Department, to promote the opening of online corporate banking accounts.
 - (c) External : Partnering with electronic payment service providers, such as JKOPay, retail chains, such as POYA International, hypermarkets, such as Show Ba Department Store, and convenience store operators, such as Hi-Life, to expand the reach of the Bank's digital financial services. These efforts are intended to provide customers of both parties with comprehensive and effective O2O transaction solutions, develop diversified customer acquisition channels, attract a younger customer base, and enhance the Bank's competitive advantage.

(7) Long and Short Term Business Development Plans

A. Short-term business development plans

The Bank's primary goal is to strengthen its business physique and to improve its financial structure in order to maintain a good loan-to-deposit ratio and to have a balanced development of deposit and loan services. The Bank aims to, through deepening the client relation and promoting "service motivated business", expand its client base and maximize their contribution.

The Bank plans to increase capital with cash or issue subordinated bonds to ensure its operating fund and to enhance its capital adequacy ratio; and continue to reduce the non-performing loans ratio and increase coverage rate, maintaining an edge in the industry.

B. Mid- and long-term business development plan

From the mid-term perspective, the Bank plans to launch branch relocation in order to enhance the overall channel value, operating performance and nationwide market shares in order to maximize benefits of economy of scale. In the meantime, it also continues to maintain its capital structure and cooperate with BASEL III schedule to gradually increase its capital adequacy ratio (BIS).

In regard to its long-term perspective, the Bank aims to expand its international financial reach, improve the capital structure, strengthen the integration of financial services and develop new products, so as to realize diverse income and enhance the capital continuously. It will further enhance its competitiveness and profitability, ensuring a sustainable development and operation.

2. Employee Profile

(1) Employee data in the last two years and up to the date the annual report is published:

Record date: March 31, 2025

Year		2024	2023	Current year up to March 31
Number of Employees	Assistant Vice President	141	130	142
	Heads	499	466	508
	Office Employees	1,800	1,729	1,868
	Total	2,440	2,325	2,518
Average Age		40.92	41.42	41.78
Average years of service		11.72	11.74	11.03
Education background	PhD	0.08%	0.13%	0.08%
	Master	10.08%	9.51%	10.25%
	College	83.98%	83.96%	84.03%
	Senior High School	5.74%	6.28%	5.52%
	Under Senior High School	0.12%	0.13%	0.12%
	Total	100.00%	100.00%	100.00%
Professional licenses held by employees	Basic Proficiency Test for Bank Internal Control	1,595	1,547	1,640
	Proficiency Test for Trust Operations Personnel	1,980	1,893	2,048
	Trust Operations Management Personnel	544	512	552
	Trust Operations Supervisor	6	6	6
	Proficiency Test for Life Insurance Specialist	2,077	2,000	2,117
	Proficiency Test for Investment-oriented Insurance Personnel	892	840	921
	Proficiency Test for Property Insurance Personnel	2,128	2,017	2,179
	Proficiency Test for Financial Planning Personnel	334	326	337
	Basic Proficiency Test for International Banking Personnel	445	444	453
	Basic Proficiency Test for Bank Lending Personnel	827	820	842
	Advanced Proficiency Test for Bank Lending Personnel	19	20	20
	Proficiency Test for Futures Specialist	267	256	266
	Proficiency Test for Securities Specialist	375	359	375
	Proficiency Test for Senior Securities Specialist	165	159	168
	Proficiency Test for Securities Investment Trust and Consulting Professionals (one subject)	141	138	144
	Proficiency Test for Bill Finance Specialist	67	68	65
	Proficiency Test for Financial Risk Management Personnel	3	3	3
	Proficiency Test for Bank Collateral Appraisal Personnel	12	13	12
	Qualification of Investment Trust & Consulting Regulations Test	1,205	1,142	1,229
	Consultant of Financial Planning (CFP)	11	10	11
	Proficiency Test for Bond Specialist	15	14	17
	Proficiency Test for Securities Investment Analyst	8	7	8

Year		2024	2023	Current year up to March 31
	Proficiency Test for Life Insurance Representative to Sell Foreign Currency Receiving and Paying in Non-Investment Oriented Insurance Products	847	775	857
	Certificate of Completion of Risk Management for Foreign Exchange Derivatives Course	121	129	119
	Property Insurance Agent Qualification Test	8	8	9
	Life Insurance Agent Qualification Test	8	8	9

Note: Fill in the data for the year up to the annual report publication date.

(2) Status on Training and Development

- A.** The Bank knows that talents are the competitive advantage of a company which cannot be copied, and the decisive force to continuously achieve a company's peak. Therefore, the Bank attaches great importance to the cultivation of internal talents and provides rich learning resources, adopts a "business-oriented training strategy" based on the development of duties, business and career, and plans a diversified curriculum covering physical and digital training to enable employees to learn independently at their own paces and quickly absorb a wide range of financial knowledge, so as to respond to environment and business changes at any time, and enhance their professionalism and competitive advantage in providing quality financial services in a timely manner in order to support the Bank's progressive cultural development and sustainable management philosophy.
- B.** In 2024, the Bank's key cultivation projects were related to the training of professional credit, sales business of wealth management, Foreign exchange and remittance, E-finance, implementation of ESG sustainable development and prevention of money laundering and anti-terrorism, and actively trained employees of all levels and reserved middle and high rank supervisors. Other than sending employees to participate in training courses organized by professional institutions such as the "Taiwan Financial Research Institute", "Republic of China Securities and Futures Market Development Foundation" and related consultancies, the Bank also conducted various physical and online internal professional training courses. According to the statistics, in 2024 the number of participants in physical courses was 8,248 people-times and in online courses was 26,726 person-times, and the total number of participants was 34,974 person-times. The training results were in line with expectations.

3. Corporate Social Responsibility and Ethical Behavior

(1) Environmental conservation

- A.** Introducing the "Sustainable Green Finance Loan Promotion Project" and the "Green Lifestyle Loan" for electric vehicles.
- B.** The headquarters building has been certified with the Silver-level Green Building Certification (EEWH), affirming the Bank's commitment to achieving net-zero carbon emissions goals.
- C.** In 2024, the Bank participated in "Earth Hour - turning off lights for one hour" and "Earth Day" (April 22) by switching off exterior lights and non-essential lighting at the headquarters. This was a joint effort to promote energy conservation and carbon reduction. We also encouraged all employees to habitually turn off unnecessary power daily, fulfilling our corporate social responsibility to save energy, reduce carbon emissions, and protect the Earth.
- D.** Implementing paperless policy to reduce the printing of reports and official documents.
- E.** Energy Resource Management: Upgrading lighting fixtures to energy-efficient bulbs and performing regular annual maintenance on air conditioning systems.
- F.** Implementing ISO 14064-1:2018 Greenhouse Gas Inventory Standards and ensuring suppliers' compliance with ISO 20400: Sustainable Procurement guidelines.

(2) Social Responsibility

- A.** To bolster the growth of national sports activities and cultivate local football talent, we've actively sponsored various sports organizations. These include: "Taipei City Fu-Lin Elementary School Baseball Team"、"Taitung County

Hong-Yeh Elementary School Little League Baseball Team"、"Taipei City Yang-Ming High School Baseball Team"、"New Taipei City San-He Junior High School Archery Team", and focus on nurturing young athletes and laying a solid foundation for their development. Furthermore, the Bank has extended their sponsorship to national-level competitions, such as the PONY National Youth Baseball Championship and the Taiwan Football Premier League (TFPL). In 2024, for the first time, the Bank participated in the Sports Administration, Ministry of Education's "Sports Promoter Awards" and were honored with the "Sponsorship Category - Gold Award." This recognition affirms our tangible efforts in promoting both grassroots and professional sports development. Through comprehensive sponsorship and resource allocation, we aim to enhance the competitiveness of domestic sports and drive Taiwan's athletic arena continuously forward.

- B. The Bank shows care for disadvantaged group and fulfills the corporate social responsibilities for a long time. The annual welfare scheme "Dream Come True for Children in Remote Areas" has been carried out since 2012, which has visited nearly 66 elementary schools in rural areas. It has provided physical materials for about 2,513 children, making them feel the warmth from the society. The children were inspired and encouraged to build dreams in the scheme with profound significance

(3) Corporate governance

- A. The bank's adherence to its "Code of Ethical Management" for fiscal year 2024 was reported to and acknowledged by the 6th meeting of the 10th Board of Directors on December 17, 2024. There were no instances of non-compliance with the Code of Ethical Management or significant deficiencies with major impact.
- B. Awarded the Bronze Class in the Financial and Insurance Sector (Category 1) for the Sustainable Report at the 2024 17th TCSA Taiwan Corporate Sustainability Awards, organized by the Taiwan Institute for Sustainable Energy (TAISE).

4. Number of Non-Supervisory Full-Time Employees, Average and Median Salary of Non-Supervisory Full-Time Employees and Differences of the Three Compared with Last Year.

Category	2024	2023	Differences (%)
Number of non-supervisor employees	1,818	1,820	(0.11)
Average Salary	926,730	879,644	5.35
Median of salary	816,385	798,437	2.25

Note 1: The number of non-supervisory employees refer to the total number of employees hired in the current year rather than the number of actual employees at year-end, along with managers (managers disclosed in the annual report submitted during the shareholders' meeting and managers who resigned in the middle of the year) who have been employed for over 6 months.

Note 2: For the sake of data completeness and accuracy, starting from the fiscal year 2024, employees with less than one year of service are not included in the calculation of headcount and related salary amounts. The "median salary" is calculated by including all non-supervisory employees who were employed throughout the year and arranging their total annual salaries in ascending order to find the middle value.

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Chapter

V. Special Remarks

1. Information on Affiliates
2. Private Placement of Marketable Securities and Bank debentures during the Most Recent Fiscal Year before publishing the Annual Report
3. Additional Supplementary Remarks
4. Any circumstance as described in Subparagraph 2 of Paragraph 3 of Article 36 of the Securities and Exchange Act which occurred during the past year and before publishing the Annual Report that could materially affect shareholders' equity or the prices of the company's securities

1. Information on Affiliates

Please visit the Market Observation Post System (MOPS) : <http://mops.twse.com.tw>

2. Private Placement of Marketable Securities and Bank debentures during the Most Recent Fiscal Year before publishing the Annual Report: None

3. Additional Supplementary Remarks: None

4. Any circumstance as described in Subparagraph 2 of Paragraph 3 of Article 36 of the Securities and Exchange Act which occurred during the past year and before publishing the Annual Report that could materially affect shareholders' equity or the prices of the company's securities: None

VI. Service Network

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Chapter

Unit Name	Address		Tel.	
ADMINISTRATION MANAGEMENT DEPARTMENT	104027	NO.156, SEC. 2, ZHONGSHAN N. RD., ZHONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	6618-8166
BUSINESS DEPARTMENT	11163	NO.255, ZHONGCHENG RD., SHIHLIN DIST., TAIPEI CITY, TAIWAN.	(02)	2882-2330
SHIPAI BRANCH	11271	NO.90, SEC. 1, SHIPAI RD., BEITOU DIST., TAIPEI CITY, TAIWAN.	(02)	2823-8480
BEITOU BRANCH	11246	NO.152, GUANGMING RD., BEITOU DIST., TAIPEI CITY, TAIWAN.	(02)	2891-7361
SHILIN BRANCH	11169	NO.82, DABEI RD., SHILIN DIST., TAIPEI CITY, TAIWAN.	(02)	2882-3660
DA UN BRANCH	11252	NO.304, ZHONGHE ST., BEITOU DIST., TAIPEI CITY, TAIWAN.	(02)	2891-9196
CHIENTAN BRANCH	11166	NO.131, TONGHE ST., SHILIN DIST., TAIPEI CITY, TAIWAN.	(02)	2885-4181
SHETZU BRANCH	11173	NO.260, SEC. 5, YANPING N. RD., SHILIN DIST., TAIPEI CITY, TAIWAN.	(02)	2812-1112
LANYA BRANCH	111046	NO.39, SEC. 6, ZHONGSHAN N. RD., SHILIN DIST., TAIPEI CITY, TAIWAN.	(02)	2836-2072
TIANMU BRANCH	111036	NO.15, TIANMU E. RD., SHILIN DIST., TAIPEI CITY, TAIWAN.	(02)	2873-2500
SHEZHONG BRANCH	11175	NO.220, SHEZHONG ST., SHILIN DIST., TAIPEI CITY, TAIWAN.	(02)	2815-1415
JILIN BRANCH	10459	NO.304, JILIN RD., ZHONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2561-1188
CHENGGONG BRANCH	11489	NO.70, SEC. 4, CHENGGONG RD., NEIHU DIST., TAIPEI CITY, TAIWAN.	(02)	2792-2433
MINSHENG BRANCH	10589	NO.167, SEC. 5, MINSHENG E. RD., SONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2760-6335
YANJI BRANCH	10558	NO.11, YANJI ST., SONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2578-6201
MUZHA BRANCH	11648	NO.96, SEC. 3, MUZHA RD., WENSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2234-5890
LONGJIANG BRANCH	10475	NO.49, LN. 356, LONGJIANG RD., ZHONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2516-5945
NANJING BRANCH	10553	NO.132, SEC. 4, NANJING E. RD., SONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2579-0229
CHINGMEI BRANCH	11669	NO.95-12, JINGHOU ST., WENSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2930-0202
CHUNGSHING BRANCH	10478	NO.36, SEC. 3, MINSHENG E. RD., ZHONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2516-5268
XINYI BRANCH	10681	NO.188, SEC. 4, XINYI RD., DA'AN DIST., TAIPEI CITY, TAIWAN.	(02)	2706-8388
ZHONGHE BRANCH	23553	NO.245, JIAN 1ST RD., ZHONGHE DIST., NEW TAIPEI CITY, TAIWAN.	(02)	2222-5199
YONGHE BRANCH	23443	NO.188, SEC. 1, ZHONGSHAN RD., YONGHE DIST., NEW TAIPEI CITY, TAIWAN.	(02)	2626-5899
LUZHOU BRANCH	24747	NO.393, JIXIAN RD., LUZHOU DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8282-2068
BANQIAO BRANCH	22063	NO.133, SEC. 1, SICHUAN RD., BANQIAO DIST., NEW TAIPEI CITY, TAIWAN.	(02)	2955-0008
TAISHAN BRANCH	24347	NO.110, SEC. 1, MINGZHI RD., TAISHAN DIST., NEW TAIPEI CITY, TAIWAN.	(02)	2297-9797
HSINHE BRANCH	23570	NO.89, HUAXIN ST., ZHONGHE DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8941-9339
HSICHOU BRANCH	22072	NO.89, SEC. 3, DUXING RD., BANQIAO DIST., NEW TAIPEI CITY, TAIWAN.	(02)	2681-9960

Unit Name	Address		Tel.	
KUTING BRANCH	10080	NO.40, SEC. 2, TINGZHOU RD., ZHONGZHENG DIST., TAIPEI CITY, TAIWAN.	(02)	8269-2288
HSINCHUANG BRANCH	24260	NO.533, LONGAN RD., XINZHUANG DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8201-9069
SANCHONG BRANCH	24151	NO.108, SEC. 4, ZIQIANG RD., SANCHONG DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8981-7171
SHUANGHE BRANCH	23566	NO.722, JINGPING RD., ZHONGHE DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8242-3919
DAYE BRANCH	33049	NO.55, SEC. 1, DAYE RD, TAOYUAN DIST., TAOYUAN CITY, TAIWAN.	(03)	347-8899
FUXING BRANCH	10547	NO.143, FUXING N. RD., SONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2719-6166
TAOYUAN BRANCH	330015	NO.32-20, ZHONGSHAN E. RD., TAOYUAN DIST., TAOYUAN CITY, TAIWAN.	(03)	336-0555
DA'AN BRANCH	11056	NO.225, SEC. 3, HEPING E. RD., XINYI DIST., TAIPEI CITY, TAIWAN.	(02)	2733-7711
XINDIAN BRANCH	23148	NO.263-5, ZHONGZHENG RD., XINDIAN DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8911-7676
XINGFU BRANCH	24247	NO.800, XINGFU RD., XINZHUANG DIST., NEW TAIPEI CITY, TAIWAN.	(02)	2998-3366
YUANLIN BRANCH	51052	NO.12, JINGXIU RD., YUANLIN TOWNSHIP, CHANGHUA COUNTY, TAIWAN.	(04)	832-2171
SHETOU BRANCH	51141	NO.257, SEC. 2, YUANJI RD., SHETOU TOWNSHIP, CHANGHUA COUNTY, TAIWAN.	(04)	872-1017
PINGTUNG BRANCH	90074	NO.70, ZHONGZHENG RD., PINGTUNG CITY, PINGTUNG COUNTY, TAIWAN.	(08)	732-6123
HSINPU BRANCH	22049	NO.245, SIWEI RD., BANQIAO DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8253-7789
KAOHSIUNG BRANCH	80766	NO.192, JIURU 1ST RD., SANMIN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	384-3163
ZHONGHUA BRANCH	70168	NO.102, SEC. 3, ZHONGHUA E. RD., EAST DIST., TAINAN CITY, TAIWAN.	(06)	267-0751
CHIAYI BRANCH	60089	NO.298, ZHONGXING RD., WEST DIST., CHIAYI CITY, TAIWAN.	(05)	234-2023
TAINAN BRANCH	700017	NO.148, SEC. 2, ZHONGYI RD., WEST CENTRAL DIST., TAINAN CITY, TAIWAN.	(06)	228-2171
JIANKANG BRANCH	70262	NO.370, SEC. 2, JIANKANG RD., SOUTH DIST., TAINAN CITY, TAIWAN.	(06)	261-2136
DONGNING BRANCH	70160	NO.247, DONGNING RD., EAST DIST., TAINAN CITY, TAIWAN.	(06)	237-5141
ANSHUN BRANCH	70941	NO.202, SEC. 1, ANHE RD., ANNAN DIST., TAINAN CITY, TAIWAN.	(06)	256-3146
HSIHUA BRANCH	70847	NO.359, SEC. 2, ZHONGHUA W. RD., ANPING DIST., TAINAN CITY, TAIWAN.	(06)	297-9880
OFFSHORE BANKING UNIT	104027	NO.156, SEC. 2, ZHONGSHAN N. RD., ZHONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	6618-8166
HSINCHU BRANCH	30041	NO.247, ZHONGYANG RD., EAST DIST., HSINCHU CITY, TAIWAN.	(03)	515-3608
JINGWU BRANCH	40147	NO.188, JINGWU E. RD., EAST DIST., TAICHUNG CITY, TAIWAN.	(04)	2211-2368
ZUOYING BRANCH	81357	NO.102, BO'AI 2ND RD., ZUOYING DIST., KAOHSIUNG CITY, TAIWAN.	(07)	556-0128
TAICHUNG BRANCH	40354	NO.229, SEC. 2, TAIWAN BLVD., WEST DIST., TAICHUNG CITY, TAIWAN.	(04)	2310-9996
XIANGSHANG BRANCH	40356	NO.166, SEC. 1, XIANGSHANG S. RD., WEST DIST., TAICHUNG CITY, TAIWAN.	(04)	2472-2528

Unit Name	Address		Tel.	
NEIHU BRANCH	11493	NO.250, SEC. 1, NEIHU RD., NEIHU DIST., TAIPEI CITY, TAIWAN.	(02)	2658-6698
ZHONGLI BRANCH	32097	NO.171, JIANXING RD., ZHONGLI DIST., TAOYUAN CITY, TAIWAN.	(03)	428-1116
WUGU BRANCH	24872	NO.12, SEC. 1, ZHONGXING RD., WUGU DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8976-9000
LINSEN BRANCH	30061	NO.109, XIDA RD., EAST DIST., HSINCHU CITY, TAIWAN.	(03)	610-0189
XINXING BRANCH	80049	NO.6, ZHONGZHENG 4TH RD., XINXING DIST., KAOHSIUNG CITY, TAIWAN.	(07)	288-4131
QINGNIAN BRANCH	80252	NO.169-1, QINGNIAN 1ST RD., LINGYA DIST., KAOHSIUNG CITY, TAIWAN.	(07)	331-8526
SANFONG BRANCH	80749	NO.293, ZHONGHUA 3RD RD., SANMIN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	231-5101
SIHWEI BRANCH	80245	NO.159, ZHONGHUA 4TH RD., LINGYA DIST., KAOHSIUNG CITY, TAIWAN.	(07)	333-3701
DAGONG BRANCH	80342	NO.40, DAGONG RD., YANCHENG DIST., KAOHSIUNG CITY, TAIWAN.	(07)	531-5105
DASHUN BRANCH	80787	NO.41, DASHUN 2ND RD., SANMIN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	386-1622
HAIKUANG BRANCH	81346	NO.190, ZUOYING AVENUE, ZUOYING DIST., KAOHSIUNG CITY, TAIWAN.	(07)	582-3511
CHIENCHEN BRANCH	80266	NO.281, SANDUO 2ND RD., LINGYA DIST., KAOHSIUNG CITY, TAIWAN.	(07)	711-0046
PINGDENG BRANCH	80745	NO.283, ZILI 1ST RD., SANMIN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	321-4622
XIAOGANG BRANCH	81254	NO.615, HONGPING RD., XIAOGANG DIST., KAOHSIUNG CITY, TAIWAN.	(07)	806-5171
LIWEN BRANCH	81358	NO.75, LIWEN RD., ZUOYING DIST., KAOHSIUNG CITY, TAIWAN.	(07)	558-0711
YOUCHANG BRANCH	81156	NO.803, JIACHANG RD., NANZI DIST., KAOHSIUNG CITY, TAIWAN.	(07)	364-6530
WUJIA BRANCH	83084	NO.280, WUJIA 2ND RD., FENGSHAN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	726-0801
DINGLI BRANCH	807072	NO.37, DINGLI RD., SANMIN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	346-5955
NANZI BRANCH	81162	NO.24, NANZI RD., NANZI DIST., KAOHSIUNG CITY, TAIWAN.	(07)	353-5513
QISHAN BRANCH	84243	NO.158, ZHONGSHAN RD., QISHAN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	661-2081
LINYUAN BRANCH	83248	NO.136, DONGLIN W. RD., LINYUAN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	643-8141
GANGSHAN BRANCH	82065	NO.16, DADE 1ST RD., GANGSHAN DIST., KAOHSIUNG CITY, TAIWAN.	(07)	623-6182
LIGANG BRANCH	90546	NO.43, LIGANG RD., LIGANG TOWNSHIP, PINGTUNG COUNTY, TAIWAN.	(08)	775-7735
YONGKANG BRANCH	71049	NO.625, ZHONGHUA RD., YONGKANG DIST., TAINAN CITY, TAIWAN.	(06)	203-6607
RENDE BRANCH	71743	NO.273, SEC. 2, ZHONGZHENG RD., RENDE DIST., TAINAN CITY, TAIWAN.	(06)	270-6361
TAIPEI BRANCH	10451	NO.43, SEC. 1, MINSHENG E. RD., ZHONGSHAN DIST., TAIPEI CITY, TAIWAN.	(02)	2563-3710
CHANGAN BRANCH	10350	NO.205, CHANG'AN W. RD., DATONG DIST., TAIPEI CITY, TAIWAN.	(02)	2559-5500
LOUDONG BRANCH	26548	NO.30, ZHONGZHENG N. RD., LUODONG TOWNSHIP, YILAN COUNTY, TAIWAN.	(03)	957-1259

Unit Name	Address		Tel.	
ZHUBEI BRANCH	30264	NO.236, DONG SEC. 1, GUANGMING 6TH RD., ZHUBEI CITY, HSINCHU COUNTY, TAIWAN.	(03)	658-5818
CHONGXIN BRANCH	24144	NO.28, SEC. 4, CHONGXIN RD., SANCHONG DIST., NEW TAIPEI CITY, TAIWAN.	(02)	2977-9886
CHANGHUA BRANCH	50063	NO.187, XIAOYANG RD., CHANGHUA CITY, CHANGHUA COUNTY, TAIWAN.	(04)	728-9399
TUNGTAOYUAN BRANCH	33044	1F, NO.523, JINGGUO RD., TAOYUAN DIST., TAOYUAN CITY, TAIWAN.	(03)	316-1859
NANGANG BRANCH	11578	1F, NO.97, SEC. 2, NANGANG RD., NANGANG DIST., TAIPEI CITY, TAIWAN.	(02)	2785-1001
PEITUN BRANCH	40462	NO.172, SEC. 4, WENXIN RD., NORTH DIST., TAICHUNG CITY, TAIWAN.	(04)	2292-5258
TUCHENG BRANCH	23645	NO.2, LN. 33, SEC. 3, JINCHENG RD, TUCHENG DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8261-1818
KEELUNG BRANCH	20145	NO.117, XIN 1ST RD., XINYI DIST., KEELUNG CITY, TAIWAN.	(02)	2422-2828
WANHUA BRANCH	108653	NO.333, WANDA RD., WANHUA DIST., TAIPEI CITY, TAIWAN.	(02)	2305-8699
HUALIEN BRANCH	973049	NO.200, SEC. 2, ZHONGHUA RD., JI'AN TOWNSHIP, HUALIEN COUNTY, TAIWAN.	(03)	853-9396
MIAOLI BRANCH	363011	NO.252, DATONG RD., GONGGUAN TOWNSHIP, MIAOLI COUNTY, TAIWAN.	(037)	222-618
LONGJING BRANCH	43448	NO.256, 258, SEC. 5, TAIWAN BLVD., LONGJING DIST., TAICHUNG CITY, TAIWAN.	(04)	2633-0898
YUNLIN BRANCH	633002	NO.80, FUXING RD., TUKU TOWNSHIP, YUNLIN COUNTY, TAIWAN.	(05)	662-8889
NANTOU BRANCH	542006	NO.118, SEC. 2, TAIPING RD. CAOTUN TOWNSHIP, NANTOU COUNTY, TAIWAN.	(049)	273-3855
DALI BRANCH	412018	NO.700, SEC. 2, GUOGUANG RD., DALI DIST., TAICHUNG CITY, TAIWAN.	(04)	2482-0329
DATONG BRANCH	103041	NO.110, SEC. 3, CHONGQING N. RD., DATONG DIST., TAIPEI CITY, TAIWAN.	(02)	2598-8979
TAITUNG BRANCH	950012	NO.385, GENGSHENG RD., TAITUNG CITY, TAITUNG COUNTY, TAIWAN	(089)	380-675
ILAN BRANCH	260034	NO.171, SEC. 1, LANFENG RD., YILAN CITY, YILAN COUNTY, TAIWAN	(03)	923-1919
SOUTH TAOYUAN BRANCH	330025	NO.341, ZHONGSHAN RD., TAOYUAN DIST., TAOYUAN CITY, TAIWAN.	(03)	331-0299
HISCHIH BRANCH	22145	NO.175, SEC. 1, DATONG RD., XIZHI DIST., NEW TAIPEI CITY, TAIWAN.	(02)	8691-9985
HEPING BRANCH	106601	NO.63, SEC. 1, HEPING E. RD., DA'AN DIST., TAIPEI CITY, TAIWAN.	(02)	2396-5998
LINKOU BRANCH	33377	NO.331, WENHUA 3RD RD., GUISHAN DIST., TAOYUAN CITY, TAIWAN.	(03)	327-3559
FENGYUAN BRANCH	42041	NO.277, ZHONGSHAN RD., FENGYUAN DIST., TAICHUNG CITY, TAIWAN.	(04)	2526-6166
HSINCHU SCIENCE PARK BRANCH	300071	NO.487, SEC. 1, GUANGFU RD., EAST DIST., HSINCHU CITY, TAIWAN	(03)	579-5799
CENTRAL BRANCH	104026	NO.2, MINQUAN W. RD., ZHONGSHAN DIST., TAIPEI CITY, TAIWAN	(02)	6618-0108
WENXIN BRANCH	408006	NO.1, SEC. 1, WENXIN RD., NANTUN DIST., TAICHUNG CITY, TAIWAN	(04)	2471-0561



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