



ANNUAL REPORT 2025



Proactive · Agile · Innovative



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Certified Public Accountants for TCFHC 2025 Financial Statements

Name: Chen, Yin-Chou; Lin, Wang-Shen

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Name of the trading venue where overseas securities are listed and the method for inquiring about the information of such overseas securities:None.



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1. *Message to Shareholders*

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I. TCFHC and Subsidiaries' Operating Results for 2025

1. Domestic and international financial environment in 2025

The global economy in 2025 demonstrated resilience amid easing inflation and a shift in monetary policy, while strong growth momentum in the AI industry effectively offset the negative impacts of geopolitical conflicts. According to data released by the International Monetary Fund (IMF) in January 2026, global economic growth in 2026 is projected at 3.3%, indicating a stable outlook.

In terms of the domestic economy, benefiting from strong global demand for AI infrastructure, export momentum remained robust. According to data released by the Directorate General of Budget, Accounting and Statistics in January 2026, the estimated economic growth rate for 2025 was 8.63%, an increase of 3.36 percentage points from 5.27% in 2024. Looking ahead to 2026, supported by continued momentum in exports and investment driven by AI applications, together with a recovery in domestic demand, the overall economic outlook is

expected to remain stable domestically and moderate externally. Nevertheless, uncertainties related to U.S. tariffs and geopolitical developments warrant close attention. The domestic economic growth rate for 2026 is projected at 3.54%.



Chairman *Lin, Yen-Mao*

2. Changes in company organization

As of the end of 2025, Taiwan Cooperative Financial Holding Co., Ltd.(TCFHC) has seven subsidiaries, namely, Taiwan Cooperative Bank Co., Ltd. (TCB), Taiwan Cooperative Securities Co., Ltd.(TCS), Taiwan Cooperative Bills Finance Corporation, Ltd.(TCBF), Co-Operative Assets Management Co., Ltd.(CoAMC), Taiwan Cooperative Securities Investment Trust Co., Ltd.(TCSIT), BNP Paribas Cardif TCB Life Insurance Co., Ltd.(BNP TCB Life), and Taiwan Cooperative Venture Capital Co., Ltd.(TCVC).

3. Business plan and business strategy implementation achievements

Over the past year, thanks to the trust and support of shareholders, the Company has achieved steady growth in overall operations with a robust customer base and the synergistic group-wide efficiency. The consolidated net profit after tax in 2025 reached NT\$21.448 billion, an increase of 8.27% over 2024, setting a record high. The growth momentum came from the contribution of net interest income and fee income of the core bank subsidiary. The after-tax earnings per share were NT\$1.36, while the after-tax return on equity and after-tax return on assets were 7.87% and 0.41%, respectively. In the future, the Group will continue to pursue growth and excellence on the solid foundation built with prior efforts, with a commitment to maximizing shareholder value. The Company's operating results for 2025 and its business policies and strategies for 2026 are summarized as follow:

3-1. Profitability

- 3-1-1. The profit-making bank subsidiary continues to optimize the income from its core businesses, dynamically adjusts its strategies, while maintaining a sound asset structure. Its net profit after tax in 2025 reached NT\$20.798 billion, an increase of NT\$1.845 billion from the previous year's net profit after tax of NT\$18.953 billion, representing a growth rate of 9.73%, surpassing NT\$20 billion for the first time and setting a record high.
- 3-1-2. The businesses of the securities, asset management, bills finance, and venture capital subsidiaries continued to grow, with net profits after tax reaching NT\$428 million, NT\$380 million, NT\$327 million, and NT\$198 million in 2025, respectively, representing increases of 98.15%, 5.85%, 403.08%, and 8.20% over 2024, respectively. The profits of the asset management and venture capital subsidiaries reached record highs since their establishment, while the bills finance subsidiary benefited from the repositioning of its bond portfolio at the end of 2024, which led to an increase in net interest income. The life insurance and investment trust subsidiaries recorded net profits after tax of NT\$282 million and NT\$13 million in 2025, representing declines of approximately 76.56% and 35% from 2024, respectively. In particular, the life insurance subsidiary was adversely affected by foreign exchange losses from the appreciation of the New Taiwan dollar and the high commission rates of regular premium products, resulting in profit performance falling short of expectations.

3-2. Capital allocation

The common equity ratio, Tier 1 capital ratio, and capital adequacy ratio of the bank subsidiary at the end of 2025 were 12.37%, 13.94%, and 16.04%, respectively, which were in line with the internal management capital standards for D-SIBs at the end of 2025 stipulated by the Financial Supervisory Commission.

3-3. Integrated marketing

- 3-3-1. The Company has continued to integrate the Group's resources to maximize the synergy of its subsidiaries and has achieved remarkable results. As of the end of 2025, the securities subsidiary has set up 245 securities counters in the bank subsidiary's channels, and the securities brokerage business order volume accounted for 68.87% of the securities subsidiary's annual total trading volume.
- 3-3-2. The premium income and the sales of funds (excluding money market funds) in the year contributed by the life insurance and investment trust subsidiaries through sales channels of other subsidiaries of the Group accounted for 80.02% and 34.93%, respectively, of the companies' total premium income and sales of fund (excluding money market funds) for the year.
- 3-3-3. The number of corporate clients referred by each subsidiary to the asset management and venture capital subsidiaries accounted for 37.74% and 20.00% of the companies' total cases, respectively. In the future, we will continue to enhance the business cooperation between subsidiaries to increase the overall effectiveness of cooperation.

3-4. Overseas development

- 3-4-1. We are actively expanding our financial services footprint, with overseas locations spanning four continents including Europe, the Americas, Asia, and Australia. The Tokyo Branch of the bank subsidiary officially commenced operations on October 27, 2025. Together with the overseas units of the bank subsidiary and our asset management subsidiary Cooperative International Leasing Co., Ltd. in Suzhou, Mainland China, and its

Dongguan branch, the Group has 29 overseas locations. The bank subsidiary continues to promote the establishment of its Singapore branch to integrate financing and cash flow services in the region and enhance its presence in the Asian market.

3-4-2. As of the end of 2025, the pre-tax profit after provisions of the bank subsidiary's overseas units (excluding United Taiwan Bank) was NT\$3.820 billion, accounting for 15.18% of the bank's profit.

3-5. Innovative financial services

3-5-1. The bank subsidiary is advancing 13 key digital operations projects, which have been completed or have entered the testing phase, covering areas such as digital customer platforms, AI applications, core system modernization, a personal mortgage application platform, and a service middle platform.

3-5-2. To safeguard the security of customers' assets, the bank subsidiary continues to strengthen its AI-driven anti-fraud initiatives. In addition to joining the Eagle Eye Fraud Detection Alliance to learn and apply AI technologies for identifying risk accounts and intercepting fraudulent fund flows in advance, it has also adopted a dedicated SMS sender ID for the financial industry to prevent customers from being misled by fraudulent messages. Furthermore, based on a risk-based approach, it has strengthened controls over high-risk patterns to enhance its ability to identify suspicious transactions and improve the efficiency of fraud prevention. The life insurance subsidiary also introduced a dedicated SMS sender ID service for the financial industry in the third quarter of 2025, with the aim of enhancing fraud prevention effectiveness through exclusive SMS services.

3-6. Business awards and achievements

3-6-1. The bank subsidiary has received multiple recognitions for its operating performance, including four major awards from the Financial Supervisory Commission: the Excellent Bank for Lending to Six Core Strategic Industries, the Special Award for National Defense and Strategic Industries, the Special Award for Green Power



President *Su, Tso-Cheng*

and Renewable Energy Industries, and the Special Award for Livelihood and Strategic Reserve Industries. In addition, it was recognized as an outstanding financial institution in SME credit guarantee financing, receiving seven major awards: the Low-Carbon Intelligence Award (Number of Guaranteed Cases Category), the Post-Pandemic Revitalization Award (Guaranteed Financing Amount Category), the Young Entrepreneurs, Startups, and Microenterprises Supporting Award, the Assisting Enterprise Award, and the April 3 Reconstruction Support Award (Head Office – Guaranteed Financing Amount Category; Branch – Guaranteed Financing Amount Category; Branch – Number of Guaranteed Cases Category).

- 3-6-2. The bank subsidiary has responded to the Financial Supervisory Commission's Trust 2.0 promotion plan by actively expanding its trust ecosystem. It has received both the Best Trust Award and the Employee Welfare Trust Award in the Evaluation of the Promotion of the Trust 2.0 Plan by the Trust Industry for four consecutive years, and was also ranked first in the Trust Alliance Award, demonstrating strong recognition for its deep commitment to trust services.
- 3-6-3. The bank subsidiary won the Best Urban Renewal and Retirement Trust Innovation Award- Gold Award, Integration Innovation Award – Gold Award, the Best Elderly Care Trust Innovation Award – Outstanding Award, and the Best Employee Benefit Trust Innovation – Outstanding Award in the 2025 Trust Award.
- 3-6-4. The bank subsidiary received four Best Product Category awards at the 22nd National Brand Yushan Award for themes including digital media and AI data analytics. The securities subsidiary's ETF Smart Selection Zone on the TCS app also received the Best Product Category Award at the National Brand Yushan Award.
- 3-6-5. The life insurance subsidiary was recognized as an outstanding company under the Financial Supervisory Commission's National Insurance Coverage Improvement Plan and received the Customer Trust Award and the Digital Finance Award in the 2025 Excellent Insurance Evaluation.

3-7. Promoting sustainable development

3-7-1. Sustainability aspects

- A. The Company was selected for the 2025 Sustainability Yearbook, ranked among the top 5% of enterprises globally by S&P Global ESG scores, and was also named to TIME Magazine's World's Most Sustainable Companies of 2025, demonstrating outstanding achievements in advancing sustainable development and earning strong international recognition.
- B. Domestically, the Company has also received multiple major awards, including achieving the highest Level-5+: Excellence certification from the third-party verifier BSI for its Task Force on Climate-related Financial Disclosures (TCFD) disclosures for three consecutive years, as well as, for the first time, the Banking Group Excellence Award in the Second TCFD Report Evaluation organized by National Chengchi University. It has also received the Taiwan Sustainability Action Award/Taiwan Corporate Sustainability Award, been named to the CDP A List (highest rating), and won the ESG Sustainable Development Leadership Award, demonstrating remarkable progress in promoting sustainable development.

3-7-2. Environmental aspects

The Company has passed verification under the ISO 14068-1:2023 Carbon Neutrality international standard, becoming the first financial institution in Taiwan to obtain a carbon neutrality certificate for an event. In addition, a total of 40 locations have obtained certification for international environmental standards, including the ISO 50001 Energy Management Systems and the ISO 14001 Environmental Management Systems.

3-7-3. Social aspects

As of the end of 2025, the bank subsidiary's cumulative issuance of green bonds reached NT\$10.1 billion, making it the first state-owned bank to surpass NT\$10 billion and to complete issuance across all three categories of sustainability-themed bonds (green, social, and sustainability bonds).

3-7-4. Corporate governance aspects

- A. The Group has established a comprehensive personal data and privacy protection framework. The bank and life insurance subsidiaries obtained and continue to maintain certification under the BS 10012:2017 Personal Information Management System international standard in 2025. The securities subsidiary has also passed and renewed external verification under the Taiwan Personal Information Protection and Administration System (TPIPAS), demonstrating its strong commitment to personal data protection.
- B. The bank subsidiary ranked among the top 25% of banks in the Financial Supervisory Commission's 2025 Evaluation of the Financial Service Industry Principles for Treating Customers Fairly and received the industry's only Best Improvement Award, demonstrating tangible achievements in customer-centric practices and consumer protection.

4. Budget implementation, financial balance, and profitability analysis

4-1. The Company's consolidated profit and loss budget and actual performance for 2025 are provided below:

Unit: NT\$ million; %

Item	Actual	Budget	Achievement rate (%)
Net interest	34,531	43,025	80.26
Net revenues and gains other than interests	39,857	30,188	132.03
Total net revenues	74,388	73,213	101.60
Bad-debt expenses and provision for losses on commitment and guarantees and net change in reserves for insurance liabilities	15,376	11,122	138.25
Operating expenses	32,710	35,357	92.51
Income before income tax	26,302	26,734	98.38
Income tax expense	4,854	5,500	88.25
Net income	21,448	21,234	101.01
Earning per shares (NT\$)	1.36	1.32	103.03

4-2. The Company's individual profit and loss budget and actual performance for 2025 are provided below:

Unit: NT\$ million; %

Item	Actual	Budget	Achievement rate (%)
Revenues and gains	22,294	21,486	103.76
Expenses and losses	836	933	89.60
Income before income tax	21,458	20,553	104.40
Net income	21,295	20,623	103.26
Earnings per share (NT\$)	1.36	1.32 (Note)	103.03

Note: Impacts from bonus shares issued have been included as part of retroactive adjustments.

4-3. The profitability of the Company and its subsidiaries for 2025 is provided below:

Unit: NT\$ million; NT\$; %

Company Name	Pre-tax profit	Net profit after tax	After-tax earnings per share (before/after tax) (NT\$)	Net income ratio (%)	Return on assets (%)	Return on equity (%)
TCFHC and its subsidiaries (consolidated)	26,302	21,448	1.36	28.83	0.41	7.87
TCFHC (individual)	21,458	21,295	1.36	97.89	6.68	7.99
TCB (individual)	25,162	20,798	1.59	35.17	0.41	7.17
TCS (individual)	530	428	0.82	25.23	1.37	6.54
TCBF	422	327	0.67	47.27	0.46	4.32
CoAMC (individual)	493	380	1.21	38.65	2.66	9.58
BNP TCB Life	246	282	0.41	26.28	0.23	2.49
TCSIT	16	13	0.39	4.40	2.52	2.92
TCVC	210	198	1.31	71.43	10.05	11.82

Note: 1. Net profit before tax and net profit after tax of NT\$1 million or less are rounded off.

2. The consolidated net profit after tax of TCFHC and its subsidiaries includes the individual net profit after tax of TCFHC and the profit or loss attributable to non-controlling interests of BNP TCB Life and United Taiwan Bank.

3. Net profit margin = profit or loss after tax ÷ net income (or operating income).

4. Return on assets = profit and loss after tax ÷ average assets.

5. Return on equity = profit and loss after tax ÷ average net worth.

5. Research and development

The bank subsidiary continues to pay attention to domestic and international economic and financial conditions and the latest developments in important industries. It submits research reports and materials in a timely manner for reference in business expansion. We also conduct research and compile research reports on topics such as financial technology, financial innovation, net zero sustainability, and artificial intelligence law to accumulate our capacity for innovation. In terms of annual research projects, the themes of the 2025 research and development reports covered topics such as green finance, financial fraud and customer complaint handling, the impact of central bank digital currency issuance on Taiwan's financial industry, the adoption of generative AI technologies in internet banking systems, the balance between IT ecosystems and cybersecurity protection in the banking sector, the role of financial technology in information system monitoring, renewable energy policies, an overview and application of the internal ratings-based approach for credit risk, and testamentary trusts, among others, totaling 36 reports.

The venture capital subsidiary will continue to monitor global economic market developments and industry trends, conduct in-depth analysis of Taiwan's industrial and economic advantages, and stay abreast of forward-looking technologies and product developments in both domestic and international markets. At the same time, it will integrate Group resources to expand investment deal sourcing through multiple channels and, in alignment with government policies, identify targets that align with industry trends, serving as the basis for decision-making on core-business investment opportunities.

II. Summary of TCFHC and Subsidiaries' Business Plan for 2026

1. Business guidelines and key policies for the current year

- 1-1. Deepen the foundations of integrity in governance and move toward net zero through sustainable operations.
- 1-2. Enhance the digital service experience and promote innovation in smart finance.
- 1-3. Leverage the effectiveness of key businesses, identify business opportunities, and integrate marketing efforts.
- 1-4. Implement overseas regional management and pursue steady progress while maintaining stability.
- 1-5. Formulate flexible investment strategies and strengthen the financial and capital structure.
- 1-6. Consolidate the three lines of internal control and rigorously implement a culture of compliance with the law.
- 1-7. Refine information management systems and strengthen the Group's joint cybersecurity defense.
- 1-8. Cultivate talent aligned with international standards and enhance the Group's competitive advantage.

2. Expected goals and their basis

Unit: NT\$ million; item

Group members	Item	2026 budget
TCB	Deposits (excluding inter-bank deposits)	4,354,000
	Loans (excluding non-accrual loans)	3,339,191
	Foreign exchange (million USD)	164,500
TCBF	Cumulative underwriting transaction volume	533,871
	Bond operation volume	61,700
	Guarantee services volume	33,800
TCS	Brokerage services volume	1,982,880
	Financing services volume	5,750
	Number of underwriting, lead arranger, and co-arranger cases	21 、 35
CoAMC	Amount of debt recovered	329
	Domestic leasing operations	1,840
	Real estate purchase amount	800
BNP TCB Life	Total premiums in the year	15,196
TCSIT	Fund size	60,780
TCVC	Core business investment amount	300

III. The Company's Development Strategy

Looking ahead to 2026, the Company will uphold its core values of integrity in governance and sustainable management, steadily advancing net-zero transformation and sustainable finance, enhancing corporate governance transparency and risk management resilience, and strengthening employees' professional capabilities in sustainability, digital technologies, and international finance. At the same time, in response to FinTech and smart finance trends, the Company will refine its digital service experience, improve operational efficiency and customer value, leverage the Group's key business strengths, integrate subsidiary resources, and expand diversified profit drivers. Going forward, the Company will continue to use its financial influence to guide low-carbon industrial transformation, build the Group's long-term value, and move toward a blueprint for sustainable growth.

IV. Effects of Competitive, Regulatory, Macroeconomic Environments

1. Effects of the competitive environment

1-1. The scale of financial holding companies continues to grow

As of the end of December 2025, the total assets reported in the consolidated statements of the 14 domestic financial holding companies were approximately NT\$89.59 trillion, an increase of 6.45% from NT\$84.16 trillion at the end of 2024, indicating that Taiwan's financial holding companies are maintaining steady growth in terms of assets.

1-2. Technology-enabled anti-fraud and inclusive finance

In response to rapidly evolving Fintech Trends, financial institutions continue to collaborate with technology providers to jointly develop high-performance anti-fraud tools, strengthening their capabilities in detecting and intercepting financial fraud. By building a technology-enabled anti-fraud ecosystem, they aim to safeguard the public's property and enhance trust in digital financial services. Looking ahead, the Financial Supervisory Commission (FSC) will encourage financial institutions to respond to social developments and public needs by developing financial products and services that meet the needs of different groups, with the goal of jointly creating a people-centered inclusive finance environment.

1-3. Sustainable finance and low-carbon transition

Achieving net-zero emissions by 2050 is Taiwan's clear and unwavering sustainable development goal. In line with international development trends and domestic industry needs, the FSC will conduct rolling reviews and refine related supporting measures, guiding financial resources toward key transition areas and facilitating an orderly industrial transformation. TCFHC will continue to follow the four strategic pillars of its Sustainability Strategy Blueprint: RISE — Resilience (building resilient operations), Inclusion (leading sustainable finance), Synergy (fostering diversity and inclusion), and Enrichment (enriching the environment and advancing shared good). Focusing on the development direction of international sustainability standards, the Company will leverage its core financial value and work together with customers and stakeholders to advance toward the vision of "corporate sustainability, social inclusion, and environment of shared good."

2. Effects of the regulatory environment

In February 2025, the Ministry of Labor amended the Guidelines for the Prevention of Unlawful Infringement in the performance of duties. In response, the Group revised the Occupational Safety and Health Policy of Taiwan Cooperative Financial Holding Co., Ltd. and Its Subsidiaries, committing to promote attention to employees' mental health, safety, and well-being. The Group adopts a zero-tolerance approach toward unlawful infringement in the workplace and is dedicated to creating a work environment aligned with the principles of dignity, mutual respect, confidentiality, cooperation, and trust.

3. Effects of the macroeconomic environment

Although major global economies in 2025 faced growth headwinds due to geopolitical risks and U.S. tariff policies, the easing of tariff tensions and a rebound in investment confidence, together with the continued expansion of the artificial intelligence (AI) investment boom, drove technology demand and export momentum, offsetting the related negative impacts. According to data released by the Directorate General of Budget, Accounting and Statistics in January 2026, the estimated economic growth rate for 2025 was 8.63%, an increase of 3.36 percentage points from 5.27% in 2024. Looking ahead to 2026, supported by continued momentum in exports and investment driven by AI applications, together with a recovery in domestic demand, the overall economic outlook is expected to remain stable domestically and moderate externally. Nevertheless, uncertainties related to U.S. tariffs and geopolitical developments warrant close attention. The domestic economic growth rate for 2026 is projected at 3.54%, with the overall economy remaining cautiously optimistic.

V. Most Recent Credit Rating Result and Rating Date

The Company and its bank subsidiary have commissioned S&P Global Ratings and Taiwan Ratings Corporation to evaluate their international and domestic credit ratings. The credit rating agencies announced and confirmed on January 21, 2026, that the Company maintained its domestic long-term and short-term credit ratings at “twAA-/ twA-1+,” its international long-term and short-term credit ratings at “BBB/A-2,” and its rating prospect at “Stable.” The bank subsidiary’s domestic long-term and short-term credit ratings were “twAAA/ twA-1+,” its international long-term and short-term credit ratings were “A+/A-1,” and its rating prospect was “Stable”.

This rating reflects the Group’s good market position and solid corporate foundation in Taiwan’s banking industry. The capital level of its core subsidiary, Taiwan Cooperative Bank, was rated as robust, and its funding sources and liquidity structure were rated as strong and appropriate. The Group will continue to focus on risk management and internal capital management to strengthen its operating health.

Company Name	Rating agency	Rating outcome		Rating prospect	Rating date
		Long-term credit rating	Short-term credit rating		
TCFHC	S&P Global	BBB	A-2	Stable	2026.01.21
	Taiwan Ratings Corporation	twAA-	twA-1+	Stable	2026.01.21
TCB	S&P Global	A+	A-1	Stable	2026.01.21
	Taiwan Ratings Corporation	twAAA	twA-1+	Stable	2026.01.21
TCS	Taiwan Ratings Corporation	twAA-	twA-1+	Stable	2026.01.28
TCBF	Fitch Ratings	AA+(tw)	F1+(tw)	Stable	2025.09.01
CoAMC	Taiwan Ratings Corporation	twAA-	twA-1+	Stable	2025.12.17
BNP TCB Life	Taiwan Ratings Corporation	twAA-	--	Stable	2025.12.12

2. Corporate Governance Report

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- 74 VII. Information disclosing the relationship between any of the top ten shareholders
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Chairman/ Lin,Yen-Mao (Right four), President/ Su,Tso-Cheng (Left three)
 Executive Vice President/ Huang,Ling-Tsui (Right three), Executive Vice President/ Chen,Yu-Wan (Left two)
 Executive Vice President/ Chen,Chia-Mei (Right two), E.V.P. & Chief Compliance Officer/ Wu,Shu-Ling (Right one)
 E.V.P & Chief Audit Executive / Lii,Chwan-Jau (Left one)

I. Information on Directors, President, Executive Vice Presidents, Division Directors, Department and Branch Directors, and Consultants

1. Information on directors

As of April 20, 2026; Unit: share

Title		Chairman	Director
Nationality or Place of Registration		R.O.C. (Taiwan)	R.O.C. (Taiwan)
Name		Lin, Yen-Mao. Representative of Ministry of Finance, R.O.C.	Su, Tso-Cheng. Representative of Ministry of Finance, R.O.C.
Gender; Age Interval		Male; 61-70	Male; 61-70
Date of Appointment		August 14, 2024	August 14, 2024
Tenure of this term		Through June 15, 2026	Through June 15, 2026
Date of First Appointment (note 1)		August 14, 2024	August 14, 2024
Shares held when elected	Shares	3,651,323,296	3,651,323,296
	% of Shares	26.06	26.06
Current shares held	Shares	4,087,117,858	4,087,117,858
	% of shares	26.06	26.06
Shares held by spouse or minor(s)	Shares	Personal holding: 54,021 Held by spouse: 0	Personal holding: 48,707 Held by spouse: 0
	% of shares	Personal holding: 0.00 Held by spouse: 0.00	Personal holding: 0.00 Held by spouse: 0.00
Shares held by delegated person(s)	Shares	0	0
	% of shares	0.00	0.00
Educational and Professional Backgrounds		MBA, University of Missouri, U.S. Manager of the Hong Kong branch of TCB, S.V.P. & General Manager of the International Banking Department, Executive Vice President, TCB. Director, IBFS Director, FISC Director and Chairman of UTB President, and the Chairman of TCB.	Master of International Finance, National Taipei University Manager of the Hsinchu branch and the Hsinchu Science-based Industrial Park branch of TCB, S.V.P. & General Manager of the Wealth Management Department, TCB President, TCSIT Executive Vice President, TCFHC President, AGRI Bank Chairman of AIBC Executive Director & President, TCB
Holding other positions concurrently in TCFHC or other companies		Director, TFCC Executive Director, TAROC Executive Director, BAROC Executive Director, BAT Director, TABF Director, JCIC Director, TAIFEX Current major position: Chairman, TCFHC & TCB	Director, TCB Executive Director, Co-Operative League of the R.O.C. Supervisor, Taiwan Financial Asset Service Co., Ltd. Current major position: President, TCFHC & Acting Chairman TCSIT
Other management, director, or supervisor who is spouse or relative within 2nd degree kindship	Title	None	None
	Name	None	None
	Relationship	None	None
Remarks (note 2)		None	None

Title		Director	Director
Nationality or Place of Registration		R.O.C. (Taiwan)	R.O.C. (Taiwan)
Name		Den, Yen-Dar, Representative of Ministry of Finance, R.O.C.	Chiang, Jui-Tang, Representative of Ministry of Finance, R.O.C.
Gender; Age Interval		Male; 61-70	Male; 61-70
Date of Appointment		June 16, 2023	June 16, 2023
Tenure of this term		Through June 15, 2026	Through June 15, 2026
Date of First Appointment (note 1)		July 16, 2021	May 17, 2019
Shares held when elected	Shares	3,651,323,296	3,651,323,296
	% of Shares	26.06	26.06
Current shares held	Shares	4,087,117,858	4,087,117,858
	% of shares	26.06	26.06
Shares held by spouse or minor(s)	Shares	Personal holding: 0 Held by spouse: 0	Personal holding: 0 Held by spouse: 0
	% of shares	Personal holding: 0.00 Held by spouse: 0.00	Personal holding: 0.00 Held by spouse: 0.00
Shares held by delegated person(s)	Shares	0	0
	% of shares	0.00	0.00
Educational and Professional Backgrounds		Master in Finance, Temple University, US; Master in Statistics, University of West Florida, US; Bachelor in Statistics, Law and Business College, National Chung Hsing University; General Manager, Central Engraving and Printing Plant; Deputy Director, Department of Issuing, Central Bank of R.O.C. (Taiwan); Assistant Manager, Department of Issuing, Central Bank of R.O.C. (Taiwan); Assistant Manager, Department of Foreign Exchange, Central Bank of R.O.C. (Taiwan); Researcher, Department of Foreign Exchange, Central Bank of R.O.C. (Taiwan); Executive Director, Asian Development Bank; Section Chief, Department of Foreign Exchange, Central Bank of R.O.C.	Bachelor of Law, National Taiwan University; Chief of Taichung Bureau, Chief Secretary, and Vice President of Chunghwa Post Co. Ltd.
Holding other positions concurrently in TCFHC or other companies		Current major position: Director, Department of Issuing, Central Bank of R.O.C. (Taiwan)	Director, Chunghwa Post Co., Ltd. Current major position: President of Chunghwa Post Co. Ltd.
Other management, director, or supervisor who is spouse or relative within 2nd degree kindship	Title	None	None
	Name	None	None
	Relationship	None	None
Remarks (note 2)		None	None

Title		Director	Director
Nationality or Place of Registration		R.O.C. (Taiwan)	R.O.C. (Taiwan)
Name		Lee, Chung-Yung, Representative of Ministry of Finance, R.O.C.	Tsai, Kuo-Tai, Representative of Ministry of Finance, R.O.C.
Gender; Age Interval		Male, 51 - 60	Male, 51 - 60
Date of Appointment		June 16, 2023	July 2, 2024
Tenure of this term		Through June 15, 2026	Through June 15, 2026
Date of First Appointment (note 1)		June 16, 2023	July 2, 2024
Shares held when elected	Shares	3,651,323,296	3,651,323,296
	% of Shares	26.06	26.06
Current shares held	Shares	4,087,117,858	4,087,117,858
	% of shares	26.06	26.06
Shares held by spouse or minor(s)	Shares	Personal holding: 0 Held by spouse: 0	Personal holding: 19,278 Held by spouse: 1,151
	% of shares	Personal holding: 0.00 Held by spouse: 0.00	Personal holding: 0.00 Held by spouse: 0.00
Shares held by delegated person(s)	Shares	0	0
	% of shares	0.00	0.00
Educational and Professional Backgrounds		M.A. in Administrative Management, National Chengchi University; Bachelor of Business Administration, Chung Yuan Christian University; Officer, Auditing Officer, and Senior Specialist of Monetary Affairs Bureau, Ministry of Finance; Auditing Specialist, Council of Agriculture, Executive Yuan; Auditing officer, Section Chief, Senior Specialist, Deputy Chief of Division, Chief of Division, Chief Secretary, Deputy Director General, and Director General of Agricultural Finance Agency, Council of Agriculture, Executive Yuan; Supervisor, Agriculture Guarantee Fund	Bachelor Department of Economics, Feng Chia University. Executive director, Labor Union of TCB. Board director, TFFU. Representative of Members, TCTU.
Holding other positions concurrently in TCFHC or other companies		Director, Taiwan Academy of Banking and Finance; Director, Chungwa Kinmen Public Affairs Association. Current major position: Director General, Agriculture Finance Agency, Ministry of Agriculture	Executive director, Labor Union of TCB. Board director, TFFU. Representative of Members, TCTU. Current major position: V.P. & Deputy General Manager, TCB.
Other management, director, or supervisor who is spouse or relative within 2nd degree kindship	Title	None	None
	Name	None	None
	Relationship	None	None
Remarks (note 2)		None	None
Title		Director	Director
Nationality or Place of Registration		R.O.C. (Taiwan)	R.O.C. (Taiwan)
Name		Mai, Shen-Gang, Representative of the National Federation of Credit Co-operative, R.O.C.	Chung, Chin-Kuang, Representative of the National Farmers' Association, R.O.C.
Gender; Age Interval		Male; 61-70	Male; 51-60
Date of Appointment		June 16, 2023	July 15, 2025
Tenure of this term		Through June 15, 2026	Through June 15, 2026
Date of First Appointment (note 1)		May 21, 2012	July 15, 2025
Shares held when elected	Shares	5,422,514	217,013,512
	% of Shares	0.04	1.55
Current shares held	Shares	6,069,703	242,914,615
	% of shares	0.04	1.55
Shares held by spouse or minor(s)	Shares	Personal holding: 0 Held by spouse: 0	Personal holding: 0 Held by spouse: 0
	% of shares	Personal holding: 0.00 Held by spouse: 0.00	Personal holding: 0.00 Held by spouse: 0.00
Shares held by delegated person(s)	Shares	0	0
	% of shares	0.00	0.00
Educational and Professional Backgrounds		MBA, New York University (NYU), US; Bachelor, Department of Business (International Trade Section), National Taiwan University.	National Miao-Li Agricultural and Industrial Vocational High School Chief, Department of Agricultural Promotion of Miaoli Sanwan Farmer Association
Holding other positions concurrently in TCFHC or other companies		Director, TCB; Chairman, the National Federation of Credit Co-operatives, R.O.C.; Director, FISC Managing Director, Tatung Entertainment Co., Ltd. Director, Dian Feng Construction Co., Ltd.; Current major position: Chairman, the 1st Credit Cooperative Tamsui.	Current major position: The Chief Executive Officer of Miaoli County Farmers' Association
Other management, director, or supervisor who is spouse or relative within 2nd degree kindship	Title	None	None
	Name	None	None
	Relationship	None	None
Remarks (note 2)		None	None

Title		Director	Director
Nationality or Place of Registration		R.O.C. (Taiwan)	R.O.C. (Taiwan)
Name		Lin, Yu-Tang Representative of the National Farmers' Association, R.O.C.	Shiu, Jia-Hau, Representative of Taiwan Cooperative Bank's Labor Union
Gender, Age Interval		Male; 61-70	Male, 41 - 50
Date of Appointment		July 15, 2025	July 2., 2024
Tenure of this term		Through June 15, 2026	Through June 15, 2026
Date of First Appointment (note 1)		July 15, 2025	September 15, 2023
Shares held when elected	Shares	217,013,512	3,738,583
	% of Shares	1.55	0.03
Current shares held	Shares	242,914,615	4,674,095
	% of shares	1.55	0.03
Shares held by spouse or minor(s)	Shares	Personal holding: 0 Held by spouse: 0	Personal holding: 1,817 Held by spouse: 222,588
	% of shares	Personal holding: 0.00 Held by spouse: 0.00	Personal holding: 0.00 Held by spouse: 0.00
Shares held by delegated person(s)	Shares	0	0
	% of shares	0.00	0.00
Educational and Professional Backgrounds		Taiwan Provincial Shalu Industrial High School Chief, Jhongliao Township Farmer's Association. Acting Secretary, Jhongliao Township Farmer's Association.	Master in Finance, Ling Tung University; Bachelor of Accounting, National Taichung University of Science and Technology; Project Assistant Manager, Regional Center, New Taipei Region, TCB; Supervisor, Labor Union of TCB; Supervisor, Labor Union of TCFHC and TCFHC's Subsidiaries.
Holding other positions concurrently in TCFHC or other companies		Current major position: The Chief Executive Officer of Jhongliao Township Farmer's Association.	Convener, Board of Labor Union, TCB; Director, Labor Union, TCFHC and TCFHC's Subsidiaries. Current major position: Assistant General Manager of the TCB.
Other management, director, or supervisor who is spouse or relative within 2nd degree kindship	Title	None	None
	Name	None	None
	Relationship	None	None
Remarks (note 2)		None	None
Title		Independent Director	Independent Director
Nationality or Place of Registration		R.O.C. (Taiwan)	R.O.C. (Taiwan)
Name		Lin, Hsuan-chu	Shay, Arthur
Gender, Age Interval		Male; 51-60	Male; 61-70
Date of Appointment		June 16, 2023	June 16, 2023
Tenure of this term		Through June 15, 2026	Through June 15, 2026
Date of First Appointment (note 1)		June 16, 2017	June 16, 2017
Shares held when elected	Shares	0	0
	% of Shares	0.00	0.00
Current shares held	Shares	0	0
	% of shares	0.00	0.00
Shares held by spouse or minor(s)	Shares	Personal holding: 0 Held by spouse: 0	Personal holding: 0 Held by spouse: 0
	% of shares	Personal holding: 0.00 Held by spouse: 0.00	Personal holding: 0.00 Held by spouse: 0.00
Shares held by delegated person(s)	Shares	0	0
	% of shares	0.00	0.00
Educational and Professional Backgrounds		MBA, New York University (NYU), US; Bachelor, Department of Business (International Trade Section), National Taiwan University. PhD. in Finance and Economics, Rutgers, The State University of New Jersey, US; Professor, Management College, Rutgers, the State University of New Jersey, US; Permanent Supervisor, TCB; Assistant Professor, Associate Professor, Finance Graduate School, National Chengkung University; Chief Executive Officer of the EMBA Program, College of Management, and National Chengkung University. Independent Director, Dabomb Protein Corporation; Member of Remuneration Committee, Gloria Material Technology Corporation. Independent Director, Chinese Gamer International Corporation	Bachelor of Laws, National Taiwan University; Attorney, Formosa Transnational Attorney at Law; Attorney, Evergreen International Law Firm; Chairman, Alliance Digital Technology Co., Ltd.; Managing Director, Taiwan Communications Society; Chairman, Taiwan Culture Law Association; Supervisor, Chinese Television System Inc. Supervisor, Public Television Service Foundation
Holding other positions concurrently in TCFHC or other companies		Independent Director, TCB; Independent Director, Soft-World International Corp; Supervisor, Taiwan International Port Corporation Ltd. Current major positions: Professor, Accounting Department and Graduate School of Finance, National Chengkung University	General Counsel, Asia Silicon Valley & AI Strategy Agency Counselor, Mainland Affairs Council, R.O.C.(Taiwan) Independent Director, Realtek Semiconductor Corporation Current major position: Attorney, Shay and Partners
Other management, director, or supervisor who is spouse or relative within 2nd degree kindship	Title	None	None
	Name	None	None
	Relationship	None	None
Remarks (note 2)		None	None

Title		Independent Director	Independent Director
Nationality or Place of Registration		R.O.C. (Taiwan)	R.O.C. (Taiwan)
Name		Lin, Hann-chyi	Liu, Beatrice
Gender; Age Interval		Male; 71-80	Female; 61-70
Date of Appointment		June 16, 2023	June 16, 2023
Tenure of this term		Through June 15, 2026	Through June 15, 2026
Date of First Appointment (note 1)		June 24, 2020	June 16, 2023
Shares held when elected	Shares	0	0
	% of Shares	0.00	0.00
Current shares held	Shares	0	0
	% of shares	0.00	0.00
Shares held by spouse or minor(s)	Shares	Personal holding: 0 Held by spouse: 0	Personal holding: 0 Held by spouse: 0
	% of shares	Personal holding: 0.00 Held by spouse: 0.00	Personal holding: 0.00 Held by spouse: 0.00
Shares held by delegated person(s)	Shares	0	0
	% of shares	0.00	0.00
Educational and Professional Backgrounds		Bachelor, Department of Statistics, Fengchia University Manager, Department of International Business, First Bank; Director of Department of International Business, First Bank; Auditor General and Vice President of First Bank; Senior Vice President of First Bank; Executive Vice President, First Financial Holding Company; Chairman of First Securities.	Ph.D. in Management, Xiamen University; Master of Accounting, University of Illinois, U.S. Board Supervisor, First Commercial Bank.
Holding other positions concurrently in TCFHC or other companies		Current major position: Independent Director, TCFHC	Lecturer, Accounting Department, National Taipei University; Independent Director, Genovate Biotechnology Co., Ltd.; Independent Director, TAHO Pharmaceuticals Ltd. Chairperson, Taipei Tax Agent Association; Board director, CPA Association of R.O.C.; Member of Corporate Accounting Standard Committee and Member of Auditing Standard Committee of Accounting Research and Development Foundation; Current major position: Senior Partner, BDO Taiwan
Other management, director, or supervisor who is spouse or relative within 2nd degree kinship	Title	None	None
	Name	None	None
	Relationship	None	None
Remarks (note 2)		None	None

Note 1: When filling in the time for a director or supervisor of a financial holding company being appointed for the first time, a remark should be made if there is any interruption during the service duration: None

Note 2: In case of the chairman and the president or holder of equivalent position (the top executive) being the same person, spouse to each other, or 1st degree of relative, the reason, reasonability, necessity, and responsive measures shall be clarified (e.g. increase of seat for new independent director, or imposing new requirements that there should be more than half of the board's directors not concurrently being employees or member of management of the Company) : None.

Note 3: The National Farmers' Association, R.O.C. sent an official letter on June 27, 2025 to inform it's representative Directors Yang, Dong-Liang and Chen, Chun-Hung were dismissed on July 15, 2025, and were replaced by Directors Chung, Chin-Kuang and Lin, Yu-Tang.

Note 4: Independent Director Chang, Min-Chu resigned from her position as independent director effective December 31, 2025, due to a busy work schedule.

1-1. Major shareholders of TCFHC's key institutional investors

April 20, 2026

Name of institutional shareholder	Major investors of key Institutional shareholders
Ministry of Finance	None
National Farmers' Association, R.O.C.	None (Farmers' associations in all counties and cities within jurisdiction)
The National Federation of Credit Co-operatives R.O.C.	The Kaohsiung Third Credit Co-operative(13.18%); The Second Credit Cooperative Association of Taichung(10.49%); Tamshui First Credit Bank(8.53%); Tainan Third Credit Cooperative(7.04%); The First Credit Cooperative of Hsinchu(6.25%); Hualien Second Credit Cooperative(5.67%); Keelung First Credit Cooperative(5.09%); The Second Credit Cooperative of Keelung(4.94%); The Sixth Credit Cooperative of Changhua(4.17%); The Credit Cooperative of Taoyuan(3.81%).
Taiwan Cooperative Bank's Labor Union.	None

1-2. Major shareholders of the shareholders listed in Table 1-1.

April 20, 2026

Name of institutional investors	Major shareholders behind the institutional investors
The Kaohsiung Third Credit Co-operative	Representative of Union Members (a juridical person not formed according to the Company Act)
The Second Credit Cooperative Association of Taichung	Representative of Union Members (a juridical person not formed according to the Company Act)
Tamshui First Credit Bank	Representative of Union Members (a juridical person not formed according to the Company Act)
Tainan Third Credit Cooperative	Representative of Union Members (a juridical person not formed according to the Company Act)
The First Credit Cooperative of Hsinchu	Representative of Union Members (a juridical person not formed according to the Company Act)
Hualien Second Credit Cooperative	Representative of Union Members (a juridical person not formed according to the Company Act)
Keelung First Credit Cooperative	Representative of Union Members (a juridical person not formed according to the Company Act)
The Second Credit Cooperative of Keelung	Representative of Union Members (a juridical person not formed according to the Company Act)
The Sixth Credit Cooperative of Changhua	Representative of Union Members (a juridical person not formed according to the Company Act)
The Credit Cooperative of Taoyuan	Representative of Union Members (a juridical person not formed according to the Company Act)

1-3. Disclosure of information on the professional qualifications of directors and independence of independent directors

Requirements	Professional qualifications and experiences.	Independence Status	Number of TWSE listed company other than TCFHC being appointed as independent director
Name			
Lin, Yen-Mao	- Possessing the working experiences in commerce, finance, and other professions that meet the business needs of TCFHC. - Used to be Manager of the Hong Kong branch of TCB; S.V.P. & General Manager of the International Banking Department; Executive Vice President; President, and the Chairman of TCB; Director, IBFS; Director, FISC; Director and Chairman of UTB - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	- Not an employee of TCFHC or TCFHC subsidiaries. - Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. - Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (2). - Not an employee, director or supervisor of an institutional shareholder which indirectly holds at least 5% of the Company's outstanding shares or holds the number of shares that amounts to top 5 shareholding list of the Company, and have thus appointed representative to take on the position of director or supervisor according to the 1st and 2nd paragraphs of Article 27 of the Company Act. - Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. - Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. - Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. - Not the spouse or a second degree relative of any director.	0

Requirements Name	Professional qualifications and experiences.	Independence Status	Number of TWSE listed company other than TCFHC being appointed as independent director
Su, Tso-Cheng	- Possessing the working experiences in commerce, finance, and other professions that meet the business need of TCFHC. - Used to be the Manager of the Hsinchu branch and the Hsinchu Science-based Industrial Park branch of TCB; S.V.P. & General Manager of the Wealth Management Department; President, TCSIT; Executive Vice President, TCFHC, President, AGRI Bank; Chairman of AIBC; Executive Director & President, TCB. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	(1) Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. (2) Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (1). (3) Not an employee, director or supervisor of an institutional shareholder which indirectly holds at least 5% of the Company's outstanding shares or holds the number of shares that amounts to top 5 shareholding list of the Company, and have thus appointed representative to take on the position of director or supervisor according to the 1st and 2nd paragraphs of Article 27 of the Company Act. (4) Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. (5) Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. (6) Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. (7) Not the spouse or a second degree relative of any director.	0
Den, Yen-Dar	- Possessing the working experiences in commerce, finance, and other professions that meet the business need of TCFHC. - Used to assume various roles at Central Bank of R.O.C including Section Chief, Researcher, and Assistant Manager with foreign exchange department, and Assistant Manager, Deputy Director General of department of issuing, as well as General Manager of Central Engraving and Printing Plant. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	(1) Not an employee of TCFHC or TCFHC subsidiaries. (2) Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. (3) Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (2). (4) Not an employee, director or supervisor of an institutional shareholder which indirectly holds at least 5% of the Company's outstanding shares or holds the number of shares that amounts to top 5 shareholding list of the Company, and have thus appointed representative to take on the position of director or supervisor according to the 1st and 2nd paragraphs of Article 27 of the Company Act. (5) Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. (6) Not a director, supervisor, or an employee of a company or an institution related to the same person as or spouse of the Company's chairperson, president, or any other senior management. (7) Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. (8) Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. (9) Not the spouse or a second degree relative of any director.	0
Chiang, Jui-Tang	- Possessing working experiences in commerce and other professions that meet the business needs of the Company. - Use to assume various roles with Chunghwa Postal Service Co. Ltd including manager with Taichung Post Office, chief secretary, and senior vice president. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	(1) Not an employee of TCFHC or TCFHC subsidiaries. (2) Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. (3) Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (2). (4) Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. (5) Not a director, supervisor, or an employee of a company or an institution related to the same person as or spouse of the Company's chairperson, president, or any other senior management. (6) Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. (7) Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. (8) Not the spouse or a second degree relative of any director.	0

Requirements Name	Professional qualifications and experiences.	Independence Status	Number of TWSE listed company other than TCFHC being appointed as independent director
Lee, Chung-Yung	- Possessing the working experiences in commerce, finance, and other professions that meet the business need of TCFHC. - Use to assume various roles at Monetary Affairs Bureau of Ministry of Finance including Specialist, Auditing Specialist, and Senior Specialist, and different roles at Council of Agriculture including Auditing Specialist, Section Chief, Senior Specialist, Deputy Head of Division, Head of Division, Secretary General, Deputy Director General, and Director General of Finance Agency. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	- Not an employee of TCFHC or TCFHC subsidiaries. - Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. - Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (2). - Not an employee, director or supervisor of an institutional shareholder which indirectly holds at least 5% of the Company's outstanding shares or holds the number of shares that amounts to top 5 shareholding list of the Company, and have thus appointed representative to take on the position of director or supervisor according to the 1st and 2nd paragraphs of Article 27 of the Company Act. - Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. - Not a director, supervisor, or an employee of a company or an institution related to the same person as or spouse of the Company's chairperson, president, or any other senior management. - Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. - Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. - Not the spouse or a second degree relative of any director.	0
Tsai, Kuo-Tai	- Possessing the working experiences in commerce, finance, and other professions that meet the business need of TCFHC. - Used to serve as Executive Director, Labor Union of TCB, Board Director, TFFU, Representative of members, TCTU. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	- Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. - Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (1). - Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. - Not a director, supervisor, or an employee of a company or an institution related to the same person as or spouse of the Company's chairperson, president, or any other senior management. - Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. - Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. - Not the spouse or a second degree relative of any director.	0
Mai, Shen-Gang	- Possessing the working experiences in commerce, finance, and other professions that meet the business need of TCFHC. - Used to serve as an Executive Director of TCB, Chairman of the National Federation of Credit Co-operatives, R.O.C., Director of Financial Information Service Co., Ltd., Managing Director of Tatung Entertainment Co., Ltd, Director of Dian Feng Construction Co., Ltd.; and Chairman of the 1st Credit Cooperative Tamsui. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	- Not an employee of TCFHC or TCFHC subsidiaries. - Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. - Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (2). - Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. - Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. - Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. - Not the spouse or a second degree relative of any director.	0

Requirements Name	Professional qualifications and experiences.	Independence Status	Number of TWSE listed company other than TCFHC being appointed as independent director
Chung, Chin-Kuang	- Possessing the working experiences in commerce, finance, and other professions that meet the business need of TCFHC. - Used to Chief, Department of Agricultural Promotion of Miaoli Sanwan Farmer Association; The Chief Executive Officer of Miaoli County Farmers' Association - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	- Not an employee of TCFHC or TCFHC subsidiaries. - Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. - Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (2). - Not an employee, director or supervisor of an institutional shareholder which indirectly holds at least 5% of the Company's outstanding shares or holds the number of shares that amounts to top 5 shareholding list of the Company, and have thus appointed representative to take on the position of director or supervisor according to the 1st and 2nd paragraphs of Article 27 of the Company Act.	0
Lin, Yu-Tang	- Possessing the working experiences in commerce, finance, and other professions that meet the business need of TCFHC. - Used to Chief, Acting Secretary, and the Chief Executive Officer of Zhongliao Township Farmer's Association. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	- Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. - Not a director, supervisor, or an employee of a company or an institution related to the same person as or spouse of the Company's chairperson, president, or any other senior management. - Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. - Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. - Not the spouse or a second degree relative of any director.	0
Shiu, Jia-Hau	- Possessing the working experiences in commerce, finance, and other professions that meet the business need of TCFHC. - Used to serve as Supervisor of TCB labor union and Supervisor of TCFHC and subsidiaries labor union. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	- Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. - Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (1). - Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. - Not a director, supervisor, or an employee of a company or an institution related to the same person as or spouse of the Company's chairperson, president, or any other senior management. - Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. - Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. - Not the spouse or a second degree relative of any director.	0

Requirements Name	Professional qualifications and experiences.	Independence Status	Number of TWSE listed company other than TCFHC being appointed as independent director
Lin, Hsuan-Chu	- Possessing the working experiences in accounting, finance, and other professions that meet the needs of the Company. - Used to hold the roles and positions of Professor with management college of Rutgers the State University of New Jersey in US, Permanent Supervisor of TCB, Assistant Professor and Associate Professor of finance graduate school of National Chengkung University, independent director of Dabomb Protein Corporation, member of remuneration committee of Gloria Material Technology Corporation, and Independent Director of Chinese Gamer International Corporation. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	(1) Not an employee of TCFHC or TCFHC subsidiaries. (2) Not a director or supervisor of the company or its affiliates (but not limited to an independent director who holds concurrently an independent directorship in both the company and one of its subsidiaries according to the Securities and Exchange Act). (3) Not a natural person shareholder who, together with his/her spouse and minor as well as other delegated persons, holds at least 1% of the company's outstanding shares, or holds the number of shares amounted to the top 10 shareholder list of the company. (4) Neither a management, a director, a supervisor of the company or its affiliates, nor a spouse, a second degree of relative, or a third degree of relative by blood of the person as described in the subparagraphs (2). (5) Not an employee, director or supervisor of an institutional shareholder which indirectly holds at least 5% of the Company's outstanding shares or holds the number of shares that amounts to top 5 shareholding list of the Company, and have thus appointed representative to take on the position of director or supervisor according to the 1st and 2nd paragraphs of Article 27 of the Company Act. (6) Not a director, supervisor, or an employee of a company controlled by a person who holds half of the Company's total seats of director or half of the voting rights. (7) Not a director, supervisor, or an employee of a company or an institution related to the same person as or spouse of the Company's chairperson, president, or any other senior management.	1
Shay, Arthur	- A qualified lawyer possessing working experiences in commerce, legal affairs, and other professions that meet the business needs of the company. - Used to assume various roles and positions including attorney with Formosa Transnational Attorney at Law, Attorney with Evergreen International Law Firm, chairman of Alliance Digital Technology Co., Ltd, Managing Director of Taiwan Communications Society; Chairman of Taiwan Culture Law Association, Supervisor at Chinese Television System Inc, and Supervisor of Public Television Service Foundation - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.	(8) Not a director, supervisor, management, or a shareholder holding at least 5% of the total shares of a specific company or institution, which has financial and business relationship with the Company. (9) Not an owner, partner, director, supervisor, management, or the spouse, of a company or institution which is owned through sole proprietorship or partnership, or of a professional, who have provided the Company or its affiliates with audit service, or other commercial, legal, financial, and (or) accounting services with the returned payment of not more than NT\$500,000 for the last two years. (10) Not the spouse or a second degree relative of any director. (11) Not being elected in the capacity of a government, juridical person, or their representatives as prescribed in Article 27 of the Company Act.	1
Lin, Hann-Chyi	- Possessing the working experiences in commerce, finance and other professions that meet the needs of the Company. - Used to hold various position including manager of Department of International Business, First Bank, director of Department of International Business, First Bank, auditor general and vice president of First Bank, senior vice president of First Bank, executive vice president of First Financial Holding Company, and chairman of First Securities. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.		0
Liu, Beatrice	- Possessing the working experiences in accounting, finance, and other professions that meet the needs of the Company. - Used to serve as Supervisor with the board of director of First Commercial Bank. - Not having been involved in any of the matters as prescribed in Article 30 of the Company Act.		2

1-4. Board diversity and independence

1-4-1. Diversity of the board of directors

A. Composition of the Board of Directors

The Company's Board of Directors consists of 15 directors. As of the end of 2025: 14 seats, including 1 vacancy, of which 6 government-owned representative directors are appointed by the largest shareholder, the Ministry of Finance, from among senior civil servants, professional managers and professionals, and 4 private-owned representative directors and 5 independent directors have extensive management experience, academic expertise or professional qualifications. Selected by the Ministry of Finance, the company's government-owned representative directors are equipped with professional capabilities in business management, leadership decision-making, industry knowledge, international perspective, accounting, taxation, and law. In recent years, the company's profits have grown year by year, dividends have been stable, and its operating performance has been highly recognized by investors. The Company's independent director election adopts a candidate nomination system, and shareholders select independent directors from a list of candidate independent directors. Independent directors possess professional qualifications and work experience in business, law, finance, accounting or other areas of the Company's business, and are of substantial benefit to the Company's implementation of consumer and investor protection and strengthening of corporate governance. The majority of the seats on the board of directors are held by directors representing public shares of the Company, who are selected by the Ministry of Finance on a merit basis. The Company also arranges for directors to receive advanced education and choose to attend special lectures, seminars, symposiums or training courses covering topics related to corporate governance, such as finance, risk management, business, legal affairs, accounting or internal control systems, in order to cultivate future successors.

B. Professionalism of members of the board

According to the 3rd paragraph, Article 31 of the TCFHC's "Corporate Governance Practice Best Practice Principle", members of the Board of Directors shall possess the knowledges, skills, and the qualities required for performing their duties. In order to attain the principal objectives of corporate governance, the Board of Directors as a whole is advised to possess the abilities and qualities as follows:

- The ability of making operational judgement.
- The ability of conducting accounting and financial analysis.
- The ability of performing operation and management (including the operation and management for subsidiaries).
- The ability of managing various types of risk.
- Industry knowledge.
- International vision on market development.
- Leadership.
- The ability of making key decision.
- The ability and knowledge of risk management.

C. Membership diversification of the board

According to the 2nd paragraph, Article 31 of the TCFHC's "Corporate Governance Best Practice Principle", membership diversification should be factored in the composition of the board of directors. In addition to ruling that the seat number of director who concurrently holds management position in the company shall not exceed one third of the total seats, the board of directors shall abide by the Principle's Article 25 on adjunct positions and shall take account of the type and the developmental needs of its business operations when making a membership diversification plan for its composition, which is also advised to include but not limited to the two aspects as follows:

- Basic conditions and value: gender, age, nationality, race, ethnic group, and culture.
- Professional knowledge and skills: professional backgrounds (e.g. law, accounting, industry, finance, and marketing or technology), professional skills, and industry experiences.

D. The goal and implementation of membership diversification of the board

The members of the Company's Board of Directors possess extensive experience and professional expertise in areas including business management, leadership and decision-making, industry knowledge, international perspectives, finance and taxation, and law. As of the end of 2025, 1 independent director had served for less than 3 years, 1 independent director had served for more than 3 years but less than 6 years, and 2 independent directors had served for more than 6 years but less than 9 years. A total of 3 directors held employee status (including employees of affiliated enterprises), representing 21.43% of the Board, and the number of directors concurrently serving as managers of the Company did not exceed one-third of the total Board seats. The Company also maintains a diverse age distribution among its directors, with 1 director under the age of 50, 4 directors between the ages of 50 and 60, and 9 directors aged 61 or above.

The Company places great importance on gender equality in the composition of the Board of Directors. The Board composition is primarily determined based on directors' professional backgrounds, experience, level of participation in the Company's future development, and overall contributions, without imposing restrictions on gender ratios. Going forward, the Company will continue to promote gender equality among Board members, with the goal of having at least 2 female directors on the Board. Currently, female directors have already been included on the Board, accounting for 7.14% of total Board seats, and the Company will continue striving to increase female representation on the Board. The implementation status is shown in the table below:

Core items for diversification assessment		Director	Director	Director	Director	Director	Director	Director
		Lin, Yen-Mao	Su, Tso-Cheng	Den, Yen-Dar	Chiang, Jui-Tang	Lee, Chung-Yung	Tsai, Kuo-Tai	Mai, Shen-Gang
Basic Elements	Nationality	R.O.C.(Taiwan)	R.O.C.(Taiwan)	R.O.C.(Taiwan)	R.O.C.(Taiwan)	R.O.C.(Taiwan)	R.O.C.(Taiwan)	R.O.C.(Taiwan)
	Gender	Male	Male	Male	Male	Male	Male	Male
	Employment relationship		◎				◎	
	Age	Below 50						
		Between 51 and 60				◎	◎	
		Above 61	◎	◎	◎			◎
Service Length of independent director	Less than 3 years							
	3 years to less than 6 years							
	6 years to less than 9 years							
Industry experience	Banking	◎	◎	◎	◎	◎	◎	◎
	Insurance		◎		◎			
	Securities							◎
Professional backgrounds and skills	Law				◎			
	Accounting					◎		
	Finance	◎	◎	◎		◎		◎
	Tax affairs							
	Marketing		◎		◎		◎	◎
	Information technology							
	Risk management	◎	◎		◎	◎		

Core items for diversification assessment		Director						
		Director	Director	Director	Independent Director	Independent Director	Independent Director	Independent Director
		Chung, Chin-Kuang	Lin, Yu-Tang	Shiu, Jia-Hau	Lin, Hsuan-Chu	Shay, Arthur	Lin, Hann-chyi	Liu, Beatrice
Basic Elements	R.O.C. (Taiwan)	R.O.C. (Taiwan)	R.O.C. (Taiwan)	R.O.C. (Taiwan)	R.O.C. (Taiwan)	R.O.C. (Taiwan)	R.O.C. (Taiwan)	R.O.C. (Taiwan)
	Male	Male	Male	Male	Male	Male	Male	Female
	Employment relationship			◎				
	Age	Below 50		◎				
		Between 51 and 60	◎		◎			
		Above 61		◎		◎	◎	◎
Service Length of independent director	Less than 3 years							◎
	3 years to less than 6 years						◎	
	6 years to less than 9 years				◎	◎		
Industry experience	Banking			◎			◎	
	Insurance							
	Securities						◎	
Professional backgrounds and skills	Law					◎		
	Accounting			◎	◎		◎	◎
	Finance			◎	◎		◎	
	Tax affairs							◎
	Marketing	◎	◎	◎				
	Information technology					◎		
	Risk management				◎			

1-4-2. The Independence of the board of directors

As of the end of 2025, the Company's Board of Directors consisted of 4 independent directors and 1 director concurrently serving as a manager, representing 28.57% and 7.14% of total Board seats, respectively. The chairman and the president are not the same person, nor are they spouses or relatives within the first degree of kinship. No directors are spouses or relatives within the second degree of kinship. In addition, the continuous tenure of independent directors does not exceed three consecutive terms. Accordingly, the Company's Board of Directors maintains its independence.

2. Information about President, Executive Vice Presidents, SVPs or Heads of Departments, and Heads of Divisions or Branches

April 20, 2026; Unit: Share(s)

Title	Nationality	Name	Gender	Date of election (appointment)	Shareholding		Shares held by spouse and underage children		Shares held in the name of others		Experience (Education)	Concurrently held positions in other companies	Manager who is a spouse or a relative within second degree			Remarks (Note)
					Number of shares	Shareholding ratio (%)	Number of shares	Shareholding ratio (%)	Number of shares	Shareholding ratio (%)			Title	Name	Relationship	
President	R.O.C. (Taiwan)	Su, Tso-Cheng	Male	2024.08.14	48,707	0.00	0	0.00	0	0.00	Master of International Finance, National Taipei University	Director, TCB; Acting Chairman, TCSIT; Supervisor, TFAS	None	None	None	None
Executive Vice President, Chief Sustainability Officer and Office Head, Sustainability Office	R.O.C. (Taiwan)	Huang, Ling-Tsui	Female	2023.09.25	62,825	0.00	0	0.00	0	0.00	Bachelor of Business Administration, National Taiwan University	Main position: Executive Vice President, TCB; Director, BNP TCB Life; Chairman of UTB; Director, Taiwan Mobile Payment Co., Ltd.	None	None	None	None
Executive Vice President	R.O.C. (Taiwan)	Chen, Yu-Wan	Female	2024.11.01	48,987	0.00	0	0.00	0	0.00	MBA in Financial Management, University of Missouri, U.S.	Main position: Executive Vice President, TCB; Director, Taiwan Asset Management Co., Ltd	None	None	None	None

Title	Nationality	Name	Gender	Date of election (appointment)	Shareholding		Shares held by spouse and underage children		Shares held in the name of others		Experience (Education)	Concurrently held positions in other companies	Manager who is a spouse or a relative within second degree			Remarks (Note)
					Number of shares	Shareholding ratio (%)	Number of shares	Shareholding ratio (%)	Number of shares	Shareholding ratio (%)			Title	Name	Relationship	
Executive Vice President and Chief Information Security Officer	R.O.C. (Taiwan)	Chen, Chia-Mei	Female	2024.11.01	1,197	0.00	0	0.00	0	0.00	PhD in Computer Science, University of Maryland, U.S.	Executive Vice President and Chief Information Security Officer, TCB	None	None	None	None
E. V. P. & Chief Compliance Officer	R.O.C. (Taiwan)	Wu, Shu-Ling	Female	2025.01.24	283,938	0.00	0	0.00	0	0.00	Department of Law, National Taiwan University	Main position: Chief Compliance Officer, TCB	None	None	None	None
E. V. P. & Chief Audit Executive	R.O.C. (Taiwan)	Lii, Chwan-Jau	Female	2015.09.24	364,967	0.00	0	0.00	0	0.00	Master of Statistics, Iowa State University, U.S.	None	None	None	None	None
S. V. P. & Department Head, Auditing Department, Board of Directors	R.O.C. (Taiwan)	Tsay, Shwu-Fen	Female	2026.01.30	326,377	0.00	0	0.00	0	0.00	Master of Economics, National Taiwan University	Main position: S.V.P. & G.M., Auditing Department, Board of Directors, TCB	None	None	None	None
S. V. P. & Chief Corporate Secretary, Secretariat Department, Board of Directors and Chief Corporate Governance Officer	R.O.C. (Taiwan)	Wang, Wen-Chi	Female	2025.02.27	143,629	0.00	0	0.00	0	0.00	Department of Economics, National Chengchi University	Main position: S.V.P. & Chief Secretary, Secretariat, Board of Directors, TCB; Director, CoAMC; Director, United Real-Estate Management Co., Ltd.	None	None	None	None
S. V. P. & Department Head, Business Development Department	R.O.C. (Taiwan)	Chang, Chiung-Yun	Female	2026.01.30	131,939	0.00	Spouse 6,995	Spouse 0.00	0	0.00	Department of Public Finance, National Chengchi University	Main position: S.V.P. & G.M., Business Development Department, TCB; Supervisor, CoAMC	None	None	None	None
S. V. P. & Department Head, Human Resources Department	R.O.C. (Taiwan)	Hsu, Hsing-Chen	Female	2025.03.31	0	0.00	0	0.00	0	0.00	Department of Cooperative Economics and Social Entrepreneurship, Feng Chia University	Main position: S.V.P. & G.M., Human Resources Department, TCB; Director, TCVC	None	None	None	None
S. V. P. & Department Head, Accounting Department	R.O.C. (Taiwan)	Wei, Mei-Chun	Female	2024.08.30	176,805	0.00	Spouse 4,012	Spouse 0.00	0	0.00	Master of Business Administration, National Chengchi University	Main position: S.V.P. & G.M., Accounting Department, TCB; Supervisor, TCS; Supervisor, TCBF	None	None	None	None
S. V. P. & Department Head, Administration Department	R.O.C. (Taiwan)	Chang, Tsung-Yi	Male	2025.01.24	550,673	0.00	0	0.00	0	0.00	Department of Public Finance, National Chengchi University	Main position: S.V.P. & G.M., Administrative Management Department, TCB; Director, TCSIC	None	None	None	None
S. V. P. & Department Head, Legal Compliance Department	R.O.C. (Taiwan)	Wang, Min-Chieh	Female	2025.08.29	133,249	0.00	0	0.00	0	0.00	Department of Law, Soochow University	Main position: S.V.P. & G.M., Compliance Department, TCB; Director, TCSIT	None	None	None	None
S. V. P. & Department Head, Information Technology Department	R.O.C. (Taiwan)	Weng, Shih-Ta	Male	2025.01.24	330,268	0.00	0	0.00	0	0.00	Department of Computer Science and Information Engineering, Tamkang University	Main position: S.V.P. & G.M., Information Technology Department, TCB; Director, Financial eSolution Co., Ltd.	None	None	None	None
S. V. P. & Department Head, Risk Management Department	R.O.C. (Taiwan)	Lan, Jui-Shen	Male	2026.03.31	368,461	0.00	0	0.00	0	0.00	Department of Public Administration, Tamkang University	Main position: S.V.P. & G.M., Risk Management Department, TCB; Director, Cooperative International Financial Leasing Corp., Ltd.; Supervisor, TCVC	None	None	None	None
S. V. P. & Department Head, Treasury Department	R.O.C. (Taiwan)	Lu, Yung-Yi	Male	2026.02.26	0	0.00	0	0.00	0	0.00	Master of Finance, National Taipei University	Main position: S.V.P. & G.M., Treasury Department, TCB; Director, TCBF; Director, TCSIT	None	None	None	None
S. V. P. & Department Head, Legal Affairs Department	R.O.C. (Taiwan)	Liang, Kuei-Feng	Female	2025.08.29	37,799	0.00	0	0.00	0	0.00	Department of Law, National Chengchi University	Main position: S.V.P. & G.M., Legal Affairs Department, TCB; Supervisor, TCSIC; Supervisor, Taiwan Financial Asset Service Corporation	None	None	None	None
S. V. P. & Department Head, Information Security Department	R.O.C. (Taiwan)	Lin, Wen-Bin	Male	2026.03.31	64,678	0.00	0	0.00	0	0.00	Department of Computer Science and Engineering, Tatung University	Main position: S.V.P. & G.M., Information Security Department, TCB	None	None	None	None

Note: Where the chairperson and president or equivalent position (highest level manager) is the same person, the spouse, or a first-degree relative, the reason, reasonableness, necessity, and response measures (such as increasing the number of independent director seats and more than half of all directors not concurrently serving as employees or managers) must be disclosed.

3. Chairman or president retired from the company or its affiliated enterprises re-appointed as a consultant: N/A.

4. Remunerations to directors, independent directors, president, and executive vice presidents and distribution of employee bonuses in 2025:

4-1. Remuneration to directors and independent directors (Names disclosed on an aggregated basis by range of remuneration)

December 31, 2025; Unit: NT\$ thousand

Title	Name	Directors' remuneration								Ratio of total remuneration (A+B+C+D) to net profit after tax (%)		Pay received as an employee								Total of (A+B+C+D+E+F+G) and as a percentage of net profit after tax (%)		Remuneration received from investee companies other than subsidiaries or from the parent company
		Remuneration (A)		Severance pay and pension (B)		Directors' remuneration (C)		Business expense (D)				Salary, bonus, and special allowance (E)		Severance pay and pension (F)		Employee bonuses (G)						
		The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	Cash amount	Stock amount	Cash amount	Stock amount	The Company	All companies in the consolidated financial statements	
Chairman	Lin, Yen-Mao (Representative of the Ministry of Finance, R.O.C.)	2,040	8,297	0	0	118,692	118,692	120	2,430	120,852 0.57	129,419 0.61	6,909	10,665	0	0	0	0	506	0	127,761 0.60	140,590 0.66	270
Director and President	Su, Tso-Cheng (Representative of the Ministry of Finance, R.O.C.)																					
Director	Den, Yen-Dar (Representative of the Ministry of Finance, R.O.C.)																					
Director	Lee, Chung-Yung (Representative of the Ministry of Finance, R.O.C.)																					
Director	Chiang, Ju-Tang (Representative of the Ministry of Finance, R.O.C.)																					
Director	Tsai, Kuo-Tai (Representative of the Ministry of Finance, R.O.C.)																					
Director	Mai, Shen-Gang (Representative of the National Federation of Credit Co-operatives, R.O.C.)																					
Director	Yang, Dong-Liang (Representative of the National Farmers' Association, R.O.C.)																					
Director	Chen, Chun-Hung (Representative of the National Farmers' Association, R.O.C.)																					
Director	Chung, Chin-Kuang (Representative of the National Farmers' Association, R.O.C.)																					
Director	Lin, Yu-Tang (Representative of the National Farmers' Association, R.O.C.)	4,520	4,776	0	0	0	0	40	40	4,560 0.02	4,816 0.02	0	0	0	0	0	0	4,560 0.02	4,816 0.02	None		
Independent Director	Lin, Hsuan-Chu																					
Independent Director	Shay, Arthur																					
Independent Director	Chang, Min-Chu																					
Independent Director	Lin, Han-Chyi																					
Independent Director	Liu, Beatrice																					

1. Please describe the policy, system, standard, and structure of remuneration to independent directors, and the correlation between duties, risk, and time input with the amount of remuneration. The remuneration of the Company's independent directors is in accordance with the remuneration standards for independent directors of state-owned and private enterprises managed by central government agencies. Independent directors may only receive fixed monthly remuneration and are not entitled to any additional directors' remuneration distributed from earnings.

2. Other than as disclosed in the table above, the remuneration of directors for providing services (e.g. providing consulting services as a non-employee of the parent company/all companies in financial statements/investees) in the latest fiscal year: None.

Note 1: Directors Yang, Dong-Liang and Chen, Chun-Hung were dismissed on July 15, 2025, and were replaced by Directors Chung, Chin-Kuang and Lin, Yu-Tang; Independent Director Chang, Min-Chu resigned on December 31, 2025.

Note 2: Official vehicles are provided to the chairman and president to handle official business. The rent for official vehicles is included in the calculations in columns (D) and (E), respectively. The total amount of remuneration paid to the drivers is NT\$2,078,726.

Note 3: Employee bonuses is the proposed amount.

Range of remuneration chart

Range of remuneration paid to each director of the Company	Name of director			
	Total remuneration for the first four items (A+B+C+D)		Total remuneration for the first seven items (A+B+C+D+E+F+G)	
	The Company	All companies in the consolidated financial statements	The Company	Parent company and all investee companies
Less than NT\$1,000,000	Director Den, Yen-Dar, Director Lee, Chung-Yung, Director Chiang, Jui-Tang, Director Shiu, Jia-Hau, Director Tsai, Kuo-Tai, Director Mai, Shen-Gang, Director Yang, Dong-Liang, Director Chen, Chun-Hung, Director Chung, Chin-Kuang, Director Lin, Yu-Tang, Independent Director Lin, Hsuan-Chu, Independent Director Shay, Arthur, Independent Director Chang, Min-Chu, Independent Director Lin, Hann-Chyi, and Independent Director Liu, Beatrice	Director Den, Yen-Dar, Director Lee, Chung-Yung, Director Chiang, Jui-Tang, Director Shiu, Jia-Hau, Director Tsai, Kuo-Tai, Director Mai, Shen-Gang, Director Yang, Dong-Liang, Director Chen, Chun-Hung, Director Chung, Chin-Kuang, Director Lin, Yu-Tang, Independent Director Shay, Arthur, Independent Director Chang, Min-Chu, Independent Director Lin, Hann-Chyi, and Independent Director Liu, Beatrice	Director Den, Yen-Dar, Director Lee, Chung-Yung, Director Chiang, Jui-Tang, Director Shiu, Jia-Hau, Director Tsai, Kuo-Tai, Director Mai, Shen-Gang, Director Yang, Dong-Liang, Director Chen, Chun-Hung, Director Chung, Chin-Kuang, Director Lin, Yu-Tang, Independent Director Lin, Hsuan-Chu, Independent Director Shay, Arthur, Independent Director Chang, Min-Chu, Independent Director Lin, Hann-Chyi, and Independent Director Liu, Beatrice	Director Den, Yen-Dar, Director Lee, Chung-Yung, Director Chiang, Jui-Tang, Director Mai, Shen-Gang, Director Yang, Dong-Liang, Director Chen, Chun-Hung, Director Chung, Chin-Kuang, Director Lin, Yu-Tang, Independent Director Shay, Arthur, Independent Director Chang, Min-Chu, Independent Director Lin, Hann-Chyi, and Independent Director Liu, Beatrice
NT\$1,000,000 (inclusive) to NT\$2,000,000 (exclusive)	None	Independent Director Lin, Hsuan-Chu	None	Independent Director Lin, Hsuan-Chu
NT\$2,000,000 (inclusive) to NT\$3,500,000 (exclusive)	None	None	None	Director Tsai, Kuo-Tai Director Shiu, Jia-Hau
NT\$3,500,000 (inclusive) to NT\$5,000,000 (exclusive)	None	None	None	None
NT\$5,000,000 (inclusive) to NT\$10,000,000 (exclusive)	National Federation of Credit Co-operatives, R.O.C., Taiwan Cooperative Bank's Labor Union	Chairman Lin, Yen-Mao, National Federation of Credit Co-operatives, R.O.C., Taiwan Cooperative Bank's Labor Union	Director Su, Tso-Cheng, National Federation of Credit Co-operative, R.O.C., Taiwan Cooperative Bank's Labor Union	Chairman Lin, Yen-Mao, Director Su, Tso-Cheng, National Federation of Credit Co-operative, R.O.C., Taiwan Cooperative Bank's Labor Union
NT\$10,000,000 (inclusive) to NT\$15,000,000 (exclusive)	None	None	None	None
NT\$15,000,000 (inclusive) to NT\$30,000,000 (exclusive)	National Farmers' Association, R.O.C.	National Farmers' Association, R.O.C.	National Farmers' Association, R.O.C.	National Farmers' Association, R.O.C.
NT\$30,000,000 (inclusive) to NT\$50,000,000 (exclusive)	None	None	None	None
NT\$50,000,000 (inclusive) to NT\$100,000,000 (exclusive)	Ministry of Finance, R.O.C.	Ministry of Finance, R.O.C.	Ministry of Finance, R.O.C.	Ministry of Finance, R.O.C.
NT\$100,000,000 and above	None	None	None	None
Total	19	20	20	21

4-2. Remunerations to the president and executive vice presidents (Names and remuneration disclosed on an individual basis)

December 31, 2025; Unit: NT\$ thousand

Title	Name	Salary (A)		Severance pay and pension (B)		Bonus and special allowances (C)		Employee bonuses (D)				Ratio of total remuneration (A+B+C+D) to net profit after tax (%)		Remuneration received from investee companies other than subsidiaries or from the parent company
		The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company		All companies in the consolidated financial statements		The Company	All companies in the consolidated financial statements	
								Cash amount	Stock amount	Cash amount	Stock amount			
President	Su, Tso-Cheng	3,072	3,072	0	0	3,837	3,837	0	0	0	0	6,909 0.03	6,909 0.03	84
E.V.P.	Huang, Ling-Tsui	0	2,862	0	0	0	1,895	0	0	457	0	0 0.00	5,214 0.02	72
E.V.P.	Chen, Yu-Wan	0	2,622	0	0	0	1,919	0	0	457	0	0 0.00	4,998 0.02	120
E.V.P.	Chen, Chia-Mei	2,479	2,479	0	0	1,398	1,398	364	0	364	0	4,241 0.02	4,241 0.02	None

Title	Name	Salary (A)		Severance pay and pension (B)		Bonus and special allowances (C)		Employee bonuses (D)				Ratio of total remuneration (A+B+C+D) to net profit after tax (%)		Remuneration received from investee companies other than subsidiaries or from the parent company
		The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company	All companies in the consolidated financial statements	The Company		All companies in the consolidated financial statements		The Company	All companies in the consolidated financial statements	
								Cash amount	Stock amount	Cash amount	Stock amount			
E.V.P. & Chief Audit Executive	Lii, Chwan-Jau	2,622	2,622	0	0	1,435	1,643	396	0	396	0	4,453 0.02	4,661 0.02	None
E.V.P. & Chief Compliance Officer	Wu, Shu-Ling	0	2,408	0	0	0	1,606	0	0	446	0	0 0.00	4,460 0.02	None

Note 1: Official vehicles are provided to the president, executive vice presidents, chief compliance officer, and general auditor to handle official business. The rent for official vehicles is included in the calculations in column (C). The total amount of remuneration paid to the drivers is NT\$6,333,050.

Note 2: Employee bonuses is the proposed amount.

4-3. Names of managers that received employee bonuses and status of the distribution

December 31, 2025; Unit: NT\$ thousand

	Title	Name	Stock amount	Cash amount	Total	Ratio of total amount to net profit after tax (%)
Senior Manager	E.V.P.	Chen, Chia-Mei	0	760	760	0.0036
	E.V.P. & Chief Audit Executive	Lii, Chwan-Jau				

Note: Cash amounts are the proposed amounts.

4-4. Names, titles, and total bonus amounts of the Company's top ten employee bonus recipients in 2025

December 31, 2025; Unit: NT\$ thousand

No.	Title	Name	Stock amount	Cash amount	Total
1	E.V.P. & Chief Audit Executive	Lii, Chwan-Jau	0	2,587	2,587
2	E.V.P.	Chen, Chia-Mei			
3	V.P. & Deputy Department Head	Wang, Show-ing			
4	A.V.P. & Senior Manager	Fang, Tien-Jen			
5	Auditor	Wang, Hsi-Tsun			
6	Junior Assistant Manager	Liu, Ching-Tao			
7	Assistant Auditor	Hsueh, Sheng-Fu			
8	Deputy Manager	Su, Chien-I			
9	Junior Assistant Manager	Li, Mei-Chen			
10	Senior Officer	Wang, Hsin-I			

Note: Cash amounts are the estimated amounts.

5. Analysis and explanation of the remuneration paid by the Company and all companies in the consolidated financial statements to the Company's directors, president, and vice presidents in the past two years:

5-1. The total amount of remuneration paid to TCFHC's directors, president, and executive vice presidents were NT\$176,860 thousand in 2024 and NT\$168,979 thousand in 2025, each of which accounted for 0.92% and 0.79% of the net income in the unconsolidated financial statements respectively.

5-2. Remuneration policies, standards, and packages, the procedure for determining remuneration, and the relation to business performance and future risks:

5-2-1. Pursuant to Article 35-1 of the Articles of Incorporation, no more than 1% of the profit of the current year may be allocated as directors' remuneration. Director performance evaluations are conducted in accordance with the Company's Board of Directors Performance Evaluation Guidelines. Board of Directors performance evaluation indicators include participation in company operations, improvement of the Board's decision-making

quality, composition and structure of the Board of Directors, selection and continuing education of directors, and internal control. Individual board member performance evaluation items include understanding of the Company's goals and missions, understanding of directors' duties, participation in company operations, internal relations management and communication, the professional and continuing education of directors, and internal control.

- 5-2-2. The performance evaluation results of the Board of Directors are referenced by the Remuneration Committee when establishing and regularly reviewing the policies, systems, standards, and structures of remuneration. The Remuneration Committee regularly evaluates and sets the remuneration of directors with consideration to industry standards, individual performance, and the reasonableness of the connection to the Company's business performance and future risks, so that it does not guide directors to engage in actions that exceed the Company's risk appetite.
- 5-2-3. The remuneration of directors includes monthly salaries, subsidies for health examinations, and directors' remuneration. The remuneration of the chairman is calculated as 1.25 times the total remuneration of the president.
- 5-2-4. The Company's managers receive salaries of general employees. The regulations on distribution standards and approval procedures for employee salaries, bonuses, and employee remuneration are implemented after being approved by the Remuneration Committee and the Board of Directors. Pursuant to Article 35-1 of the Company's Articles of Incorporation, 1/10,000 to 8/10,000 of earnings each year shall be allocated as employee remuneration (including managers). The amount of employee bonuses and employee remuneration distributed is determined based on the annual earnings target achievement rate, return on equity, return on assets, and subsidiary management and business reform performance. The amount received by individuals is determined based on the Company's Regulations for the Issuance of Performance Bonuses and Regulations for the Issuance of Employee Remuneration, and calculated using the "weight of employee contribution to the Company" and weight of the employee's annual evaluation rating.
- 5-2-5. To improve the Group's ESG results, senior managers (including the president) have been motivated to stress corporate sustainable development. Besides discipline records and attendance, a particular section is devoted to major accomplishments in the evaluation of senior managers. The annual efficacy in the fulfillment and significant accomplishments in terms of important ESG topics (including, but not limited to, corporate governance, business management, environmental protection, and CSR) are included as part of overall key evaluation items and have a decisive influence on the final rating. In addition, annual rewards also take into consideration the substantial merits of senior managers in terms of ESG corporate social responsibilities, which are discussed and reviewed by respective members of the Remuneration Committee. In other words, senior managers are required to include ESG development as the main task in their annual planning.
- 5-2-6. The remuneration of the president and executive vice presidents includes salary, operating allowance, additional pay for supervisory position, bonus, food allowance, health check-up subsidy, and employee remuneration (not received by the president).

II. Implementation of Corporate Governance

1. Status of Board operations

In 2025 and up to the date of report, the Board of Directors convened 17 meetings (A), and the attendance of directors and independent directors was as follows:

Title	Name (Note 1)	Attendance in person (B)	Attendance by proxy	Attendance in person (%) (B/A) (Note 2)	Notes
Chairman	Representative of the Ministry of Finance, R.O.C. Lin, Yen-Mao	17	0	100%	

Title	Name (Note 1)	Attendance in person (B)	Attendance by proxy	Attendance in person (%) (B/A) (Note 2)	Notes
Director and President	Representative of the Ministry of Finance, R.O.C. Su, Tso-Cheng	16	1	94.12%	
Director	Representative of the Ministry of Finance, R.O.C. Den, Yen-Dar	13	4	76.47%	
Director	Representative of the Ministry of Finance, R.O.C. Lee, Chung-Yung	17	0	100%	
Director	Representative of the Ministry of Finance, R.O.C. Chiang, Jui-Tang	16	1	94.12%	
Director	Representative of the Ministry of Finance, R.O.C. Tsai, Kuo-Tai	17	0	100%	
Director	Representative of the National Farmers' Association, R.O.C. Chung, Chin-Kuang	6	4	60%	Newly appointed; assumed office on July 15, 2025; required attendance: 10 times.
Director	Representative of the National Farmers' Association, R.O.C. Lin, Yu-Tang	10	0	100%	Newly appointed; assumed office on July 15, 2025; required attendance: 10 times.
Director	Representative of the National Federation of Credit Co-operatives, R.O.C. Mai, Shen-Gang	17	0	100%	
Director	Representative of the Taiwan Cooperative Bank's Labor Union Shiu, Jia-Hau	16	1	94.12%	
Independent Director	Lin, Hsuan-Chu	15	2	88.24%	
Independent Director	Shay, Arthur	16	1	94.12%	
Independent Director	Chang, Min-Chu	12	1	92.31%	Resigned on December 31, 2025; required attendance: 13 times.
Independent Director	Lin, Hann-Chyi	16	1	94.12%	
Independent Director	Liu, Beatrice	16	1	94.12%	
Director	Representative of the National Farmers' Association, R.O.C. Yang, Dong-Liang	7	0	100%	Dismissed on July 15, 2025; required attendance: 7 times.
Director	Representative of the National Farmers' Association, R.O.C. Chen, Chun-Hung	6	1	85.71%	Dismissed on July 15, 2025; required attendance: 7 times.

Note 1: If the director is a legal person, disclose the name of shareholders and its representative.

Note 2:

- (1) If a director is separated before the end of the year, specify the date of separation in the remarks, and calculate actual attendance rate (%) based on the number of Board meetings convened during the director's term and actual attendance.
- (2) If directors are reelected before the end of the year, list new and old directors, and specify if the director is old, new, or reelected and the date of the election in the remarks. Actual attendance rate (%) is calculated based on the number of Board meetings convened during the director's term and actual attendance.

Other disclosures:

A. If any of the following circumstances occurs in operations of the Board of Directors, specify the date, period, content of the motions, the opinions of all independent directors, and the Company's handling of independent directors' opinions:

(A) Matters listed in Article 14-3 of the Securities and Exchange Act: The Company has established an Audit Committee. Pursuant to Article 14-5 of the Securities and Exchange Act, Article 14-3 of the same Act is not applicable to the Company. For matters listed in Article 14-5 of the Securities and Exchange Act, please refer to Operations of the Audit Committee.

(B) In addition to the aforementioned matters, other board meeting resolutions with independent directors' dissenting and unqualified opinions in record or written statements: N/A.

B. Specify the name of the director, agenda item, reason for recusal, and participation in voting of directors who recused themselves from agenda items they have a conflict of interest:

Date of meeting/ term of the Board of Directors	Name of director	Agenda content	Reason for recusal	Participation in voting
January 20, 2025 20 th meeting of the 5 th term	Director and President Su, Tso-Cheng	2024 annual evaluation of 6 individuals including the Company's President Su, Tso-Cheng	The agenda item involved the director's personal interests	Recusal during discussions and voting
		Proposal for Executive Vice President Huang, Ling-Tsui to replace President Su, Tso-Cheng as the Office Head of Sustainability Office	The agenda item involved the director's personal interests	Recusal during discussions and voting
March 24, 2025 22 nd meeting of the 5 th term	Chairman Lin, Yen-Mao Director and President Su, Tso-Cheng, Director Yang, Dong-Liang Director Chen, Chun-Hung	Proposal to lift the non-compete clause for directors	The agenda item involved the director's personal interests	Recusal during discussions and voting
	Director and President Su, Tso-Cheng	Distribution of 2024 performance bonuses and employee bonuses to managers and higher-level personnel of the Company	The agenda item involved the director's personal interests	Recusal during discussions and voting
May 26, 2025 24 th meeting of the 5 th term	Director and President Su, Tso-Cheng	Proposal for the Company's President Su, Tso-Cheng to concurrently hold the position of chairman of TCSIT.	The agenda item involved the director's personal interests	Recusal during discussions and voting
December 29, 2025 31 st meeting of the 5 th term	Director and President Su, Tso-Cheng	The 2025 annual evaluation bonus and 2026 salary raises for managers and higher-level personnel of the Company	The agenda item involved the director's personal interests	Recusal during discussions and voting
January 26, 2026 32 nd meeting of the 5 th term	Director and President Su, Tso-Cheng	2025 annual evaluation of 4 individuals including the Company's President Su, Tso-Cheng	The agenda item involved the director's personal interests	Recusal during discussions and voting
March 23, 2026 34 th meeting of the 5 th term	Director and President Su, Tso-Cheng	Distribution of 2025 performance bonuses and employee bonuses to managers and higher-level personnel of the Company	The agenda item involved the director's personal interests	Recusal during discussions and voting

C. Implementation status of Board evaluations

Evaluation cycle	Evaluation period	Scope of evaluation	Evaluation method	Evaluation items (Note 5)
Internal performance evaluations:				
Once a year	January 1, 2025 to December 31, 2025	Board of Directors, Board members, functional committees	Internal self- evaluation and member self- evaluation	(1) Board of Directors Performance Evaluation: Includes level of participation in Company operations, improving the quality of Board decisions, Board composition and structure, selection and continuing education of directors, and internal control system. (2) Performance evaluation of individual directors: Includes understanding of company goals and missions, understanding of the director's responsibilities, level of participation in company operations, internal relationship management and communication, director's professional and continuing education, and internal controls. (3) Performance evaluation of functional committees (including Audit Committee, Remuneration Committee, and Sustainable Development Committee): Includes participation in company operations, understanding of the responsibilities of functional committees, improvement of the decision-making quality of functional committees, composition and member selection of functional committees, and internal controls.

D. Goals for enhancing Board functions in the current year and most recent year (such as establishing an Audit Committee and increasing information transparency) and evaluation of implementation status.

- (A) The Company established the Board of Directors Rules of Procedure in accordance with the Regulations Governing Procedure for Board of Directors Meetings of Public Companies, and discloses the attendance of directors in Board meetings on the Market Observation Post System. The latest list of directors, important resolutions of the Board of Directors, attendance in Board meetings, information on the election of independent directors, and continuing education are disclosed on the Company's website (www.tcfhc.com.tw) in Corporate Governance/Board of Directors.

- (B) The Company adopted the candidate nomination system in 2021 to strengthen corporate governance, and elected 15 members (including 5 independent directors) of the 5th-term Board of Directors on June 16, 2023. The 5 independent directors formed the Audit Committee to replace supervisors, and the number of independent directors reaches one third of all Board members. None of the independent directors have served for three consecutive terms. A total of 13 Board meetings were held in 2025, with an actual attendance rate of 93.33% for all directors, achieving the goal of an average attendance rate of more than 85% for all directors at Board meetings in that year.
- (C) The Company established the Remuneration Committee in 2011. The committee's main responsibilities are to establish and regularly review performance evaluations of the Company's directors and managers, as well as the remuneration policy, system, standards, and structure, and to review the regulations governing salaries, bonuses, and other compensation of subsidiaries, so as to strengthen the Company's governance and remuneration system. The members of the committee were appointed pursuant to a resolution of the 1st extraordinary meeting of the 5th-term Board of Directors. All members are currently independent directors of the Company. In 2025, the committee convened a total of 6 meetings, in compliance with the regulatory requirement of holding at least 2 meetings per year. The committee members' actual attendance rate in 2025 was 96.67%.
- (D) To implement the concept of sustainable development and ethical corporate management, the Company upgraded the Sustainable Development Committee to a functional committee supervised by the Board of Directors in October 2023, and established the Taiwan Cooperative Financial Holding Co., Ltd. Sustainable Development Committee Charter. The Sustainable Development Committee meets at least once a quarter. Considering that ethical corporate management is a part of sustainable development, the Ethical Corporate Management Committee was merged into the Sustainable Development Committee, which has 5 to 7 members. The Company's chairman serves as the chairman and convener of the Sustainable Development Committee, and remaining members are appointed from directors. All independent directors of the Company served as members of the 1st-term Sustainable Development Committee.
- (E) The Company's Board of Directors passed the Board of Directors Performance Evaluation Guidelines on October 31, 2018, and amended the guidelines on May 27, 2024 to strengthen information disclosure and implement corporate governance. According to the aforementioned guidelines, the Company's Board of Directors is required to conduct internal performance evaluations every year. The evaluation must be conducted by an external professional independent institution or a team of external experts and scholars at least once every three years. The evaluation results should be referenced when selecting or nominating directors. The performance evaluation results of Board members are referenced when determining their individual remuneration. In September 2023, the Company commissioned an external professional institution EY Business Advisory Services Inc. to conduct a performance evaluation of the Board of Directors through document review, director self-assessment questionnaires, and interviews with individual directors. The evaluation period is from November 1, 2022 to October 31, 2023. The evaluation standards are divided into three levels: "Basic," "Advanced," and "Benchmark." The Company's overall performance in the three major aspects: "Structure," "People," and "Process and Information" was "Advanced," "Advanced," and "Benchmark," respectively. The Company's development goals, trends in external laws and regulations, and various emerging risks are reported to functional committees according to recommendations of consultants, so that the functional committees will be able to understand the Company's operating conditions, and ensure the appropriateness and effectiveness of mid-term and long-term risk management and resource allocation. The internal performance evaluation results of the Company's Board of Directors, Board members, and functional committees in 2025 were all "excellent," indicating that the Company's overall performance meets requirements of the competent authority and relevant laws and regulations. The Company will continue to improve the performance of the Board of Directors to enhance functions of the Board of Directors. The aforementioned performance evaluation results of the Board of Directors were reported to the Board of Directors on January 26, 2026, and is also disclosed on the Company's official website.

2. Operations of the Audit Committee

2-1. Composition of the Audit Committee

The Company's Audit Committee is composed of all independent directors. The term of office for the independent directors serving on the Audit Committee is three years, and they may be re-elected upon expiration of their term.

2-2. Roles and responsibilities of the Audit Committee

- 2-2-1. Establishment or amendment of the internal control system.
- 2-2-2. Evaluation of the effectiveness of the internal control system.
- 2-2-3. Establishment or amendment of procedures for major financial and business activities, including the acquisition or disposal of assets, engagement in derivatives transactions, lending of funds to others, and the provision of endorsements or guarantees for others.
- 2-2-4. Matters involving directors' own interests.
- 2-2-5. Material asset or derivatives transactions.
- 2-2-6. Material lending of funds, endorsements, or provision of guarantees.
- 2-2-7. Offering, issuance, or private placement of equity-type securities.

2-2-8. Appointment, dismissal, or remuneration of the certifying CPAs.

2-2-9. Appointment or dismissal of finance, accounting, or internal audit officers.

2-2-10. Annual financial statements signed or sealed by the chairman, managers, and chief accounting officer, and second-quarter financial reports that are required to be audited and certified by a CPA.

2-2-11. Other material matters as prescribed by the Company or the competent authority.

3. Review of financial reports

The Board of Directors of the Company prepared and submitted the 2025 Business Report, financial statements, and proposal for the distribution of earnings. The financial statements were audited and certified by CPAs Chen, Yin-Chou and Lin, Wang-Shen of Deloitte. The above documents were reviewed and approved by the 36th meeting of the 4th-term Audit Committee held on March 3, 2026, which found no discrepancies.

4. Appointment of certifying CPAs

The Audit Committee's oversight responsibilities include the selection (dismissal) of certifying CPAs, as well as the review of their independence and performance. The appointment of CPAs Lin, Wang-Shen and Yang, Chen-Hsiu of Deloitte to conduct the audit and attestation of the Company's 2026 financial statements and tax filings was approved by the 33rd meeting of the 4th-term Audit Committee held on January 6, 2026, and by the 32nd BoD meeting of the 5th-term Board of Directors held on January 26, 2026.

5. Attendance of the Audit Committee

In 2025 and up to the date of report, the Audit Committee convened 17 meetings (A), and the attendance of independent directors was as follows:

Title	Name	Attendance in person (B)	Attendance by proxy	Actual attendance rate (%) (B/A)	Notes
Independent Director (Convener)	Lin, Hsuan-Chu	17	0	100	
Independent Director	Shay, Arthur	17	0	100	
Independent Director	Chang, Min-Chu	12	0	100	Resigned on December 31, 2025. 12 meetings attendance required.
Independent Director	Lin, Hann-Chyi	17	0	100	
Independent Director	Liu, Beatrice	16	1	94.12	

Other disclosures:

A. In the event that any of the following circumstances occur while the Audit Committee conducts its activities, details including the date, session, and agenda of the Audit Committee; the contents of objections/considerations/major suggestions of the independent directors; the resolutions of the Audit Committee; and the Company's responses to the Audit Committee's opinions shall be provided:

(A) Matters listed in Article 14-5 of the Securities and Exchange Act:

Date and session of Audit Committee meeting	Agenda content	Contents of the objections/considerations/major suggestions of the independent directors	Resolutions of the Audit Committee	The Company's response to the Audit Committee's opinions
2025.1.6 21 st meeting of 4 th term	Appointment of CPAs Chen, Yin-Chou and Lin, Wang-Shen of Deloitte to provide audit and certification services for the Company's 2025 financial reports and tax filings.	None.	1. The agenda title was revised in accordance with the members' recommendations. 2. Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
2025.2.6 22 nd meeting of the 4 th term	The Company's 2024 Statement on Internal Control System.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.

Date and session of Audit Committee meeting	Agenda content	Contents of the objections/ considerations/ major suggestions of the independent directors	Resolutions of the Audit Committee	The Company's response to the Audit Committee's opinions
2025.3.5 23 rd meeting of the 4 th term	Removal of the non-compete restrictions applicable to the Company's directors.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.
	The Company's 2024 consolidated annual financial statements.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.
	The Company's proposed earnings distribution for 2024.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.
	Issuance of new shares through capitalization of the Company's 2024 earnings.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.
	The Company's 2024 Business Report.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.
2025.5.14 25 th meeting of the 4 th term	The Company's 2025 Q1 consolidated financial statements.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
2025.7.9 27 th meeting of 4 th term	Proposed disposal of all shares in Taiwan Urban Regeneration & Financial Services Co., Ltd. held by the Company, its bank subsidiary, and its AMC subsidiary.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
2025.8.13 28 th meeting of 4 th term	The Company's 2025 Q2 consolidated financial statements.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
	Renewal of directors', supervisors', and key employees' liability insurance for 2025 for the Company and its subsidiaries.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
2025.11.11 31 st meeting of the 4 th term	The Company's 2025 Q3 consolidated financial statements.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
	The Company's 2026 audit plan.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
2026.1.6 33 rd meeting of the 4 th term	Appointment of CPAs Lin, Wang-Shen and Yang, Chen-Hsiu of Deloitte to provide audit and certification services for the Company's 2026 financial reports and tax filings.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
2026.2.5 34 th meeting of the 4 th term	The amendment of TCFHC "Procedures for Handling Acquisition and Disposition of Assets."	None.	Approved upon confirmation based on the Committee's recommendations and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
	The Company's 2025 Statement on Internal Control System.	None.	1. Follow the opinion of The member of the committee to supplement related information. 2. Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.
2026.2.25 35 th meeting of the 4 th term	Appointment and removal of the TCFHC's S. V. P. & Department Head, Treasury Department	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors.

Date and session of Audit Committee meeting	Agenda content	Contents of the objections/ considerations/ major suggestions of the independent directors	Resolutions of the Audit Committee	The Company's response to the Audit Committee's opinions
2026.3.3 36 th meeting of the 4 th term	The TCFHC 2025 consolidated annual financial report.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.
	The TCFHC proposal of the distribution of retained earnings of 2025.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.
	The Company's capital increase through capitalization of the 2025 retained earnings.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.
	The TCFHC 2025 annual business report.	None.	Approved and submitted to the Board of Directors for deliberation.	Approved by resolution of the Board of Directors and submitted to the shareholders' meeting.

(B) In addition to the matters above, other resolutions that were not approved by the Audit Committee but were passed by a vote of two-thirds or more of the entire Board of Directors: No such situation.

B. The implementation status of independent directors' recusal from proposals involving conflicts of interest shall specify the name of the independent director, the content of the proposal, the reason for the required recusal due to conflict of interest, and the status of participation in the voting: No such situation.

C. Communication between independent directors and internal audit officers and CPAs (shall include material matters, methods, and outcomes of communications regarding the Company's financial and operational status):

5-1. Communication policy between independent directors and internal audit officers

- The internal audit operations execution report is submitted monthly by the Company's Board of Directors Auditing Department to the Audit Committee. The general auditor and the director of the Board of Directors Auditing Department attend the meetings as non-voting participants and provide explanations on audit operations and related matters when appropriate.
- The Company's internal audit reports are submitted, in accordance with applicable regulations, to the independent directors and the Audit Committee for review.
- The Company's Board of Directors Auditing Department continuously tracks and reviews the examination findings or auditing deficiencies identified by the financial examination authorities, CPAs, internal audit units, and internal self-inspections by business units, as well as the improvement items to be strengthened as set forth in the Statement on Internal Control System.
- The Company regularly convenes communication meetings between the Audit Committee and internal audit officers, as well as review meetings between the directors and internal audit personnel regarding deficiencies in the internal control system, and prepares minutes thereof.
- The Company's annual audit plan is submitted, in accordance with applicable regulations, to the Audit Committee and the Board of Directors for review and approval. The general auditor and the director of the Board of Directors Auditing Department attend the meetings as non-voting participants and provide explanations when appropriate.

5-2. Communication policy between independent directors and CPAs

- The Company's independent directors meet privately with CPAs at least twice each year, in the absence of directors and members of management, to convene pre-Audit Committee meetings for the purpose of fully communicating on the audit plans for the semi-annual and annual financial reports, as well as related financial and business conditions.
- All of the Company's independent directors form the Audit Committee. Each year, following the audits of the second-quarter and annual financial reports, CPAs regularly report to the Audit Committee on the principal audit results, and provide full communication and explanations regarding whether amendments to laws and regulations related to financial reporting have any impact on the accounting treatment. In addition, following the reviews of the first-quarter and third-quarter financial reports each year, CPAs report the review results to the Audit Committee.

5-3. Summary of communications between independent directors and internal audit officers and CPAs

Date	Communication method	Attendees	Matters communicated	Communication results
2025.1.6	Audit Committee	Independent Director E.V.P. & Chief Audit Executive Director of the Auditing Department	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
2025.2.6	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	The explanatory content was revised in accordance with the committee members' comments; acknowledged and submitted to the Board of Directors for reporting.
			The Company's 2024 Statement on Internal Control System.	Approved and submitted to the Board of Directors for deliberation.

Date	Communication method	Attendees	Matters communicated	Communication results
2025.3.5	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Considered the comments of the committee members; acknowledged and submitted to the Board of Directors for reporting.
		Independent Director CPA	The Company's 2024 consolidated financial statements.	Approved and submitted to the Board of Directors for deliberation.
	Communication meeting between the Audit Committee (independent directors) and internal audit officers	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	Summary of the FSC's project-based inspection findings on the Company for the second half of 2024, the business audit findings of the Company's Board of Directors Auditing Department and the implementation status of the audit plan.	In reference to the members' recommendations, acknowledged.
2025.4.9	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Considered the comments of the committee members; acknowledged and submitted to the Board of Directors for reporting.
2025.5.14	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
		Independent Director CPA	The Company's 2025 Q1 consolidated financial statements.	Approved and submitted to the Board of Directors for deliberation.
	Communicated separately with the independent directors in the form of a discussion meeting	Independent Director CPA	Key audit matters and audit plan for the Company's 2025 Q2 consolidated financial statements.	Approved; the audit will be conducted in accordance with the communication results.
2025.6.4	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
2025.7.9	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
2025.8.13	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	In accordance with the committee members' recommendation, personal data security awareness efforts for subsidiaries were strengthened; acknowledged and submitted to the Board of Directors for reporting.
		Independent Director CPA	The Company's 2025 Q2 consolidated financial statements.	Approved and submitted to the Board of Directors for deliberation.
2025.9.10	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	The comments provided by the committee members regarding the internal control scoring mechanism were consolidated and incorporated into the materials for the Board meeting agenda; acknowledged and submitted to the Board of Directors for reporting.
	Communication meeting between the Audit Committee (independent directors) and internal audit officers	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors Auditor	Summary of the business audit findings of the Company's Board of Directors Auditing Department for the first half of 2025 and the implementation status of the audit plan.	Acknowledged.

Date	Communication method	Attendees	Matters communicated	Communication results
2025.10.8	Audit Committee	Independent Director S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
2025.11.11	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
			2026 audit plan.	Approved and submitted to the Board of Directors for deliberation.
		Independent Director CPA	The Company's 2025 Q3 consolidated financial statements.	Approved and submitted to the Board of Directors for deliberation.
2025.12.10	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
	Communicated separately with the independent directors in the form of a discussion meeting	Independent Director CPA	Key audit matters and audit plan for the Company's 2025 consolidated financial statements.	Approved; the audit will be conducted in accordance with the communication results.
2026.1.6	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
2026.2.5	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Considered and amended the comments of the committee members; acknowledged and submitted to the Board of Directors for reporting.
			The Company's 2025 Statement on Internal Control	The explanatory content was revised in accordance with the committee members' comments; acknowledged and submitted to the Board of Directors for reporting.
2026.3.3	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
		Independent Director CPA	The TCFHC 2025 Consolidated Financial Report.	Approved and submitted to the Board of Directors for deliberation.
	A discussion meeting on deficiencies of internal control system between the person-in- charge (directors) and internal auditing personnel.	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors Auditing Personnel	Summary of the business audit findings of the Company's Board of Directors Auditing Department for the second half of 2025 and the implementation status of the audit plan.	Acknowledged.
2026.4.7	Audit Committee	Independent Director E.V.P. & Chief Audit Executive S. V. P. & Department Head, Auditing Department, Board of Directors	The Company's audit operations report.	Acknowledged and submitted to the Board of Directors for reporting.
			2026 audit plan amended.	Amendment was approved and submitted to the Board of Directors for deliberation.

3. Disclosures required by the Corporate Governance Best-Practice Principles for Financial Holding Companies. However, if the information has already been disclosed on the Company's website, only the reference URL may be provided.

The Company discloses items required by the Corporate Governance Best-Practice Principles for Financial Holding Companies on its website. Please refer to the following URL:

<https://www.tcfhc.com.tw/governance/reports/governance-rules>

4. Governance of financial holding company and its deviations from the Corporate Governance Best Practice Principles for Financial Holding Companies and reasons

Evaluation item	Operation			Deviations from Corporate Governance Best-Practice Principles for Financial Holding Companies and reasons
	Yes	No	Summary	
I. Financial holding company shareholding structure and shareholders' equity				
(I) Has the financial holding company established internal operating procedures for handling shareholder suggestions, questions, complaints or litigation, and handled related matters accordingly?	✓		(I) 1. The Company has set up a dedicated unit to properly handle shareholder suggestions or disputes. The contact information is disclosed in the "Investors Section" - "Stock Affairs Section" - "Shareholder Q&A" on the Company's website. 2. The Company's stock affairs are handled by the Registrar Agency Department of Yuan-tai Securities, which established internal operating procedures for handling stock affairs in accordance with regulations related to internal control systems.	(I) No deviation.
(II) Does the financial holding company have a list of major shareholders that have actual control over the financial holding company and a list of ultimate owners of those major shareholders?	✓		(II) The Company keeps track of the shareholdings of major shareholders based on the shareholder register after each book closure date and information on changes in shareholding reported by insiders in accordance with Article 25 of the Securities and Exchange Act and Article 16 of the Financial Holding Company Act. The Company has also set up a section on "Notices for Reporting Shareholding" under "Disclosures Required by Law" on the Company's website to promote Articles 4, 5, and 16 of the Financial Holding Company Act, and provides application forms for download.	(II) No deviation.
(III) Has the financial holding company established and implemented risk management mechanisms and firewall systems within its conglomerate structure?	✓		(III) 1. The Company has an independent risk management unit responsible for the Group's risk management, and established the Risk Management Committee to monitor the status of various risks and operating procedures of the Company and subsidiaries. 2. The Company established the Guidelines for Credit Extension and Transactions with Related Parties by Taiwan Cooperative Financial Holding Co., Ltd. and Its Subsidiaries to clearly regulate credit extensions and other transactions with related parties by the Company and subsidiaries.	(III) No deviation.
II. Composition and duties of the Board of Directors				
(I) Has the Board of Directors established a diversity policy and specific management goals?	✓		(I) 1. The Company's Board of Directors passed the Corporate Governance Best Practice Principles on December 22, 2014, which stipulates in Article 31, Paragraph 3 the knowledge, skills, and competencies required by Board members to perform their duties. To achieve the goals of corporate governance, abilities that the Board of Directors should have include the ability to make sound business judgments, ability to perform accounting and financial analysis, business management ability (including management of subsidiaries), crisis management ability, knowledge of the industry, an international market perspective, leadership, decision-making ability, and risk management knowledge and ability. Pursuant to Article 31, Paragraph 2, the composition of the Board of Directors shall take diversity into consideration. The number of directors serving concurrent positions as the Company's managers should not exceed one third of the total number of directors, and they must comply with Article 25 on concurrent positions. In addition, appropriate strategies of Board diversity must be formulated based on the Board's operations, operating mode, and development needs, and the directors should meet the criteria for, including but not limited to, the following two aspects: (1) General conditions and values - Gender, age, nationality, race, ethnicity, and culture, and (2) Professional knowledge and skills - Professional background (such as law, accounting, industry, finance, marketing, or technology), professional skills, and industry experience. 2. The Board Diversity Policy is disclosed on the Company's website. For details on the implementation of board diversity by the Company, please refer to section on "Board Diversity and Independence" in this annual report.	(I) No deviation.
(II) Has the financial holding company voluntarily established other functional committees in addition to the Remuneration Committee and Audit Committee?	✓		(II) In addition to the Remuneration Committee and the Audit Committee, the Company upgraded the Sustainable Development Committee to a functional committee in October 2023 to implement sustainable development and improve ethical corporate management. The Company also established the Sustainable Development Committee Charter. Considering that ethical corporate management is a part of sustainable development, the Ethical Corporate Management Committee was merged into the Sustainable Development Committee.	(II) No deviation.

Evaluation item	Operation			Deviations from Corporate Governance Best-Practice Principles for Financial Holding Companies and reasons
	Yes	No	Summary	
(III) Has the public financial holding company established standards and methods for evaluating board performance, conducted annual performance evaluations, submitted performance evaluation results to the board, and used the results as the basis for determining the remuneration and nomination of individual directors?	✓		(III) 1. The Company's Board of Directors passed the Board of Directors Performance Evaluation Guidelines on October 31, 2018, which specify the scope, method, procedure, and indicators of Board of Directors performance evaluations, and require performance evaluations to be conducted on an annual basis to strengthen information disclosure and implement corporate governance. The results of the Company's 2025 internal performance evaluation for the Board of Directors were submitted to the Remuneration Committee on January 6, 2026, and to the Board of Directors on January 26, 2026, and are disclosed on the Company's official website and regularly reported on the Market Observation Post System. 2. The performance evaluation results of the Board of Directors are referenced by the Remuneration Committee. The Remuneration Committee regularly reviews the policy, system, standard, and structure of remuneration, and determines the remuneration of directors.	(III) No deviation.
(IV) Does the financial holding company regularly evaluate the independence of its accountants?	✓		(IV) The Company evaluates the independence and competence of certified public accountants each year. Besides requiring them to provide a Declaration of Impartiality and Independence and Audit Quality Indicators (AQIs), the Company evaluates them according to its evaluation standards and 13 AQIs. With the exception of expenses for certification and tax engagements, the certified public accountants were verified to have no other financial interests with the Company, nor did they violate any independence requirements. After referencing the AQIs, the accounting firm has continued to adopt innovative audit tools over the past three years to improve audit quality. The 2025 evaluation results were discussed and approved by the Audit Committee on January 6, 2026, and reported to the Board of Directors on January 26, 2026, which approved them by resolution.	(IV) No deviation.
III. Does the financial holding company have a suitable number of competent corporate governance personnel, and has it appointed a corporate governance officer responsible for corporate governance matters (including but not limited to providing information required by directors and supervisors to perform their duties, assisting directors and supervisors with compliance, handling matters related to Board meetings and shareholders' meetings, and preparing Board meeting and shareholders' meeting minutes)?	✓		1. The Board of Directors approved the appointment of a corporate governance officer on March 25, 2019. The corporate governance officer is the highest-level manager of corporate governance affairs. The Board of Directors has approved the appointment of the current chief secretary of the Board of Directors Secretariat Department as the corporate governance officer. They have served as a supervisor of a legal or financial management unit in a finance-related institution or public company for at least three years. 2. The Company's corporate governance officer is the highest-level manager of the following corporate governance affairs. (1) Handle matters related to Board meetings and shareholders' meetings in accordance with law. (2) Prepare Board meeting and shareholders' meeting minutes. (3) Assist in the appointment and continuing education of directors. (4) Provide directors with information they need to perform their duties. (5) Assist directors with compliance. (6) Report to the Board of Directors results of whether independent directors had the qualifications required by law during their nomination, election, and term. (7) Handle changes of directors. (8) Other matters specified in the Articles of Incorporation or contract. 3. In 2025, the corporate governance officer completed a total of 18 hours of continuing education (course content included carbon trading mechanisms and their application in corporate management, anti-money laundering and anti-fraud awareness, AI governance and sustainability governance, shareholders' meetings and strategies relating to management and equity control, ESG and sustainable corporate management, and the Ethical Corporate Management Best Practice Principles) in compliance with Article 24 of the Operation Directions for Compliance with the Establishment of Board of Directors by TWSE Listed Companies and the Board's Exercise of Powers. 4. In addition to appointing a corporate governance officer to oversee corporate governance matters, the Company also has a dedicated department responsible for handling corporate governance-related matters: The Board of Directors Secretariat Department is responsible for handling matters related to Board meetings, including providing information required by directors to perform their duties, handling matters related to Board meetings and shareholders' meetings in accordance with the law, and preparing Board meeting minutes. The Administration Department is responsible for handling company registration and change of registration. In addition, the preparation of shareholders' meeting minutes is handled by task forces.	No deviation.

Evaluation item	Operation			Deviations from Corporate Governance Best-Practice Principles for Financial Holding Companies and reasons
	Yes	No	Summary	
IV. Has the financial holding company established communication channels with stakeholders (including but not limited to shareholders, employees, and customers), a stakeholder section on the company website, and properly responded to important CSR issues of concern to stakeholders?	✓		1. The Company discloses financial and business information and announces material information on its official website and the Market Observation Post System of the Taiwan Stock Exchange in accordance with regulations. 2. The Company's official website has a stakeholder section under "Corporate Governance" and maintains smooth communication channels for receiving opinions from all sectors, with relevant units communicating various affairs, and also designated personnel to answer shareholders' questions. 3. In addition to disclosing relevant measures in the "Corporate Sustainability" section of the official website, the Company publishes a sustainability report every year to strengthen communication with stakeholders and the general public, so that more people can understand the Company's efforts to fulfill its corporate social responsibility and achieve sustainable development. 4. There is an "Employee Feedback Section" on the Company's corporate portal, which is the channel for employees to file complaints. A specialist is assigned to handle employee issues confidentially and quickly, in order to maintain smooth communications between labor and management.	No deviation.
V. Information disclosure				
(I) Has the financial holding company established a website to disclose information regarding its financial position, business performance, and corporate governance?	✓		(I) The Company has Chinese and English websites. Information on the Company's financial position, business performance, corporate governance, and other material information is disclosed and regularly updated on the Company's website and Market Observation Post System in accordance with regulations.	(I) No deviation.
(II) Does the financial holding company have other information disclosure channels (e.g., maintaining an English website, appointing designated personnel to handle information collection and disclosure, implementing the spokesperson system, and webcasting investor conferences on the financial holding company's website)?	✓		(II) 1. The Company has Chinese and English websites and appointed designated personnel to be responsible for collecting, disclosing, and updating company information. 2. The Company has implemented the spokesperson system and established the Press Release Guidelines to regulate related matters. The president appoints an executive vice president to concurrently serve as the spokesperson, who makes public statements on the Company's major policies, business measures, and related matters under the instructions of the chairman or president. The official website has a "News Center" to issue press releases. 3. The Company holds investor conferences in accordance with regulations, and discloses Chinese and English materials and audiovisual files on the company website and the Market Observation Post System of the Taiwan Stock Exchange.	(II) No deviation.
(III) Does the financial holding company announce and report annual financial statements before the prescribed time limit after the end of each fiscal year, and announce and report Q1, Q2, and Q3 financial statements, as well as monthly operation results, before the prescribed time limit in accordance with the Financial Holding Company Act and Securities and Exchange Act?	✓		(III) 1. The Company's annual financial statements are announced and reported within the time limit in accordance with the Financial Holding Company Act and the Securities and Exchange Act. 2. The Company's quarterly financial statements and monthly operation results are announced before the deadline, unless due to long holidays.	(III) No deviation.

Evaluation item	Operation			Deviations from Corporate Governance Best-Practice Principles for Financial Holding Companies and reasons
	Yes	No	Summary	
VI. Is there any other important information to facilitate a better understanding of the financial holding company's corporate governance operations (including but not limited to employee rights, employee care, investor relations, rights and interests of stakeholders, continuing education of directors and supervisors, the implementation of risk management policies and risk assessment standards, the implementation of customer relations policies, purchasing liability insurance for directors and supervisors, and donations to stakeholders and charity organizations)?	✓		1. Employee rights and care: The Company established a fair evaluation and reward and penalty system, protects employee rights and interests, and maintains discipline within the organization. The Company established the Standards for Staff Evaluation and Management, Standards for Staff Evaluation, and the Employee Rewards and Discipline Guideline, and also established the Review and Evaluation Committee, where employees serve as committee members to fight for employee rights. At the same time, managers at all levels are required to pay more attention to and care for their employees' working and living conditions. They are also required to provide counseling and keep records if necessary. 2. Investor relations: In addition to disclosing company-related information on the Market Observation Post System, the Company set up an "Investor Section" on its official website to provide the Company's latest financial and stock information, and also assigned dedicated personnel to answer investors' questions. 3. Continuing education of directors: The Company's directors sign up for corporate governance courses every year according to their individual intentions, and all directors completed the number of continuing education hours required by the Guidelines for the Continuing Education for Directors of TWSE/TPEX Listed Companies in 2025. The Company disclosed their continuing education in accordance with regulations. 4. Liability insurance purchased by the Company for directors: The Company began purchasing liability insurance for directors, supervisors, and key personnel on September 1, 2013 to reduce the risk of losses to directors, key personnel, and the Company. The insurance was renewed on September 1, 2025 with an insured amount of US\$30 million. 5. Donations to political parties, stakeholders, and charitable organizations: The Company has not made any donations to political parties or stakeholders. For donations to charitable organizations, please refer to Four. Business Overview V. Corporate Responsibility and Ethical Conduct. 6. The Company has established the Risk Management Policy and Guidelines to set forth the basic principles of risk management for the Company and its subsidiaries. Each subsidiary has also established its own risk management policy and risk management regulations to identify, assess, monitor, and manage various risks.	No deviation.
VII. Improvements made in the most recent fiscal year in response to the results of corporate governance evaluation conducted by the Corporate Governance Center of the Taiwan Stock Exchange Corporation, and improvement measures and plans for items yet to be improved. (Not required for companies not included in the evaluation) In the 12nd Corporate Governance Evaluation conducted by the Taiwan Stock Exchange Corporation, the Company ranked within the top 5% among all listed companies. The improvement status and improvement priorities are described as follows:				
1. Improvement status:				
(1) Establish written regulations governing financial and business transactions between related parties.				
(2) Formulate specific measures to enhance corporate value and disclose the relevant information on the Market Observation Post System.				
(3) Disclose the individual remuneration of the president and vice presidents in the annual report.				
2. Improvement priorities:				
Establish and disclose a biodiversity policy or commitment.				

Continuing education of directors

Title	Name	Duration of Course		Organizer	Course title	Course Hours	If meets the requirements
		Start	End				
Chairman	Lin, Yen-Mao	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3.0	Yes
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3.0	Yes
Director and President	Su, Tso-Cheng	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3.0	Yes
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3.0	Yes
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3.0	Yes
Director	Mai, Shen-Gang	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3.0	Yes
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3.0	Yes

Title	Name	Duration of Course		Organizer	Course title	Course Hours	If meets the requirements
		Start	End				
Director	Chiang, Jui-Tang	2025/03/26	2025/03/26	Taiwan Corporate Governance Association	Seminar on Creating a New Era of Sustainability	2.0	Yes
		2025/06/20	2025/06/20	Taiwan Academy of Banking and Finance	Financial Cybersecurity Risks and Personal Data Protection	3.0	Yes
		2025/09/19	2025/09/19	Taiwan Academy of Banking and Finance	Implementation of Ethical Corporate Management (Including Anti-Corruption), Fair Customer Treatment, and Financial Inclusion	3.0	Yes
		2025/10/30	2025/10/30	Taiwan Academy of Banking and Finance	Trends in Money Laundering, Fraud Prevention, and Cybersecurity Risks Under Emerging Technologies	3.0	Yes
		2025/10/31	2025/10/31	Taiwan Academy of Banking and Finance	Challenges of Climate Change and Net-Zero Carbon Emissions	3.0	Yes
Director	Tsai, Kuo-Tai	2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3.0	Yes
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3.0	Yes
Director	Chung, Chin-Kuang	2025/10/02	2025/10/02	Securities & Futures Institute	Strategies for Transitioning from Corporate Governance Evaluation to ESG Evaluation	3.0	Yes
		2025/10/17	2025/10/17	Securities & Futures Institute	Analysis of Fraud Schemes and Case Studies on Anti-Money Laundering Regulations	3.0	Yes
		2025/10/22	2025/10/22	Securities & Futures Institute	Sustainable Finance Risk Management	3.0	Yes
		2025/12/02	2025/12/02	Securities & Futures Institute	Analysis of Fraud Schemes and Case Studies on Anti-Money Laundering Regulations	3.0	Yes
Director	Shiu, Jia-Hau	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3.0	Yes
		2025/11/14	2025/11/14	Securities & Futures Institute	Healthy Sustainability - New Models for Elderly Care in ESG Driven by Technology	3.0	Yes
Director	Lee, Chung-Yung	2025/10/22	2025/10/22	Securities & Futures Institute	Sustainable Finance Risk Management	3.0	Yes
		2025/11/07	2025/11/07	Taiwan Academy of Banking and Finance	Financial Applications and Challenges of Virtual Assets	3.0	Yes
Director	Lin, Yu-Tang	2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3.0	Yes
		2025/10/17	2025/10/17	Taipei Foundation Of Finance	ESG Fundamentals: Understanding Taiwan's Sustainable Transformation Blueprint	3.0	Yes
		2025/10/27	2025/10/27	Taipei Bar Association	Governance of Related-Party Transactions and Material Transactions Conducted by the Company	3.0	Yes
		2025/10/31	2025/10/31	Corporate Operating and Sustainable Development Association	Hostile Takeover Practices and Corporate Governance Issues	3.0	Yes
Director	Den, Yen-Dar	2025/06/19	2025/06/19	Securities & Futures Institute	The Boom in Space Technology: B5G and 6G Low Earth Orbit Satellite Technologies and Development Trends	3.0	Yes
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3.0	Yes
		2025/07/24	2025/07/24	Securities & Futures Institute	The Great AI Future and Corporate AI Transformation	3.0	Yes
		2025/07/25	2025/07/25	Securities & Futures Institute	The Century-Defining Wafer Battle: The Impact of TSMC's Key Technologies and Global Strategy on the Semiconductor Industry	3.0	Yes
		2025/09/10	2025/09/10	Securities & Futures Institute	Financial Applications and Regulatory Challenges of Virtual Assets	3.0	Yes

Title	Name	Duration of Course		Organizer	Course title	Course Hours	If meets the requirements
		Start	End				
Independent Director	Lin, Hsuan-Chu	2025/05/07	2025/05/07	Securities & Futures Institute	Analysis of Fraud Schemes and Case Studies on Anti-Money Laundering Regulations (Including Insider Trading Awareness)	3.0	Yes
		2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3.0	Yes
		2025/08/06	2025/08/06	Securities & Futures Institute	Trends in Sustainability Information Disclosure - The Issuance, Impact, and Response to IFRS S1 and S2 Sustainability Disclosure Standards	3.0	Yes
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3.0	Yes
Independent Director	Shay, Arthur	2025/02/11	2025/02/11	Securities & Futures Institute	Domestic and International Development Trends in Carbon Pricing Mechanisms	3.0	Yes
		2025/04/01	2025/04/01	Securities & Futures Institute	Sustainable supply strategy amidst the surge in global risks	3.0	Yes
		2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3.0	Yes
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3.0	Yes
		2025/07/24	2025/07/24	Securities & Futures Institute	The Great AI Future and Corporate AI Transformation	3.0	Yes
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3.0	Yes
Independent Director	Lin, Hann-chyi	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3.0	Yes
		2025/06/06	2025/06/06	Financial Supervisory Commission Financial Examination Bureau	Internal Audit Symposium for Financial Holding Companies	3.0	Yes
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3.0	Yes
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3.0	Yes
		2025/11/18	2025/11/18	Training Institute, Ministry of Finance	2025 Corporate Governance Keynote Lecture	3.0	Yes
Independent Director	Liu, Beatrice	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3.0	Yes
		2025/05/29	2025/05/29	Taipei Foundation Of Finance	Corporate Governance - Sustainability Reports - GRI Standards	3.0	Yes
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3.0	Yes
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3.0	Yes

Review of TCFHC senior management attending corporate governance related courses and trainings

Title	Name	Duration of Course		Organizer	Course title	Course Hours
		Start	End			
President	Su, Tso-Cheng	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3

Title	Name	Duration of Course		Organizer	Course title	Course Hours
		Start	End			
Executive Vice President	Huang, Ling-Tsui	2025/02/13	2025/02/13	BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2025 Science-Based Targets (SBT) Training Program	1
		2025/04/23	2025/04/23	BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2025 Diversity- and Gender-Friendly Workplace: Sexual harassment prevention and gender equality training	2
		2025/04/24	2025/04/24	BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2025 IFRS 17 Training Program - Overview of IFRS 15	1
		2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/08/11	2025/08/11	BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2025 IFRS 17 Training - The Impact of Dual-System Integration on Life Insurance Management	1
		2025/08/26	2025/08/26	BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2025 The Propaganda of Ethical Corporate Management Best Practice Training	1
		2025/09/16	2025/09/16	BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2025 Insurance Industry Friendly Financial Service Promotion Course	3
		2025/10/09	2025/10/09	BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2025 IFRS 17 Training - Action Guidelines for Addressing IFRS 15	1
Executive Vice President	Chen, Yu-Wan	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
Executive Vice President	Chen, Chia-Mei	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/08/13	2025/08/13	Taiwan Academy of Banking and Finance	2025 FinTech Anti-Fraud Summit	2
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
E. V. P. & Chief Compliance Officer	Wu, Shu-Ling	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/08/13	2025/08/13	Taiwan Academy of Banking and Finance	2025 FinTech Anti-Fraud Summit	2
		2025/08/14	2025/08/15	Taiwan Cooperative Bank Co., Ltd.	In-Service Training Program for Personnel of Dedicated Anti-Money Laundering and Counter-Terrorism Financing Units	12
		2025/09/18	2025/09/18	Taiwan Academy of Banking and Finance	2025 Compliance Officers Forum	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
E. V. P. & General Auditor	Lii, Chwan-Jau	2025/05/12	2025/05/13	Taiwan Academy of Banking and Finance	Chief Auditor Workshop	13
		2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/06/06	2025/06/06	Financial Supervisory Commission Financial Examination Bureau	Internal Audit Symposium for Financial Holding Companies	3
		2025/06/27	2025/06/27	Taiwan Academy of Banking and Finance	Financial Business Workshop for Auditors	6
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/11/25	2025/11/25	Financial Supervisory Commission Financial Examination Bureau	Internal Audit Symposium for Financial Holding Companies and Domestic Banks	3.5

Title	Name	Duration of Course		Organizer	Course title	Course Hours
		Start	End			
S. V. P. & Department Head, Auditing Department, Board of Directors	Hou, Hsiu-Yu	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/06/06	2025/06/06	Financial Supervisory Commission Financial Examination Bureau	Internal Audit Symposium for Financial Holding Companies	3
		2025/06/27	2025/06/27	Taiwan Academy of Banking and Finance	Financial Business Workshop for Auditors	6
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/09/11	2025/09/12	Taiwan Cooperative Bank Co., Ltd.	Foreign exchange derivatives workshop	12
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
		2025/11/25	2025/11/25	Financial Supervisory Commission Financial Examination Bureau	Internal Audit Symposium for Financial Holding Companies and Domestic Banks	3.5
		2025/12/15	2025/12/19	Taiwan Academy of Banking and Finance	Financial Business Workshop for Auditors	30
S. V. P. & Chief Corporate Secretary, Secretariat Department, Board of Directors	Wang, Wen-Chi	2025/01/20	2025/01/20	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	2
		2025/02/14	2025/02/14	Taiwan Cooperative Bank Co., Ltd.	Wealth Management Senior Manager Workshop	4
		2025/04/16	2025/04/16	Securities & Futures Institute	Carbon Credit Trading Mechanisms and Corporate Management Applications	3
		2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/05/22	2025/05/22	Securities & Futures Institute	Dual Transformation for Strengthening Organizational Resilience - AI Governance and Sustainability Governance	3
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/03	2025/07/03	Securities & Futures Institute	Shareholders' meetings, management rights, and equity strategies	3
		2025/07/09	2025/07/09	Securities & Futures Institute	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
S. V. P. & Department Head, Business Development Department	Pan, Hsi-Chiang	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/06/20	2025/06/27	Taiwan Cooperative Bank Co., Ltd.	In-Service Training Program for Trust Industry Supervisory Personnel	6
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
S. V. P. & Department Head, Human Resources Department	Hsu, Hsing-Chen	2025/03/10	2025/03/10	Taiwan Cooperative Bank Co., Ltd.	Electronic Financial Services Senior Manager Workshop	4
		2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
S. V. P. & Department Head, Accounting Department	Wei, Mei-Chun	2025/03/27	2025/03/28	Accounting Research and Development Foundation	Continuing education course for accounting officers of issuers, securities firms, and securities exchanges	12
		2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/06/02	2025/06/09	Taiwan Academy of Banking and Finance	Advanced Core Talent Course for the Banking Industry - Accounting Treatment of Financial Instruments and Insurance Contracts under IFRSs for Banks	14
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/09/26	2025/09/26	Taiwan Cooperative Bank Co., Ltd.	Advanced Core Talent Course for the Banking Industry - Retirement Planning	6
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3

Title	Name	Duration of Course		Organizer	Course title	Course Hours
		Start	End			
S. V. P. & Department Head, Administration Department	Chang, Tsung-Yi	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
S. V. P. & Department Head, Information Technology Department	Weng, Shih-Ta	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
S. V. P. & Department Head, Risk Management Department	Chang, Chiung-Yun	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
S. V. P. & Department Head, Treasury Department	Chen, Hsiu-Jen	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
S. V. P. & Department Head, Legal Compliance Department	Wang, Min-Chieh	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/08/05	2025/08/12	Taiwan Cooperative Bank Co., Ltd.	Advanced Core Talent Course for the Banking Industry - Consumer Finance Collections	12
		2025/08/25	2025/08/28	Taipei Foundation of Finance	Pre-Service Training Program for Compliance Personnel - Digital Course	30
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3
		2025/11/06	2025/11/07	Taiwan Cooperative Bank Co., Ltd.	Foreign exchange derivatives workshop	12
		2025/11/25	2025/11/25	Financial Supervisory Commission Financial Examination Bureau	Internal Audit Symposium for Financial Holding Companies and Domestic Banks	3.5
S. V. P. & Department Head, Legal Affairs Department	Liang, Kuei-Feng	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/06/03	2025/06/04	Taiwan Cooperative Bank Co., Ltd.	Foreign exchange derivatives workshop	12
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/08/14	2025/08/15	Taiwan Cooperative Bank Co., Ltd.	In-Service Training Program for Personnel of Dedicated Anti-Money Laundering and Counter-Terrorism Financing Units	12
S. V. P. & Department Head, Information Security Department	Kuo, Ya-Chun	2025/05/14	2025/05/14	Taiwan Academy of Banking and Finance	Advanced Seminar on Anti-Money Laundering and Anti-Fraud Awareness	3
		2025/07/01	2025/07/01	Taiwan Cooperative Bank Co., Ltd.	Industry Outlook Lecture for Senior Managers	3
		2025/07/09	2025/07/09	Taiwan Academy of Banking and Finance	Corporate Governance Forum - ESG and Corporate Sustainability	3
		2025/10/08	2025/10/08	Taiwan Academy of Banking and Finance	Senior Management Seminar on Ethical Corporate Management Best Practice Principles	3

5. Composition, duties, and operations of the Remuneration Committee

5-1. Information on Remuneration Committee members

The Company established the Remuneration Committee Charter in accordance with the laws and regulations of the competent authorities and established a Remuneration Committee. The committee meets at least twice a year and may hold meetings at any time as necessary (6 meetings were held in 2025). The committee is responsible for establishing and regularly reviewing director and manager performance evaluations and the remuneration policy, system, standard, and structure, and also regularly evaluates and determines the remuneration of directors and managers.

Information on Remuneration Committee members

December 31, 2025

Position	Qualifications Name	Professional qualifications and experience	Independence	Number of other public companies in which the member also serves as a member of their Remuneration Committee
Independent Director (Convener)	Lin, Hsuan-Chu	Please refer to pages 18-22 of the section on disclosure of information on the professional qualifications of directors and independence of independent directors for relevant details.		1
Independent Director	Shay, Arthur			1
Independent Director	Lin, Hann-Chyi			0
Independent Director	Liu, Beatrice			2

5-2. Operations of the Remuneration Committee

5-2-1 There are 4 members in the Company's Remuneration Committee.

5-2-2 Term of the current members: From June 16, 2023 to June 15, 2026. The Remuneration Committee convened a total of 6 meetings in the most recent year, and the attendance of members was as follows:

Title	Name	Attendance in person (B)	Attendance by proxy	Required attendance (A)	Actual attendance rate (%) (B/A)	Notes
Convener	Lin, Hsuan-Chu	6	0	6	100	
Member	Shay, Arthur	6	0	6	100	
Member	Chang, Min-Chu	6	0	6	100	Resigned on December 31, 2025
Member	Lin, Hann-Chyi	6	0	6	100	
Member	Liu, Beatrice	5	1	6	83.33	

Other disclosures:

- I. If the Board of Directors does not accept or revises the Remuneration Committee's recommendation, specify the date of the Board meeting, session, contents of the agenda item, resolution of the Board of Directors, and the Company's response to the Remuneration Committee's opinions (if the remuneration passed by the Board of Directors is higher than the recommendation of the Remuneration Committee, specify the discrepancy and reason): None.
- II. If with respect to any resolution of the Remuneration Committee, any member has a dissenting or qualified opinion that is on record or stated in a written statement, specify the date of committee meeting, term of the committee, agenda item, opinions of all members, and actions taken by the company in response to the opinions of members: None.

5-3. Key annual work items of the Remuneration Committee, resolutions adopted, and the Company's handling of members' opinions

Meeting date	Agenda content	Resolution	The Company's handling of the opinions of the Remuneration Committee
14 th meeting of 5 th term 2025.01.06	Report on the results of the Company's 2024 internal performance evaluation of the Board of Directors, functional committees, and directors.	Acknowledged and submitted to the Board of Directors for reporting.	Acknowledged by resolution of the Board of Directors.
15 th meeting of 5 th term 2025.03.05	The distribution of the Company's 2024 directors' and employees' remuneration. Report on the distribution of 2024 performance bonuses and employee remuneration to managers and higher-level personnel of the Company.	Approved and submitted to the Board of Directors for deliberation. 1. Please revise the proposal description in accordance with the members' recommendations. 2. Approved and submitted to the Board of Directors for deliberation.	Acknowledged by resolution of the Board of Directors. The proposal description was revised in accordance with the members' recommendations and approved by resolution of the Board of Directors.

Meeting date	Agenda content	Resolution	The Company's handling of the opinions of the Remuneration Committee
16 th meeting of the 5 th term 2025.04.09	Submission of the 2025 employee salary adjustment plans of five subsidiaries, namely CoAMC, TCS, TCBF, TCVC, and TCSIT.	1. Please revise the proposal description in accordance with the members' recommendations, and request the subsidiaries to implement the financial holding group's overall salary adjustment principles. 2. Approved and submitted to the chairman for approval.	1. The proposal description was revised in accordance with the members' recommendations. 2. After approval by the chairman, a written notice was issued to the subsidiaries, requesting them to implement the Group's overall salary adjustment principles.
17 th meeting of the 5 th term 2025.06.04	Submission of the proposed amendments to TCSIT's Compliance Guidelines for the Compensation System for Sales.	1. Please revise the wording of Article 4, Subparagraph 7 of the amendment draft in accordance with the members' recommendations. 2. Approved and submitted to the chairman for approval.	The wording of the amendment draft was revised in accordance with the members' recommendations, and, after approval by the chairman, a written notice was issued to the subsidiary.
	Submission of the proposed amendments to TCBF's Performance Bonus and Excess Earnings Bonus Payment Regulations.	1. Approved and submitted to the chairman for approval. 2. Please consider the members' recommendations.	1. After approval by the chairman, a written notice was issued to the subsidiary. 2. In accordance with the members' recommendations, the Company reviewed its Regulations Governing the Management of Subsidiaries and has established relevant remuneration approval principles applicable to all subsidiaries within the Group.
18 th meeting of the 5 th term 2025.08.13	Proposed amendment to TCS's Regulations Governing Performance Bonuses.	1. Please revise in accordance with the members' recommendations. 2. Approved and submitted to the chairman for approval.	The revisions were made in accordance with the members' recommendations, and, after approval by the chairman, a written notice was issued to the subsidiary.
	Submission of the proposed amendments to TCBF's Salary Management Regulations and Employee Performance Evaluation Regulations, and the adoption of the Standards for the Payment of Supervisory Position Allowances and the Standards for the Payment of Supervisory Overtime Allowances.	1. Please revise in accordance with the members' recommendations. 2. Approved and submitted to the chairman for approval.	The revisions were made in accordance with the members' recommendations, and, after approval by the chairman, a written notice was issued to the subsidiary.
19 th meeting of the 5 th term 2025.12.03	Report on salary regulations for managers and higher-level personnel of the Company.	Acknowledged.	-
	Submission of the 2025 annual evaluation bonus and 2026 salary raises for managers and higher-level personnel of the Company.	Approved and submitted to the Board of Directors for deliberation.	Acknowledged by resolution of the Board of Directors.

6. Implementation status of promoting sustainable development. Financial holding companies listed on the TWSE/TPEX shall explain any deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEX Listed Companies and reasons

Implementation items	Implementation status			Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEX Listed Companies and reasons
	Yes	No	Summary	
I. Has the company established a governance framework and a fully (or partially) dedicated department to promote sustainable development? Does the Board of Directors authorize and supervise senior managers in handling such matters?	✓		(I) The Company established the Corporate Social Responsibility Committee in 2019 as the highest supervising body for implementing sustainable governance, and renamed it the Sustainable Development Committee in 2021. It was upgraded to a functional committee in 2023, with the chairman of the Company serving as the chairman and convener of the committee. All other members are all independent directors who have the knowledge, skills, competencies, and overall abilities required for sustainable development.	No deviation

Implementation items	Implementation status			Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and reasons																																																							
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In conjunction with the election of Mr. Lin, Yen-Mao, chairman of Taiwan Cooperative Bank Co., Ltd., as the Company's chairman at the extraordinary Board meeting held on August 14, 2024, and pursuant to Article 2 of the Company's Sustainable Development Committee Charter, which provides that the chairman of the Company shall serve as the chairman and convener of the Committee, the position of convener of the Committee has been assumed by chairman Lin, Yen-Mao with effect from August 14, 2024. 2. Independent Director Chang, Min-Chu resigned on December 31, 2025. (II) Term of the current members: From October 23, 2023 to June 15, 2026. Four meetings were held in 2025, and the attendance of members was as follows: <table><thead><tr><th>Title</th><th>Name</th><th>Required attendance</th><th>Attendance in person</th><th>Attendance by proxy</th></tr></thead><tbody><tr><td>Convener</td><td>Lin, Yen-Mao</td><td>4</td><td>4</td><td>0</td></tr><tr><td>Member</td><td>Lin, Hsuan-Chu</td><td>4</td><td>4</td><td>0</td></tr><tr><td>Member</td><td>Shay, Arthur</td><td>4</td><td>4</td><td>0</td></tr><tr><td>Member^{Note}</td><td>Chang, Min-Chu</td><td>4</td><td>4</td><td>0</td></tr><tr><td>Member</td><td>Lin, Hann-Chyi</td><td>4</td><td>4</td><td>0</td></tr><tr><td>Member</td><td>Liu, Beatrice</td><td>4</td><td>4</td><td>0</td></tr></tbody></table> Note: Independent Director Chang, Min-Chu resigned on December 31, 2025. (III) The committee has 6 major task forces that review and set sustainable development targets for each ESG area on a rolling basis each year, and regularly track and report on the implementation status. Sustainable development implementation plans and results are submitted to the Board of Directors each year for review, report, or future reference. (IV) The Company's executive vice president or higher-level personnel concurrently serves as the chief sustainability officer and oversees the Company's sustainability affairs. The Company also established a Sustainability Office to handle matters related to sustainable development.	Title	Name	Sustainability-related professional knowledge and capabilities	Chairman (Convener)	Lin, Yen-Mao Note 1	Corporate governance, ethical corporate management, ESG and sustainable corporate management, and analysis and practice of the Taskforce on Nature-related Financial Disclosures (TNFD).	Independent Director (Member)	Lin, Hsuan-Chu	ESG and sustainable corporate management, global trends and business opportunities in the low-carbon economy and corporate low-carbon innovation, and ESG-related laws that boards of directors should consider.	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	Yes	No	Summary							
			(V) In 2025, the Company convened 4 meetings of the Sustainable Development Committee. The agenda items included tracking the annual targets of various task forces and the implementation status of other projects, reviewing ESG policies and regulations, and reporting on the implementation status of the IFRS Sustainability Disclosure Standards Adoption Plan and the implementation of ethical corporate management, among other matters. In addition, the Sustainable Development Committee and the 6 major task forces reported to the Board of Directors on sustainable development-related matters a total of 14 times. The Board's oversight of sustainability development is described as follows. All of the following proposals were carefully reviewed by the directors, thoroughly discussed, and accompanied by relevant recommendations to enhance the effectiveness of sustainability development implementation: (1) The schedule for the Group's greenhouse gas inventory and disclosure was reported on April 28, July 28, and December 29, 2025. (2) The implementation status of the Company's International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards Adoption Plan was reported on March 24, September 22, and December 29, 2025. (3) The implementation of ethical corporate management and the measures adopted were reported on March 24 and September 22, 2025. (4) A total of 3 policies and guidelines related to ESG were amended on January 20, September 22, and December 29, 2025. (5) The Sustainability Information Management Operating Procedures were newly established on March 24, 2025. (6) The Sustainability Report (including sustainable development implementation targets and achievements, as well as stakeholder communication results) and the TCFD & TNFD Report were approved on June 23, 2025. (VI) The Company reports the results of communication with each stakeholder to the Board of Directors every year. The Company's communication with stakeholders in 2024 was reported to the Sustainable Development Committee on June 4, 2025 and to the Board of Directors on June 23, 2025.							
II. Does the company assess ESG risks associated with its operations based on the principle of materiality, and establish related risk management policies or strategies?	✓		(I) The data disclosed covers the Company and its 7 subsidiaries (TCB, TCS, TCBF, CoAMC, TCSIT, TCVC, and BNP TCB Life) from January 2025 to December 2025. The scope primarily covers operating activities in Taiwan. (II) The Company identifies material topics according to the 2021 version of the GRI Standards each year, and refers to development trends of the financial industry in Taiwan and overseas, as well as the material topics of concern to the benchmark enterprise. At the same time, the Company evaluates its operating status based on the 4 principles, which are sustainability, materiality, completeness, and stakeholder inclusiveness, invites the 6 task forces under the Sustainable Development Committee to discuss and summarize suggestions from external stakeholders. The Company uses the double materiality principle to evaluate the sustainability and financial impacts of 18 sustainability issues on the economy, environment, and people (including human rights), and responds to the SDGs. (III) The Company determined the top 12 sustainability issues and established the management approach for material topics, in order to ensure that the impacts on operations and stakeholders can be effectively managed through policy implementation, resource inputs, and performance management. <table><tr><th>Aspect</th><th>Risk management policy/strategy</th></tr><tr><td>Environmental Standards</td><td> 1. Established the Environmental Sustainability, Energy, and Resource Policy. 2. Identify, assess, and respond to significant climate risks, and set limits for "high-pollution and carbon-intensive industries." 3. ESG factors are incorporated in credit operations to reduce ESG risks involved in the process of making financing decisions. Reviews and follow-ups are also conducted to strengthen post-loan management to protect creditor rights. 4. Evaluate ESG risks during the investment process and understand the ESG rating and whether there is related negative news of the investment target or not taking advantage of external information such as Market Observation Post System (MOPS), sustainability reports, ESG reports from credit rating agencies, and Bloomberg information, etc. Such information is taken into consideration during the investment decision-making process. </td></tr><tr><td>Social Standards</td><td> 1. Formulate the Financial Inclusion Policy. 2. Establish a Consumer Protection and Fair Customer Treatment Promotion Committee responsible for formulating and supervising the Fair Customer Treatment Policy and the Strategy of the Principles for Treating Customers Fairly. The committee reviews and improves the handling of customer complaints and major consumer dispute cases, as well as measures for improving fair customer treatments, and reports them to the Board of Directors. </td></tr></table>	Aspect	Risk management policy/strategy	Environmental Standards	1. Established the Environmental Sustainability, Energy, and Resource Policy. 2. Identify, assess, and respond to significant climate risks, and set limits for "high-pollution and carbon-intensive industries." 3. ESG factors are incorporated in credit operations to reduce ESG risks involved in the process of making financing decisions. Reviews and follow-ups are also conducted to strengthen post-loan management to protect creditor rights. 4. Evaluate ESG risks during the investment process and understand the ESG rating and whether there is related negative news of the investment target or not taking advantage of external information such as Market Observation Post System (MOPS), sustainability reports, ESG reports from credit rating agencies, and Bloomberg information, etc. Such information is taken into consideration during the investment decision-making process.	Social Standards	1. Formulate the Financial Inclusion Policy. 2. Establish a Consumer Protection and Fair Customer Treatment Promotion Committee responsible for formulating and supervising the Fair Customer Treatment Policy and the Strategy of the Principles for Treating Customers Fairly. The committee reviews and improves the handling of customer complaints and major consumer dispute cases, as well as measures for improving fair customer treatments, and reports them to the Board of Directors.	No deviation
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III. Environmental issues			III.							
(I) Has the company established a suitable environmental management system based on the characteristics of the industry?	✓		(I) 1. The data disclosed covers the Company and its 7 subsidiaries (TCB, TCS, TCBF, CoAMC, TCSIT, TCVC, and BNP TCB Life). 2. In addition to establishing an Environmental Sustainability Taskforce under the Sustainable Development Committee, the TCB, which is the Group's main profit engine and has the most business locations, established an Environmental Sustainability Section under the Administrative Management Department in 2022. As the main responsible unit of the Company's Environmental Sustainability Taskforce, it is responsible for implementing the Environmental Sustainability and Energy Resources Policy and setting short-, medium- and long-term environmental sustainability performance goals. It plans environmental sustainability affairs through vertical integration, establishes an environmental management system, and implements low-carbon operations. 3. The Group compiles its GHG inventory in compliance with ISO 14064-1 each year to track reduction results, and discloses the information in the Sustainability Report. A total of 40 locations have obtained the ISO 14001 Environmental Management Systems(valid from October,21 2023 to October,20 2026) and ISO 50001 Energy Management Systems(valid from December,4 2025 to December,3 2028), and 2 locations have obtained the ISO 46001 Water Efficiency Management System(valid from November,20 2023 to November,19 2026) certification, implementing energy conservation, carbon reduction, water conservation, and waste reduction management.	No deviation						
(II) Is the company committed to improving energy efficiency and using recycled materials that have a low impact on the environment?	✓		(II) 1. The Group's 2025 reduction targets for electricity and fuel consumption are set at a 1% decrease compared with the average of the previous three years (with targets of 42.685 million kWh and 394,000 liters, respectively). Actual electricity and fuel consumption amounted to approximately 39.882 million kWh (including renewable and non-renewable energy) and 350,000 liters, respectively. The reduction targets have been achieved. However, the figures have not yet been assured, and complete assurance information will be disclosed in the Company's Sustainability Report. 2. The Company strives to improve energy efficiency and uses recycled materials that have a low impact on the environment. The implementation measures are as follows: (1) We continue to promote energy conservation and carbon reduction by actively implementing off-peak lighting shutdown measures for signage and office areas, and systematically replacing a total of 1,359 high-efficiency LED lighting fixtures at the headquarters, branches, and securities headquarters. These measures are expected to save approximately 1.792 million kWh of electricity in 2025, effectively improving energy efficiency. (2) Implement green office, actively carry out energy conservation and carbon reduction projects, and combine energy-saving improvement measures for equipment and systems in conjunction with government energy conservation diagnostic service. (3) By 2025, a total of 23 locations had completed the installation of solar panel power generation systems, with a total power generation of 663,627 kWh. (4) Gradually replace old company vehicles, encourage employees to carpool or take public transportation, and hold conferences or courses via videochat instead of in person to reduce energy consumption. (5) Priority is given to environmentally friendly products with environmental protection labels, energy-saving labels, water-saving labels, and sustainable forestry labels, with the procurement amount reaching NT\$95.306 million. (6) A total of 18 locations have obtained the EEWB certification (7 diamond, 1 gold, 2 bronze, and 8 qualified).	No deviation						

Implementation items	Implementation status			Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEX Listed Companies and reasons
	Yes	No	Summary	
(III) Does the company evaluate potential risks and opportunities brought by climate change, and take related response measures?	✓		(III) 1. The Company has established Climate Risk Management Guidelines, incorporates climate risk into the scope of risk management, and incorporates climate risk-related issues into its business, strategy, and financial planning. It regularly conducts climate risk identification and measurement, performs scenario analysis on material risks and opportunities, formulates corresponding measures, and carries out regular monitoring and reporting. The Company sets materiality assessment thresholds for climate risks and opportunities, and through quantitative analysis of the "degree of financial impact" and "likelihood of occurrence," comprehensively evaluates the impact pathways, timing of impact, value chain positioning, and financial impacts of such issues on the Company. The Group selects the top 40% of identified risk and opportunity issues as the basis for determining the materiality ranking of climate risks and opportunities, and discloses them in the Company's TCFD & TNFD Report. 2. The Company's response measures to potential risks and opportunities are as follows: (1) Potential risks A. Impact of climate regulations, market preferences, and the transition to low-carbon technologies on the Group's investment, financing, and financial product services: Limits have been established for "high-pollution and carbon-intensive industries." The system automatically verifies the industry classification of customers during the credit survey and file creation process. If a customer falls within the controlled categories, it is necessary to disclose the response measures taken by customers through on-site interviews or information obtained from external public information. B. Impact of regulatory requirements regarding carbon emissions and other climate-related information on the TCFHC Group's own operations: Promotion of energy conservation and carbon reduction initiatives and continued reduction of carbon emissions generated from operations by purchasing green electricity. (2) Potential opportunities: A. Potential benefits to the TCFHC Group's from provision of green and sustainable financial products and services: Launch of diversified ESG-related services and products, including underwriting or issuing ESG bonds, offering green investment products, introducing sustainability-linked loans, and providing green building label mortgage loan programs. B. Potential benefits to the TCFHC Group's from active participation in green investment and financing: Provision of solar photovoltaic energy loans, biomass power generation equipment loans, grid-connected energy storage equipment loans, as well as allocation to green bonds and green energy investments. 3. The Company's assessment of risks and opportunities related to climate change and its response measures are provided in Table 2-2-3 of this annual report.	No deviation
(IV) Does the company compile statistics of greenhouse gas emissions, water use, and total weight of waste in the past two years, and has it established policies for greenhouse gas emission reduction, water use reduction, or other waste management?	✓		(IV) The Group's greenhouse gas emissions (GHG emissions), water consumption, and total waste in 2024 have passed the ISO 14064-1 Greenhouse Gas Inventory and obtained verification statements from the third-party verification institutions - British Standards Institution (BSI) and AFNOR. The categories of "Scope 3" emissions that have been verified by a third party include: purchased products and services, capital goods, fuel- and energy-related activities, upstream transportation and distribution, waste generated in operations, business travel, employee commuting, downstream transportation and distribution, use of sold products, and end-of-life treatment of sold products. The GHG emissions, water consumption, and total waste in 2025 are currently being verified, and complete information on the verification will be disclosed in the Company's Sustainability Report. 1. GHG emissions: (1) In 2024 and 2025, carbon emissions for Scope 1, Scope 2, and Scope 3 (excluding investments and financing) were approximately 44,580 and 45,643 metric tons of CO₂e respectively. The emissions intensity (metric tons of CO₂e/NT\$ million) was approximately 0.6773 and 0.6136 respectively. (2) Reduction target: Based on the SBT, we set a target to reduce absolute emissions from our own operations (Scope 1 and 2) by 50.4% by 2032 compared to the base year 2021 (approximately 27,738 tCO₂e), with an average annual decrease of 4.58%. Therefore, the reduction target for 2025 is an 18.33% decrease compared with 2021. Our Scope 1 plus Scope 2 GHG emissions was decrease approximately 17,659 tCO₂e and 36.34% compared with the base year of 2021 and achieved the reduction target. (3) Implementation measures: A. Implement ISO 14001, ISO 50001, and ISO 46001 to effectively manage energy and resource consumption and reduce carbon emissions. B. Implement energy saving and carbon reduction projects, such as closing horizontal and vertical billboards and nonessential lights, replacing and reducing lighting fixtures, and improving the energy efficiency of air-conditioning systems. C. Implement energy-saving and carbon reduction measures in conjunction with government energy conservation diagnostic services.	No deviation

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			D. Employees going on long-distance business trips are encouraged to ride together in company vehicles or to take public transportation, and video conferencing is encouraged to reduce consumption of energy and resources. 2. Water consumption: (1) Water consumption in 2024 and 2025 was approximately 284,834 cubic meters and 266,879 cubic meters respectively, and the intensity (cubic meters / NT\$ million) was approximately 4.3272 and 3.5877 respectively. (2) Reduction target: A 1% reduction target in 2025 in water consumption compared with the average of the previous three years (target: 284,184 cubic meters). The water consumption in 2025 was 266,879 cubic meters and achieved the reduction target. (3) Implementation measures: A. A rainwater harvesting system is installed to effectively recycle and reuse water resources. B. Water use facilities have been installed with water saving devices such as censored water tap and water spreader with timer for horticultural use. C. Drip irrigation adopted in place of sprinkler irrigation. The system is switched off automatically on rainy days to achieve water-saving efficiency. D. Equipment with water-saving labels is used, water-saving devices on faucets are adopted, and smart water meters for air conditioning and domestic water use are installed. E. The Company utilizes the occasion of meetings to promote water conservation among employees, and posts water-saving slogans to achieve water conservation. 3. Waste quantity: (1) Waste quantity in 2024 and 2025 was approximately 328.5 metric tons and 322.3 metric tons, respectively, and the intensity (metric tons/NT\$ million) was approximately 0.0050 and 0.0043 respectively. (2) Reduction target: A 1% reduction target in 2025 in waste compared with the previous year (target: 325.9 metric tons). Waste quantity in 2025 totaled 322.3 metric tons and achieved the reduction target. (3) Implementation measures: A. Continue to implement the 3R policy, i.e., reduce, recycle, and reuse, to recycle and reuse more waste. B. Organize training and promote recycling and sorting to achieve the goal of reducing waste. C. Disposable items, such as disposable tableware, plastic bags, and bottled water, are not used during events or meetings. D. Promote the asset sharing platform and match used public property to extend the life cycle of office supplies. E. Recycling and waste management are incorporated in the Occupational Safety and Health and Safety Maintenance Supervision and Inspection Operations and Self-Inspection of Working Papers by Business Units to urge all units to properly sort and record waste. 4. The information for 2024 and 2025 covered the Group's domestic and overseas locations.	
IV. Social issues (I) Has the company formulated management policies and procedures in accordance with relevant laws and regulations as well as the International Bill of Human Rights?	✓		(I) 1. Purpose and Scope The Company complies with local laws and regulations, and supports and complies with the Universal Declaration of Human Rights, the United Nations Global Compact, and the International Labour Organization Conventions. The Company has established the Taiwan Cooperative Financial Holding Co., Ltd. Human Rights Policy, which applies to employees, customers, subsidiaries, other enterprises or legal entities directly or indirectly controlled by the Company, and other stakeholders. The Company's human resources management policies and procedures comply with labor laws and regulations promulgated by the competent authority. Employee rights are legally protected, there are no violations of employee rights, and there are no operating activities involving forced or compulsory labor.	No deviation

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(II) Has the company established and implemented reasonable employee benefits (including remuneration, leave, and other benefits), and ensure business performance or results are reflected adequately in employee remuneration?	✓		2. Human Rights Governance Framework The Company has established a Sustainable Development Committee under the Board of Directors to oversee sustainability-related matters. The Employee Care Task Force under the Committee is responsible for coordinating and planning matters related to human rights policies. To implement human rights equality, the Company has not only established the Group's Human Rights Policy and conducted human rights education and training, but also regularly carried out human rights due diligence for employees and suppliers to identify potential human rights risks and formulate mitigation measures. The Company continuously monitors improvement results, and the implementation outcomes are regularly reported to the Sustainable Development Committee and the Board of Directors and disclosed in the Sustainability Report. 3. Policy Content (1) Strict compliance with labor-related laws and regulations: The Company strictly complies with labor-related laws and regulations in the locations where it operates, including the Gender Equality in Employment Act, and prohibits human trafficking, child labor, any form of discrimination, violations of freedom of association, and any operating activities involving forced labor. (2) Establishment of a diverse and fair workplace: The Company implements workplace diversity and prohibits differential treatment or any form of discrimination based on an individual race, class, language, ideology, religion, political affiliation, place of origin, birthplace, gender, sexual orientation, age, marital status, appearance, facial features, physical or mental disability, zodiac sign, blood type, or previous union membership. The Company is committed to creating a workplace environment that is dignified, safe, equal, and free from harassment. In compensation practices, the Company implements equal pay for equal work and does not apply differential treatment based on gender or sexual orientation. Employees performing the same work or work of equal value shall receive equal pay. However, this restriction does not apply where differential treatment is based on seniority, rewards and disciplinary actions, performance, or other legitimate reasons unrelated to gender or sexual orientation. (3) Provision of a healthy and safe workplace: The Company complies with occupational safety and health-related laws and regulations, continuously improves workplace safety and hygiene, reduces the risk of occupational accidents, and provides employees with a safe, healthy, and hygienic working environment. (4) Respect for freedom of assembly and association and promotion of employer-employee harmony: The Company respects employees' freedom of assembly and association, and establishes communication platforms between labor and management through collective bargaining, employer-employee meetings, and other mechanisms to safeguard and enhance employee rights and interests. (5) Protection of privacy: The Company protects the privacy rights of employees, customers, and other stakeholders, and ensures that the collection, processing, and use of personal data comply with applicable laws and regulations. (6) Promotion of human rights policies: In addition to actively practicing corporate social responsibility and human rights protection policies, the Company also expects its business partners, including suppliers, partners, and customers, to uphold the same standards and jointly work toward enhancing attention to human rights-related issues and attaching importance to the management of related risks. (II) 1. The Company references industry standards, complies with relevant labor laws and regulations, formulates and implements various employee welfare measures (including salary, leave, and other benefits; see "IX. Employer-Employee Relations" in "Four. Operational Overview" in the annual report for details), and promotes workplace diversity and gender equality, formulating various policies and related measures that do not treat employees differently or discriminate against race, gender, sexual orientation, place of birth, mental and physical disabilities, age, marital status, and appearance. For example, 72.22% of the Company's managers are female as of the end of 2025. 2. In accordance with Article 35-1 of the Company's Articles of Incorporation, the Company allocates 0.01% to 0.08% of the profit made by the Company in a year as employee remuneration, depending on the year's profitability. The recipients include employees of subordinate companies who meet certain eligibility criteria. The portion distributed to grassroots employees shall not be less than 1% of the actual amount allocated for employee remuneration for the year. The Company has established the Allocation Standards for Performance Bonuses and Employee Remuneration to reflect business performance and results in employee remuneration. The Company has been selected as a constituent of the Taiwan High Compensation 100 Index by Taiwan Stock Exchange Corporation. This index is the world's first corporate social responsibility index that encourages companies to pay attention to employee compensation.	No deviation

Implementation items	Implementation status			Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and reasons																							
	Yes	No	Summary																								
(III) Does the company provide employees with a safe and healthy work environment? Are employees trained regularly on safety and health issues?	✓		(III) 1. Measures for employee safety and a healthy working environment, employee education policy, and its implementation status shall be described: (1) Established the Group's Occupational Safety and Health Policy to create a friendly and safe workplace. (2) Internal regulations such as the Safety and Health Work Code of Conduct, Occupational Safety and Health Management Plan, and Safety Guidelines are established in accordance with the Occupational Safety and Health Act, and are implemented accordingly. The Occupational Safety and Health Committee meets once every three months. In addition, annual supervision, inspection, guidance, and improvement of occupational safety and health and security maintenance are conducted for business units, in order to enhance the effective management of occupational safety and health. (3) Pursuant the Safety Guidelines, employee self-defense groups shall be organized based on environmental characteristics and task requirements, and security protection drills shall be conducted, with a 100% implementation rate. (4) In accordance with the Regulations Governing the Implementation of Labor Operation Environmental Monitoring, carbon dioxide and lighting inspections are conducted every six months. (5) Each year, the Company implements programs for the prevention of ergonomic hazards, prevention of abnormal workload, maternal health protection, and prevention of unlawful infringement in the course of duty. 2. The Company promotes the occupational safety and health management system and obtains external verification and certification as follows: (1) ISO 45001 Occupational Health and Safety Management Systems certification, valid until September 11, 2026. (2) CNS 45001/TOSHMS Taiwan Occupational Safety and Health Management Systems certification, valid until September 11, 2026. (3) BSI – first domestic issuance of ISO 45003 Psychological Health and Safety Management at Work, valid until October 4, 2028. (4) First-time recipient of recognitions including the National Occupational Safety and Health Awards – Special Award for Labor Health, the Healthy Workforce Sustainability Leadership Enterprise – Model Award, and designation as a top 10% performing enterprise in the proactive evaluation of occupational health and safety performance disclosure in corporate sustainability reports. 3. Workplace safety and health promotion activities and training: (1) Each unit appoints a supervisor for occupational safety and health operations, a fire safety manager, and first-aid personnel. Personnel are regularly assigned to attend initial and refresher training as well as related education and training courses. The Company also works together with contractors to promote mutual growth. The statistics are summarized in the table below: <table><tr><th colspan="2">Training items</th><th>Number of participants</th></tr><tr><td rowspan="6">Employees</td><td>Occupational safety and health operations supervisors</td><td>510</td></tr><tr><td>Fire safety managers</td><td>71</td></tr><tr><td>First-aid personnel</td><td>233</td></tr><tr><td>ISO 45001 internal auditors</td><td>36</td></tr><tr><td>ISO 45003 internal auditors</td><td>33</td></tr><tr><td>CPR + AED first-aid skills</td><td>489</td></tr><tr><td rowspan="3">Non-employees</td><td>Security personnel</td><td>267</td></tr><tr><td>Cleaning personnel</td><td>25</td></tr><tr><td>Mechanical and electrical personnel</td><td>20</td></tr></table> (2) The Company continues to promote and organize Occupational Safety and Health Week, health examinations, on-site health consultations, walking programs, weight management programs, influenza vaccination promotion campaigns, five major cancer screenings, CPR + AED first-aid skills training, on-site disaster prevention drills, blood donation drives, traveling health seminars, education and training on the prevention of unlawful infringement, communication and stress relief courses, as well as one hour of annual in-service training for employees.	Training items		Number of participants	Employees	Occupational safety and health operations supervisors	510	Fire safety managers	71	First-aid personnel	233	ISO 45001 internal auditors	36	ISO 45003 internal auditors	33	CPR + AED first-aid skills	489	Non-employees	Security personnel	267	Cleaning personnel	25	Mechanical and electrical personnel	20	No deviation
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Implementation items	Implementation status			Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEX Listed Companies and reasons																						
	Yes	No	Summary																							
(IV) Has the company established an effective career development plan for its employees? Describe the aspects covered by the training plan (e.g., new employee training, professional training, and manager training), scope (e.g., supervisors at all levels and employees), and implementation status.	✓		4. No occupational diseases occurred during the year. The number of occupational injury cases, the number of affected employees, the percentage of affected employees relative to the total workforce, and the related improvement measures are as follows: <table><tr><th>Year</th><th>2025</th></tr><tr><td>Number of occupational injury cases</td><td>12</td></tr><tr><td>Number of affected employees</td><td>12</td></tr><tr><td>Percentage of total workforce</td><td>0.01%</td></tr><tr><td>Improvement and preventive measures</td><td>Regular safety awareness campaigns are conducted, safety warning signs are posted, and environment improvements are implemented, such as installing motion-sensor lighting and clearing passageways.</td></tr></table> 5. The number of fire incidents during the year, the number of casualties, the percentage of casualties relative to the total workforce, and the related improvement and preventive measures are as follows: <table><tr><th>Year</th><th>2025</th></tr><tr><td>Number of fire incidents</td><td>0</td></tr><tr><td>Number of casualties</td><td>0</td></tr><tr><td>Percentage of casualties relative to total workforce</td><td>0.00%</td></tr><tr><td>Improvement and preventive measures</td><td>1. No fire incidents occurred during the year. 2. In addition to complying with fire safety regulations, each unit appoints a fire safety manager and conducts monthly inspections of fire protection facilities and equipment.</td></tr></table>	Year	2025	Number of occupational injury cases	12	Number of affected employees	12	Percentage of total workforce	0.01%	Improvement and preventive measures	Regular safety awareness campaigns are conducted, safety warning signs are posted, and environment improvements are implemented, such as installing motion-sensor lighting and clearing passageways.	Year	2025	Number of fire incidents	0	Number of casualties	0	Percentage of casualties relative to total workforce	0.00%	Improvement and preventive measures	1. No fire incidents occurred during the year. 2. In addition to complying with fire safety regulations, each unit appoints a fire safety manager and conducts monthly inspections of fire protection facilities and equipment.	No deviation		
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Improvement and preventive measures	1. No fire incidents occurred during the year. 2. In addition to complying with fire safety regulations, each unit appoints a fire safety manager and conducts monthly inspections of fire protection facilities and equipment.																									
(V) Do the company's products and services comply with relevant laws and international standards in relation to customer health and safety, customer privacy, and marketing and labeling of products and services, and are relevant consumer protection or customer rights protection and grievance procedure policies implemented?	✓	(IV) To encourage employees' self-development and strengthen professional skills, annual internal and external training courses are planned each year. The Company also collaborates with various training units, schools, and government agencies, encourages employees to pursue further education on their own or participate in external training, and organizes guest speaker lectures from time to time. Through diversified learning channels, employees' professional competencies are enhanced. In 2025, the average training hours per employee were approximately 57.52 hours, and the average training expenditure was approximately NT\$2,693. The TCB continues to provide comprehensive and well-structured education and training programs for employees, focusing on three major pillars: new employee training, Global Associate (GA) training, and leadership and management capability training. This approach enables employees at different stages of their careers to access diverse learning and development opportunities. The implementation status in 2025 is described as follows: <table><tr><th>Training target</th><th>Course title</th><th>Number of participants</th></tr><tr><td rowspan="2">New employees</td><td>New Employee Seminars</td><td>457</td></tr><tr><td>NTABS Classes</td><td>451</td></tr><tr><td>Global Associate (GA)</td><td>Entry-Level Business Training Course for Elite</td><td>16</td></tr><tr><td>Newly appointed assistant managers</td><td>Elementary Manager Course</td><td>138</td></tr><tr><td>Prospective deputy managers</td><td>Intermediate Manager Course</td><td>109</td></tr><tr><td>Prospective managers</td><td>Senior Manager Course</td><td>58</td></tr><tr><td>Newly appointed managers</td><td>New Manager Course</td><td>30</td></tr></table> (V) 1. The Company and its subsidiaries provide products and services in compliance with relevant laws and regulations of their respective industries. With regard to cross marketing among subsidiaries, the Company referenced the "Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries" announced by the competent authority and established "Guidelines for Cross-Selling by Financial Holding Company Subsidiaries", regulating cross marketing among subsidiaries and safeguarding customers' rights and interests. The Company has also formulated "Customer Information Confidentiality Measures" and announced them on its official website to fulfill the duty of keeping customer information confidential.	Training target	Course title	Number of participants	New employees	New Employee Seminars	457	NTABS Classes	451	Global Associate (GA)	Entry-Level Business Training Course for Elite	16	Newly appointed assistant managers	Elementary Manager Course	138	Prospective deputy managers	Intermediate Manager Course	109	Prospective managers	Senior Manager Course	58	Newly appointed managers	New Manager Course	30	No deviation
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Implementation items	Implementation status			Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEx Listed Companies and reasons
	Yes	No	Summary	
(VI) Does the company have a supplier management policy, require suppliers to comply with regulations on environmental protection, occupational safety and health, and labor rights, and what is its implementation status?	✓		2. The Company has clearly stipulated in Article 65 of its Corporate Governance Best Practice Principles that it shall urge its subsidiaries to establish consumer protection policy provisions. The Sustainable Policy has also been formulated, clearly stipulating that the Group shall commit to formulating and disclosing consumer rights policies to its customers; establishing consumer complaint and dispute resolution mechanisms; setting up complaint channels to properly handle complaints within specified time limits; responding to customers or consumers who file complaints regarding the handling results; and adopting stringent measures to protect customer data, with strict prohibition against external disclosure. 3. A 24-hour customer service center, an external website, and a customer service public opinion mailbox have been established to properly handle customer opinions. In addition to accepting customer opinions, the center also provides communication and consultation channels for customers. If customers have any suggestions or dissatisfaction regarding equipment, services, products, fees, operational procedures, or efficiency, they may provide feedback or file complaints through various public channels, including business locations, customer service hotlines, and the official website's electronic service mailbox. While ensuring timeliness and confidentiality, the designated handling unit will coordinate with the responsible business unit to actively address and improve the matter through good-faith communication, making every effort to resolve customers' concerns. With respect to complaint procedures, the Company has established the Operational Guidelines on the Handling of Customer Complaints. All handling processes comply with the Personal Data Protection Act to safeguard consumer privacy, thereby implementing operational risk control and enhancing service quality. 4. To protect consumer rights and interests, TCB, TCS, BNP TCB Life, and TCF have all established policies and implementation measures related to the principles for treating customers fairly. These ensure that employees adhere to the principles of integrity and loyalty in areas such as product and service sales, advertising and solicitation, complaint protection, and professionalism of business personnel. (VI) 1. The Company has established a Supplier Management Policy. Since 2020, suppliers with single procurement amounts exceeding NT\$1 million have been required to sign an "Undertaking on Corporate Social Responsibility and Environmental Sustainability Clauses." Corporate social responsibility-related clauses are also included in procurement contracts, stipulating that suppliers must comply with regulations and principles regarding occupational health and safety, environmental protection, and integrity. Suppliers are required to avoid causing any form of environmental pollution or human rights violations during the production process or service provision. In the event of any violation of the specified requirements that has a significant impact on the environment or society, the contract may be terminated or rescinded. We hope that through the signing of this management policy and commitment, we can work together with our suppliers to promote environmental sustainability and commit to safeguarding basic human rights to fulfill our corporate social responsibility. The management policy is disclosed on the Company's website. 2. To implement its Supplier Management Policy, the Company urges suppliers to comply with labor regulations and adhere to international human rights conventions. The Company compiles potential and possible human rights issues and regularly conducts human rights due diligence on suppliers, including issues related to preventing or reducing overtime or excessively long working hours, setting maximum working hours, and ensuring equal pay for equal work between men and women, as well as other matters concerning forced labor and gender equality. This enables the Company to assess the frequency and severity of risks and to formulate mitigation measures for potential human rights risks, which serve as a reference for the future enhancement of the Supplier Management Policy. 3. The human rights due diligence implementation process is described as follows: (1) Policy integration: Integrate responsible business conduct into policies and management systems. (2) Identification and assessment: Identify adverse impacts within the supply chain. (3) Termination and prevention: Terminate, prevent, or mitigate adverse impacts. (4) Monitoring: Monitor implementation status. (5) Communication: Recommend mitigation measures to eliminate adverse impacts. 4. In 2025, the human rights due diligence risk issues were categorized into seven major areas: "workplace diversity implementation," "gender equality," "maternal health protection," "overtime work and flexible working hours," "human trafficking," "forced labor," and "occupational safety and health," resulting in the identification of 28 potential human rights risk issues. Based on the 2025 survey of suppliers with transaction amounts exceeding NT\$500,000, three potential human rights risk issues with relatively high levels of risk exposure were identified. Corresponding mitigation measures were established, as described below: (1) Workplace diversity implementation: Classify suppliers and assist them in formulating phased and region-specific improvement plans and implementation timelines; establish priority improvement sequences for accessibility facilities in different types of buildings to better accommodate employees with disabilities; provide consultation and guidance for the development of alternative improvement plans.	No deviation

Implementation items	Implementation status			Deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEX Listed Companies and reasons
	Yes	No	Summary	
			(2) Maternal health protection: Urge suppliers to strictly comply with the Labor Standards Act, the Gender Equality in Employment Act, the Regulations for Maternal Health Protection of Female Workers, and Articles 30 and 31 of the Occupational Safety and Health Act; encourage suppliers to strengthen workplace care and support in accordance with the Technical Guidelines for Maternal Health Protection in the Workplace, including flexible working hours, physician consultation sessions, and work suitability assessments. (3) Occupational safety and health: Encourage suppliers to establish an Occupational Safety and Health Committee to provide recommendations on their occupational safety and health policies, which may serve as a reference for the planning of supplier procurement incentive measures. 5. To align with international sustainability trends, TCFHC established a Sustainable Procurement Policy. In 2023, the Company and all its subsidiaries implemented ISO 20400 Sustainable Procurement - Guidance and passed the inspection by the British Standards Institution (BSI), successfully implementing the concept of sustainability in procurement units and extending it to suppliers, jointly taking strides toward the goal of sustainable development.	
V. Does the company prepare sustainability reports and other reports that disclose non-financial information by following international reporting standards or guidelines? Does the company obtain third-party assurance or guarantees for the reports above?	✓		1. The Company prepares sustainability reports according to the GRI Standards 2021, the Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies, TCFD framework, and SASB. Limited assurance was provided by KPMG in Taiwan for the 2024 Sustainability Report in compliance with the ROC Assurance Guidelines 3000 "Assurance Engagements Other than Audits or Reviews of Historical Financial Information." The Sustainability Report also obtained AA1000AS v3 Type 2 standard from the BSI. 2. The Company's 2024 Sustainability Report is available on the Company's website for public access (https://esg.tcfhc.com.tw/uploads/download_item/download_file_en/14/2024_ESG_REPORT_en.pdf), and the 2025 Sustainability Report will be completed within the time limit prescribed by the competent authority.	No deviation
VI. If the company has established Sustainable Development Best Practice Principles in accordance with the "Sustainable Development Best Practice Principles for TWSE/TPEX-Listed Companies," describe any discrepancy between the principles and their implementation: The Company's Sustainable Development Best Practices Principles were established according to the Taiwan Stock Exchange's "Sustainable Development Best Practice Principles for TWSE/TPEX-Listed Companies," and there is no significant difference between the principles and their implementation.				
VII. Other important information to facilitate a better understanding of the Company's implementation of sustainable development: Please refer to Chapter Four Operational Overview -V. Corporate Social Responsibility and Ethical.				

7. Climate-related information of financial holding company

7-1. Implementation status of climate-related information

Item	Progress
1. Describe how the Board of Directors and management exercise supervision and governance over climate-related risks and opportunities.	1. TCFHC's climate governance framework includes the Board of Directors, the Sustainable Development Committee, the Risk Management Committee, and senior management, which are responsible for the management of climate-related risks and opportunities, as well as the supervision and execution of related operations, as briefly described below: (1) Board of Directors: As the highest decision-making body for the Company's climate risk management, the Board of Directors, chaired by the chairman, is responsible for approving climate-related policy planning and resource allocation, and bears ultimate responsibility for ensuring the establishment and maintenance of an appropriate and effective climate risk management system. (2) Sustainable Development Committee: Subordinate to the Board of Directors, the Sustainable Development Committee is one of the functional committees and serves as the coordinating body for the Group's sustainable development. The Committee convenes at least once every quarter. The chairman of the Company serves as the chairman and convener of the Committee, while the remaining members are all independent directors of the Company. The Committee is responsible for supervising the implementation performance of the Company's sustainability-related matters (including climate risks and environmental issues) and reporting to the Board of Directors. (3) Risk Management Committee: The coordinating body for climate risk management, responsible for reviewing and approving the Company's climate risk management guidelines and limits, as well as monitoring the implementation of climate risk management by the Company and its subsidiaries. (4) Senior management: Under the supervision of the president, senior management regularly reviews the implementation of climate risk management, continuously monitors climate risk exposure, and evaluates whether the response strategies under different climate scenarios are sufficiently resilient.
2. Describe how the identified climate risks and opportunities affect the entity's businesses, strategies, and financial position (short-term, medium-term, and long-term).	2. The material climate change-related risks and opportunities faced by the Group are summarized as follows: (1) Material climate risks: Impact of climate regulations, market preferences, and the transition to low-carbon technologies on the Group's investment, financing, and financial product services, as well as the impact of regulations regarding carbon emissions and other climate-related information disclosure requirements on the Group's own operations. (2) Material climate opportunities: Potential benefits to the Group from providing green and sustainable financial products and services, as well as the potential benefits to the Group from green investment and financing. (Please refer to the Company's TCFD & TNFD Report)

Item	Progress
3. Describe the financial impact of extreme weather events and transition actions.	3. (1) Physical risks: Under scenarios involving heavy rainfall and flooding, damage may be caused to the collateral for residential mortgage loans in the TCB's retail banking business, real estate collateral in corporate banking, domestic operating locations, and information system suppliers, resulting in impairment of asset value, increased credit risk in real estate loan portfolios, and operational disruptions. (2) Transition risks: Under the Joint Credit Information Center's NGFS Net Zero 2050, NGFS Delayed Transition, and NGFS Fragmented World, regulatory and market changes may increase operating costs for high-carbon-emitting enterprises, potentially giving rise to significant credit risks.
4. Describe the procedures undertaken to identify, evaluate, and manage climate risks, and how they are integrated into the overall risk management system.	4. The Company's Climate Risk Management Guidelines clearly stipulate that each subsidiary shall incorporate climate risk- and opportunity-related issues into its operational and business decision-making processes. In addition to regularly identifying, measuring, and monitoring the impact, likelihood, and potential operational risks of climate events, the Company's Risk Management Department regularly compiles the implementation status of climate risk management by each subsidiary, along with related response measures and strategies, and reports them to the Risk Management Committee and the Board of Directors. The Company follows the three lines of defense framework under the internal control system to clearly define the responsibilities and authorities for climate management, thereby enhancing governance effectiveness. The Company has also established exposure limits for "high-pollution and high-carbon-emitting industries," which are monitored and reported on a monthly basis. If utilization rates continue to rise or exceed warning thresholds, the relevant units will be alerted to strengthen control measures.
5. Where scenario analysis is used to evaluate resilience to climate change risk, describe the underlying scenarios, parameters, assumptions, analytical factors, and key financial impacts.	5. The Company adopts climate scenario analysis to assess the extent to which its investment, financing, and operational activities may be affected by climate risks, and to quantitatively evaluate climate-related financial impacts. Based on the results of the quantitative impact analysis, the Company formulates corresponding response strategies and measures. A brief overview of the relevant scenario analysis is provided below: (1) Physical risks: The Company adopts flood hazard and vulnerability data under the SSP1-2.6, SSP2-4.5, and SSP5-8.5 scenarios from the Climate Physical Risk Information Integration Platform for the Financial Industry established by the Joint Credit Information Center to analyze the impacts on collateral, operating sites, and information system suppliers across different hazard and vulnerability risk levels. (2) Transition risks: The Company adopts the NGFS Net Zero 2050, NGFS Delayed Transition, and NGFS Fragmented World scenarios provided by the Joint Credit Information Center to analyze the impact of carbon fee implementation on high-carbon-emitting industries, and the resulting indirect impact on the Group's listed equity holdings. (Please refer to the TCFD & TNFD Report)
6. Where transition plans have been made to manage climate-related risks, explain the details of such plans, as well as the indicators and targets used for the identification and management of physical risks and transition risks.	6. (1) The Company's medium- and long-term carbon reduction targets have been validated by the Science Based Targets initiative (SBTi). (2) The Company has established indicators and targets covering greenhouse gas emissions, energy use, transition risks, climate opportunities, capital allocation, climate governance, and engagement and communication.
7. If internal carbon pricing is used as a planning tool, the basis for determining the price should be explained.	7. Since 2022, the Company has adopted an implicit carbon pricing approach by referencing the energy-saving benefits, procurement costs, and estimated useful life of equipment purchases to establish its internal carbon pricing mechanism. Through the "internalization of the external costs" of greenhouse gas emissions, the Company evaluates the carbon emission costs arising from its operations and incorporates such costs into future investment considerations for energy-saving and carbon reduction projects. To further enhance the mechanism and align with international standards, TCB currently planning to introduce the shadow pricing approach. This approach will incorporate external market carbon prices, the social cost of carbon, and pricing recommendations from the International Energy Agency (IEA) to establish a scientifically grounded pricing model, thereby enabling TCB to adopt a more forward-looking approach in low-carbon investment decision-making.
8. If climate-related targets have been set, the activities covered, the scope of greenhouse gas emissions, the planning horizon, and the progress achieved each year should be specified. If carbon offsets or renewable energy certificates (RECs) are used to achieve the relevant targets, the source and quantity of the carbon offsets or the quantity of renewable energy certificates (RECs) used should also be specified.	8 (1) To mitigate the impacts of climate change, the Company has established medium- and long-term carbon reduction targets in accordance with the Science Based Targets initiative. For its own operations (Scope 1 and Scope 2), the Company targets a 50.4% reduction in absolute emissions by 2032 compared with the 2021 base year, representing an average annual reduction of 4.58%. Accordingly, the 2025 reduction target is an 18.33% decrease compared with 2021. In 2025, Scope 1 and Scope 2 carbon emissions amounted to approximately 17,659 tCO ₂ e, representing a reduction of approximately 36.34% compared with the base year and achieving the reduction target. The Company will continue to implement ISO 14064-1 Greenhouse Gas (GHG) Inventory annually to monitor greenhouse gas emissions across the Group and use the results as a basis for review and improvement. (2) In 2025, the Group wheeled approximately 8.325 million kWh of renewable energy (excluding self-generated solar power for self-consumption) and obtained 7,364 renewable energy certificates (RECs) (however, the certificates have not yet been fully obtained, and complete information will be disclosed in the Company's Sustainability Report).
9. Greenhouse gas inventory and assurance status, as well as reduction targets, strategies, and concrete action plans. (Separately fill out in Sections 1-1 and 1-2 below.)	9. Please refer to Sections 1-1 and 1-2 for details.

7-1-1. Greenhouse gas inventory and assurance status in the most recent two years

7-1-1-1 Greenhouse gas inventory information

Describe greenhouse gas emissions for the most recent two years (tCO₂e), intensity (tCO₂e/NT\$ million), and the scope of data coverage.

1. Scope 1, Scope 2, and Scope 3 emissions (excluding investment and financing activities) in 2024 and 2025 were approximately 44,580 tCO₂e and 45,643 tCO₂e, respectively, while emission intensity (tCO₂e/NT\$ million) was approximately 0.6773 and 0.6136, respectively.
2. The information for 2024 and 2025 covered all domestic and overseas locations across the Group.

7-1-1-2. Greenhouse gas emissions assurance

Describe the assurance status for the most recent two years as of the annual report publication date, including the assurance scope, assurance institution, assurance standards, and assurance opinion.

The 2024 greenhouse gas emissions passed the ISO 14064-1 Greenhouse Gas (GHG) Inventory, and the data quality was determined to be in compliance with the requirements of ISO 14064-1:2018. The Company also obtained a verification statement from the third-party verification body AFNOR International. Among them, 10 categories under Scope 3 were subject to third-party verification, including emissions from purchased goods and services, capital goods, fuel- and energy-related activities, upstream transportation and distribution, waste generated in operations, business travel, employee commuting, downstream transportation and distribution, use of sold products, and end-of-life treatment of sold products. The complete greenhouse gas assurance opinion for 2025 has not yet been obtained, and complete verification information will be disclosed in the Company's Sustainability Report.

7-1-2. The concrete action plan, strategy, and objective for the reduction of greenhouse gases

Please specify the concrete action plan, strategy, objective, and data for greenhouse gases reduction, the base year for such measurement, and the update on related achievement.

1. Based on the SBT, we set a target to reduce absolute emissions from our own operations (Scope 1 and 2) by 50.4% by 2032 compared to the 2021 base year (approximately 27,738 tCO₂e), with an average annual reduction of 4.58%. Therefore, the reduction target for 2025 is an 18.33% reduction compared with 2021.
2. Our Scope 1 and 2 greenhouse gas emissions were approximately 17,659 tCO₂e in 2025, representing a decrease of approximately 36.34% compared to the 2021 base year, thereby achieving the reduction target.
3. Strategies and specific action plans:
 - (1) Conduct annual greenhouse gas inventories in accordance with the requirements of ISO 14064-1 Greenhouse Gas (GHG) Inventory to track emission reduction performance, with the results publicly disclosed in the Company's Sustainability Report.
 - (2) Implement ISO 14001 Environmental Management Systems, ISO 50001 Energy Management Systems, and ISO 46001 Water Efficiency Management Systems to effectively manage energy and resource consumption and reduce carbon emissions.
 - (3) Implement energy saving and carbon reduction projects, such as closing horizontal and vertical billboards and nonessential lights, replacing and reducing lighting fixtures, and improving the energy efficiency of air-conditioning systems.
 - (4) Implement energy-saving and carbon reduction measures in conjunction with government energy conservation diagnostic services.
 - (5) Complete the installation of solar panel power generation systems at a cumulative total of 23 locations by 2025.
 - (6) Give priority to environmentally friendly products with environmental protection labels, energy-saving labels, water-saving labels, and sustainable forestry labels.

8. Implementation of ethical corporate management and measures and departure from the Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies and reasons

Evaluation item	Operation			Deviations from the Ethical Corporate Management Best-Practice Principles for TWSE/TPEx Listed Companies and reasons
	Yes	No	Summary	
I. Establishment of ethical corporate management policy and plans				
(I) Has the company established an ethical corporate management policy that was approved by the Board of Directors, and declared its ethical corporate management policy and methods in its regulations and external documents, as well as the commitment of its Board and management to implementing the management policies?	✓		(I) 1. The Company's Board of Directors passed the "Ethical Corporate Management Best Practice Principles" and "Procedures for Ethical Management and Guidelines for Conduct" as the basis for implementing the Company's ethical corporate management policy. The ethical corporate management policy and methods are disclosed on the official website, in the annual report, and documents issued to external parties, in order to raise awareness and prevent unethical conduct, and provide a basis for handling unethical conduct. 2. The Company established the "Statement of Directors' and Senior Managers' Compliance with the Ethical Corporate Management Policy" in accordance with Article 7 of the Ethical Corporate Management Best Practice Principles. The contents of the statement include not accepting any improper benefits, not providing illegal political donations, complying with relevant laws and regulations, preventing unethical conduct, and preventing conflicts of interest. The employment contracts specify that employees must comply with the ethical corporate management policy. All 112 (100%) directors and senior managers of the Company and its subsidiaries have signed the statement to implement the ethical corporate management policy.	(I) No deviation.
(II) Does the company have mechanisms in place to assess the risk of unethical conduct, and perform regular analysis and assessment of business activities with higher risk of unethical conduct within the scope of business? Does the company implement programs to prevent unethical conduct based on the above and ensure the programs cover at least the matters described in Article 7, Paragraph 2 of the Ethical Corporate Management Best Practice Principles for TWSE/TPEx Listed Companies?	✓		(II) The Company's "Ethical Corporate Management Best Practice Principles" and "Procedures for Ethical Management and Guidelines for Conduct" explicitly prohibit offering and accepting bribes; providing illegal political donations; improper charity donations or sponsorship; offering or accepting unreasonable gifts, hospitality, or other improper benefits; infringing on trade secrets, trademark, patents, copyright, and other intellectual property rights; engaging in unfair competition; products and services directly or indirectly damaging the rights and interests of consumers or other stakeholders during R&D, procurement, manufacturing, provision, or sales. They stipulate the handling procedures when receiving improper benefits, and set forth a penalty and complaint system for violations. The Company regularly analyzes and evaluates business activities with higher risk of unethical conduct within its scope of business, formulates plans to prevent unethical conduct, and established an internal control system on this basis.	(II) No deviation.
(III) Does the company provide clearly the operating procedures, code of conduct, disciplinary actions, and appeal procedures in the programs against unethical conduct? Does the company enforce the programs above effectively and perform regular reviews and amendments?	✓		(III) 1. The "Work Rules" or "Employee Service and Code of Conduct" of the Company and its subsidiaries clearly stipulate that employees shall not accept entertainment or gifts, kickbacks, or other illegal benefits in connection with acts performed in the course of their duties or acts in breach of their duties, nor shall they use their official relationships to embezzle funds from the Company or its employees or customers. The Company has also established a clear and effective penalty and complaint system. 2. The Company's Board of Directors has reviewed and approved the "Procedures for Ethical Management and Guidelines for Conduct" to raise awareness and prevent unethical conduct, while providing the basis for handling unethical conduct. 3. The Company and its subsidiaries have established a whistleblower system to encourage internal and external personnel to report unethical or improper conduct, and regularly organize promotional events and training sessions on the whistleblower system.	(III) No deviation.
II. Implementation of ethical corporate management				
(I) Does the company evaluate the ethical conduct record of counterparts, and does it include an ethical conduct clause in contracts signed with counterparts?	✓		(I) The Company's "Ethical Corporate Management Best Practice Principles" clearly stipulate that when signing a contract with others, there should ideally be a clause that allows the Company to terminate or rescind the contract if the counterparty is involved in unethical conduct. Before the Group builds a business relationship with others (including but not limited to procurement, investment, and credit extension), it will conduct a credit investigation, qualifications review, or stakeholder inquiry in accordance with relevant regulations, and incorporate both an ethical corporate management clause and a termination clause for unethical conduct into the contract.	(I) No deviation.

Evaluation item	Operation			Deviations from the Ethical Corporate Management Best-Practice Principles for TWSE/TPEX Listed Companies and reasons
	Yes	No	Summary	
(II) Does the company have a dedicated unit responsible for ethical corporate management under the Board of Directors, which regularly (at least once a year) reports the ethical corporate management policy and plans to prevent unethical conduct to the Board of Directors while overseeing such operations?	✓		(II) 1. The Company has established a Sustainable Development Committee under the Board of Directors as the dedicated unit for implementing ethical corporate management. For the composition of the Sustainable Development Committee and the professional background, term, and attendance of members, please refer to the section on "Implementation status of promoting sustainable development. Financial holding companies listed on the TWSE/TPEX shall explain any deviations from the Sustainable Development Best-Practice Principles for TWSE/TPEX Listed Companies and reasons" in Implementation of Corporate Governance in this annual report. 2. The Sustainable Development Committee is responsible for overseeing the establishment of the ethical corporate management system and the implementation of the unethical conduct prevention mechanism, including assisting in integrating integrity and ethical values into the Company's business strategy; formulating anti-corruption measures for ethical corporate management in accordance with laws and regulations; ensuring the effective implementation of the whistleblowing system; promoting and coordinating training on the ethical corporate management policy; and formulating and supervising the implementation of other matters related to the ethical corporate management policy. The Sustainable Development Committee meets on a quarterly basis and reports the implementation status of the responsible units to the Board of Directors on a regular basis (at least once a year). The implementation status of ethical corporate management and the measures adopted for the full year 2024 and the first half of 2025 were reported to the Board of Directors on March 24, 2025, and September 22, 2025, respectively.	(II) No deviation.
(III) Has the company established policies to prevent conflicts of interests, implemented such policies, and provided adequate channels of communications?	✓		(III) The Company's Ethical Corporate Management Best Practice Principles clearly stipulate that where a director, manager, or other stakeholder attending or present at a Board meeting has an interest in any agenda item listed for the meeting, and such interest concerns themselves or the legal person they represent, they shall explain the material aspects of such interest at the relevant Board meeting. If there is a likelihood of prejudice to the Company's interests, they may not participate in the discussion or voting on the matter and shall recuse themselves during the discussion and voting. Furthermore, they may not exercise voting rights on behalf of another director.	(III) No deviation.
(IV) Has the company established effective accounting systems and internal control systems to implement ethical corporate management, and designated its internal audit unit to, based on the assessment of the risk of unethical conduct, formulate related audit plans and audit the compliance with the prevention plans accordingly, or engaged a CPA to conduct the audit?	✓		(IV) 1. The Company and its subsidiaries have established an effective accounting system, internal control system, and auditing system and implemented the systems for ethical corporate management. 2. The Board of Directors Auditing Department conducts a general audit of the Company at least once a year in accordance with the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries. A special audit of the finances, risk management, and compliance of the Company and its subsidiaries is conducted at least once every six months. The audit report includes the compliance of the accounting system and internal control system of the Company and its subsidiaries, and the improvement of deficiencies is reported to the Audit Committee and the Board of Directors.	(IV) No deviation.
(V) Does the company provide regular internal and external training on ethical corporate management?	✓		(V) 1. The Company's Ethical Corporate Management Best Practice Principles clearly stipulate that directors shall take continuing education courses of designated training institutions in accordance with relevant laws and regulations, and that training and promotion events shall be regularly held for the Company's managers and employees. 2. In accordance with the Guidelines for the Continuing Education for Directors of TWSE/TPEX Listed Companies, relevant course information is provided to directors on a monthly basis. In 2025, the training courses attended by the Company's directors covered a wide range of topics, including ESG and sustainable corporate management, anti-money laundering and fraud prevention advocacy, the future of AI and corporate AI transformation, and domestic and international development trends in carbon pricing mechanisms. All directors completed the required continuing education programs in 2025 in compliance with the applicable regulations. 3. In 2025, the Company conducted ethical corporate management training and promotion programs. The course content covered ethical corporate management, regulatory compliance, and whistleblowing regulations, and included case studies to promote awareness of unethical conduct. A total of 78 participants, including directors of the Company and Taiwan Cooperative Bank Co., Ltd.; head office unit supervisors and higher-level personnel; as well as directors and presidents of each subsidiary, completed a total of 234 hours of training (including 15 directors of the Company, totaling 45 hours). In addition, 119 unit deputy supervisors and lower-level personnel of the Company (excluding the head of each unit) completed a total of 238 hours of training, all of which were completed before the end of 2025. In addition, all subsidiaries have completed training with a total of 9,822 trainees who received a total of 12,927 hours of training.	(V) No deviation.

Evaluation item	Operation			Deviations from the Ethical Corporate Management Best-Practice Principles for TWSE/TPEX Listed Companies and reasons
	Yes	No	Summary	
			4. Regarding compliance training and promotion, in 2025, a total of 2 compliance training sessions were organized for the Company's compliance officer and subordinates in the Compliance Department, as well as compliance officers of each unit (covering relevant provisions of the Company's Ethical Corporate Management Best Practice Principles, as well as implementation-related matters concerning information security and intellectual property), with a total of 38 trainees receiving 76 hours of training. The compliance officers of each unit then promoted and provided compliance training to personnel in their respective units. In addition, regarding the implementation of compliance training by each subsidiary according to the plan, a total of 17,848 participants received a total of approximately 25,342 hours of training in 2025.	
III. Operation of the whistleblowing system in company				
(I) Does the company provide incentives and means for employees to report misconduct? Does the company assign dedicated personnel to investigate the reported misconduct?	✓		(I) 1. According to the Company's "Ethical Corporate Management Best Practice Principles," anyone who discovers a violation of ethical corporate management by personnel of the Company or its subsidiaries may immediately report the violation to the Company, and the identity of the whistleblower and contents of the report must be kept confidential. 2. The Company also established "Whistleblowing Regulations" (including rewards and penalties), set up and announced a whistleblowing mailbox, mailing address, and hotline for whistleblowers to use, and stipulated that the identity of the whistleblower and the content of the report must be kept confidential and actively verified.	(I) No deviation.
(II) Does the company have standard operating procedures for investigating reports, as well as follow-up measures and confidentiality mechanisms after investigation is complete?	✓		(II) The Whistleblowing Regulations established by the Company include procedures for accepting reports and investigation, measures that must be subsequently taken, whistleblower protection measures, and regulations on training, rewards, and penalties.	(II) No deviation.
(III) Does the company take measures to protect whistleblowers from inappropriate treatment or retaliation?	✓		(III) According to the Company's Whistleblowing Regulations, the Company shall keep the identity of the whistleblower confidential, and may not damage the rights and interests enjoyed by the whistleblower or subject the whistleblower to other unfavorable treatment due to whistleblowing.	(III) No deviation.
IV. Enhancing information disclosure Does the company disclose information regarding the company's ethical corporate management principles and implementation status on its website and the Market Observation Post System?	✓		1. The Company's Ethical Corporate Management Best Practice Principles clearly stipulate that the implementation status of the principles shall be disclosed on the official website, annual report, and prospectus, and the contents of the Ethical Corporate Management Best Practice Principles shall be disclosed on the Market Observation Post System. 2. The Company has disclosed the "Ethical Corporate Management Best Practice Principles" and "Procedures for Ethical Management and Guidelines for Conduct" on the Market Observation Post System and its official website, and discloses the implementation status and measures taken for ethical corporate management in the annual report and on the official website.	No deviation.
V. If the company has formulated Ethical Corporate Management Best Practice Principles based on the "Ethical Corporate Management Best Practice Principles for TWSE/TPEX Listed Companies", describe the deviations, if any, between actual practices and the principles: The Company has established the Ethical Corporate Management Best Practice Principles and all operations are in accordance with the principles and the Ethical Corporate Management Best Practice Principles for TWSE/TPEX Listed Companies.				
VI. Other important information to facilitate a better understanding of the company's implementation of ethical corporate management: (e.g., review and amendment of the Ethical Corporate Management Best Practice Principles) The Company continues to monitor the development of regulations related to the ethical corporate management policy, and reviews and improves the "Ethical Corporate Management Best Practice Principles" and "Procedures for Ethical Management and Guidelines for Conduct" to raise awareness and prevent unethical conduct, while providing the basis for handling unethical conduct.				

9. Other important information that may improve the understanding of corporate governance operations.

Please refer to the "Corporate Governance" section of the Company's website (<http://www.tcfhc.com.tw>).

10. Implementation status of the internal control system

10-1. Statement on Internal Control

合作金庫金融控股股份有限公司內部控制制度聲明書

謹代表 合作金庫金融控股股份有限公司 聲明本公司於 114 年 1 月 1 日至 114 年 12 月 31 日確實遵循「金融控股公司及銀行業內部控制及稽核制度實施辦法」，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報董事會及審計委員會。經審慎評估，本年度各單位內部控制、法規遵循情形，除附表所列事項外，均能確實有效執行；本聲明書將成為本公司年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。

謹 致

金融監督管理委員會

聲明人

董事長：林衍茂  (簽章)

總經理：蘇佑政  (簽章)

總稽核：李傳昭  (簽章)

總機構法令遵循主管：吳淑玲  (簽章)

中 華 民 國 1 1 5 年 3 月 4 日

Areas of Improvement and Improvement Plans for the Internal Control System of Taiwan Cooperative Financial Holding Co., Ltd.

(Baseline date: December 31, 2025)

Areas of improvement	Improvement measures	Expected time of improvement
Subsidiaries:		
A. Taiwan Cooperative Bank Co., Ltd.		
I. An employee failed to use and safeguard customer data in accordance with internal regulations.	The Bank has provided reinforced educational training and issued a letter to re-iterate that, where required for business purposes, inquiries into customers' personal holdings or related transaction data shall be limited to access by the customers themselves, and regulations governing the protection of personal data shall be duly enforced.	Improvement completed.
II. A former employee took advantage of their position to engage in monetary lending with customers and to keep seals and checks on behalf of family members.	The Bank has introduced new reports and designated dedicated personnel to thoroughly review significant employee account changes. In addition, irregular monthly inspections are conducted to determine whether employees are keeping passbooks, seals, or checks on behalf of customers, in order to prevent violations.	Improvement completed.
III. A former employee misappropriated tax payments and funds paid by customers.	(I) The Bank has provided reinforced educational training and issued a letter to re-iterate that, when handling over-the-counter collection services for taxes (fees), the Operating Procedures for Over-the-Counter Collection of Tax Payments and Public Utility Fees shall be strictly followed. The cash balance operations conducted by tellers will also be randomly inspected from time to time during business hours. (II) "Collection of taxes and fees and entrusted payment services" have been included as monthly self-inspection project items. In addition, a review procedure involving inspection of surveillance video footage has been added to strengthen the comprehensiveness of inspections. (III) To strengthen the protection of depositors' rights and interests, official LINE notifications for NTD account debits and credits have been added for customers' confirmation to prevent unlawful acts.	Improvement completed.
VI. In conducting insurance agency business, there were deficiencies in the management of wealth management seminars and the absence of a management mechanism for abnormal solicitation patterns.	(I) The Bank has issued revised regulations governing wealth management seminar operations to strengthen confirmation of the appropriateness and authenticity of event content. Actual implementation is monitored through mechanisms such as on-site inspections and periodic verification of event execution with insurance companies and securities investment trust and consulting companies. (II) The Bank has added a feature to the insurance agency business system to detect insurance company correspondence content using keywords associated with abnormal solicitation patterns. Where abnormal solicitation patterns are identified, the supervisory assistant manager will review and manage the abnormal circumstances.	Improvement completed.
V. In handling off-site receivables and payables, a branch experienced an incident in which funds were stolen by an unidentified individual.	(I) The Bank has revised the Processing Guidelines for Off-site Receivables and Payables and reinforced operating specifications, related standard operating procedures (SOPs), and flowcharts. We have also added an external operation checking process to the attendance system and cross-checked it against the Funds Transport Reference Book (for Off-site Receivables and Payables Only) to strengthen operational safety. (II) The relevant business items have been added as monthly self-inspection project items to strengthen the implementation of operations. (III) Retrieval of surveillance video footage has been added to the internal audit and inspection procedures for off-site receipts and payments to inspect off-site collection personnel. Accounting vouchers, external collection lists, the funds transport reference book, and account transaction details shall also be compared and cross-checked for consistency. Moreover, the implementation of official external visit application procedures in the attendance management system is subject to random inspection.	Improvement completed.

Areas of improvement	Improvement measures	Expected time of improvement
VI. Losses were incurred due to operational negligence in handling disputed credit card transactions.	(I) The Bank has established the Detailed Operating Procedures for Handling Disputed Credit Card and VISA Debit Card Transactions, clearly defining the processes for case receipt, tracking, closure, and accounting treatment in order to strengthen controls over the relevant operations. (II) Two key operational risk indicators have been added: the "Ratio of Unclosed Disputed Credit Card Transaction Cases" and the "Number of Chargeback Refund Requests Not Submitted to International Organizations Within the Required Deadline." These indicators are monitored monthly to promptly identify changes in the operational quality of the relevant business. (III) Additional business personnel have been assigned and the job substitution and rotation system has been implemented to reduce operational risk associated with a single individual. At the same time, key procedures relating to disputed transaction operations have been designated as important handover items to avoid the occurrence of oversights.	Improvement completed.
B. Taiwan Cooperative Securities Co., Ltd.		
I. In processing settlement operations for same-day offsetting transactions, settlement amounts were not handled based on the net difference after purchase-sale offsetting, resulting in multiple default collection cases. There were deficiencies in risk management and internal controls, and operational risks were not reported in accordance with internal regulations, nor were legal compliance matters and improvements to operational procedures properly reviewed and discussed, in violation of the Operational Risk Event Management Guidelines established by the sanctioned party.	Settlement operations have been revised to adopt a net settlement method, which was officially launched in the system on May 23, 2025.	Improvement completed.
II. In conducting customer trading limit review operations, customers granted a single-day trading limit exceeding NT\$10 million were not subject to annual investigations and updates of customer credit information, in violation of Article CA-11120 "Customer Credit Investigation and Credit Extension Operations" (I)-5 of the Criteria Governing Internal Control Systems of Securities Firms.	When conducting annual renewed credit investigations, credit reviews shall be carried out based on the aggregated account application limit standard. Branches shall query, through the report management platform on a monthly basis, the list of customers whose aggregated account limits reach NT\$10 million or more, and update credit investigation operations for customers meeting the conditions upon expiration. A new inspection item has been added to the branch monthly Self-Inspection Report Form to review whether customers opening accounts across multiple branches with single-day trading limits exceeding NT\$10 million have undergone annual investigation and updating of customer credit information.	Improvement completed.
III. In conducting the 2024 personal data inventory operations, physical paper documents and digital files containing customers' personal data were not included within the inspection scope, in violation of Article 4 of the Regulations Governing the Security and Maintenance of Personal Data Files of Non-Government Agencies Designated by the Financial Supervisory Commission.	On April 25, 2025, the Administration Department added the personal data inventory list and operational flowchart for Board meeting agenda operations. Personal data relating to Board meeting agenda materials, including personnel matters, confidential documents, and customer lists, have been included within the inspection scope. In addition, a self-inspection item has been added to the Self-Inspection Report Form to review on a monthly basis whether Board meeting agenda materials contain personnel matters, confidential documents, or customers' personal data. On April 30, 2025, the Brokerage Department added an inspected-person name verification operation to the branch personal data inventory list. In addition, a self-inspection item has been added to the Self-Inspection Report Form to strengthen periodic reviews.	Improvement completed.
IV. In handling the declaration and record-filing operations for interested parties as required under Article 45 of the Financial Holding Company Act, a director failed to accurately declare enterprises for which they served as the responsible person, in violation of Article CM-19300 "Management of Related-Party Transactions" (II)-6 of the Criteria Governing Internal Control Systems of Securities Firms. (Letter Jin-Guan-Zheng-Quan-Fa-Zi No. 1140346312 dated July 18, 2025)	Interested parties have been requested to log in to the system of the Department of Commerce of the Ministry of Economic Affairs to query company and business registration information regarding companies in which they or their spouses serve as directors, supervisors, managers, responsible persons, or partners, and to return the downloaded PDF files by email. Going forward, this procedure will be incorporated into the quarterly workflow requiring interested parties to confirm the accuracy of relevant information.	Improvement completed.

10-2. If the company engages an accountant to examine its internal control system, disclose the CPA examination report: None.

11. Important resolutions adopted at shareholders' meetings and Board meetings in 2025 and up to the date of report

11-1. 20th meeting of the 5th-term Board of Directors on January 20, 2025

- (1) Approved the proposal for Executive Vice President Huang, Ling-Tsui to concurrently hold the position of the Company's chief sustainability officer.
- (2) Approved the promotion of Wu, Shu-Ling, chief secretary of the Secretariat Department of the Board of Directors, to the Company's chief compliance officer and AML/CFT officer.
- (3) Approved the proposal for Liang, Kuei-Feng, director of the Company's Compliance Department, to concurrently hold the position of corporate governance officer.
- (4) Approved the appointments of the 5th-term directors and supervisors of Taiwan Cooperative Securities Co., Ltd. and the chairman of Taiwan Cooperative Venture Capital Co., Ltd.
- (5) Approved the appointment of 5th-term directors and supervisors of Taiwan Cooperative Securities Investment Trust Co., Ltd.
- (6) Approved the appointment of directors of four subsidiaries including Taiwan Cooperative Bank Co., Ltd.

11-2. 21st meeting of the 5th-term Board of Directors on February 24, 2025

- (1) Approved the appointment of the 9th-term directors and supervisors of Taiwan Cooperative Bills Finance Co., Ltd.
- (2) Approved the proposal for Wang, Wen-Chi, chief secretary of the Secretariat Department of the Board of Directors, to concurrently hold the position of director of Co-Operative Assets Management Co., Ltd.

11-3. 7th extraordinary meeting of the 5th-term Board of Directors on March 14, 2025

Passed the Company's 2024 consolidated financial statements.

11-4. 22nd meeting of the 5th-term Board of Directors on March 24, 2025

- (1) Passed the Company's 2025 earnings distribution proposal.
- (2) Passed the Company's 2024 capital increase by profits in the amount of NT\$4,567,263,180 and the issuance of 456,726,318 new shares.
- (3) Approved the date, venue, method, and agenda items for convening the Company's 2026 General Shareholders' Meeting.
- (4) Approved the proposal for Wang, Wen-Chi, chief secretary of the Secretariat Department of the Board of Directors, to concurrently hold the position of the Company's corporate governance officer.
- (5) Approved the appointment of directors for three subsidiaries including Taiwan Cooperative Securities Co., Ltd., effective from April 1, 2025.

11-5. 23rd meeting of the 5th-term Board of Directors on April 28, 2025

- (1) Approved the appointment of Ms. Wu, Chun-Min to concurrently hold the position of director and president of Taiwan Cooperative Venture Capital Co., Ltd., effective May 16, 2025.
- (2) Approved the dismissal of Director Huang, Jui-Chi of Taiwan Cooperative Bank Co., Ltd., and the appointment of Wu, Cheng-Jen, chairman of the Tainan City Farmers' Association, to hold the position.
- (3) Approved the appointment of one additional independent director to United Taiwan Bank S.A., a subsidiary of Taiwan Cooperative Bank Co., Ltd., with Ms. Danielle Vermaelen appointed to the position.

11-6. 24th meeting of the 5th-term Board of Directors on May 26, 2025

Approved the proposal for the Company's President Su, Tso-Cheng to concurrently hold the position of chairman of Taiwan Cooperative Securities Investment Trust Co., Ltd.

11-7. 25th meeting of the 5th-term Board of Directors on June 23, 2025

Approved the nomination for the by-election of independent directors of BNP Paribas Cardif TCB Life Insurance Co., Ltd., with Lin, Yuan-Hui, former president of First Life Insurance, and Hsu, Chao-Yu, former executive vice president (chief compliance officer) of NEXT BANK, appointed to the positions.

11-8. 26th meeting of the 5th-term Board of Directors on July 28, 2025

- (1) Approved the Company's 2024 earnings distribution proposal to distribute cash dividends in the amount of NT\$10,656,947,417 and to issue 456,726,318 new shares for capital increase by earnings, and August 19, 2025 was set as the record date for ex-dividends, ex-rights, and issuance of new shares for capital increase by earnings.
- (2) Approved the appointment of 4th-term directors and supervisors of Taiwan Cooperative Venture Capital Co., Ltd.

11-9. 27th meeting of the 5th-term Board of Directors on August 25, 2025

- (1) Passed the Company's 2025 Q2 consolidated financial statements.
- (2) Approved the appointment of certain directors of Taiwan Cooperative Bank Co., Ltd. and Taiwan Cooperative Venture Capital Co., Ltd.

11-10. 28th meeting of the 5th-term Board of Directors on September 22, 2025

Approved the dismissal of Director Chou, Cheng-Pin of Taiwan Cooperative Bills Finance Corporation, Ltd., and the appointment of Associate Professor Tsai, Chia-Fen of the Department of Finance, National Sun Yat-sen University, to hold the position.

11-11. 30th meeting of the 5th-term Board of Directors on November 21, 2025

Passed the Company's 2025 Q3 consolidated financial statements.

11-12. 33rd meeting of the 5th-term Board of Directors on February 25, 2026

- (1) Approved the dismissal of the Company's Treasury Department Director and Financial Supervisor Chen, Shiu-Jen, with Senior Specialist Lu, Yung-Yi of the Treasury Department of Taiwan Cooperative Bank Co., Ltd. appointed to the positions.
- (2) Approved the dismissal of Director Chen, Shiu-Jen of Taiwan Cooperative Securities Investment Trust Co., Ltd. and Taiwan Cooperative Bills Finance Co., Ltd., and the appointment of the Company's Treasury Department Director Lu, Yung-Yi to concurrently hold the positions.

11-13. 8th extraordinary meeting of the 5th-term Board of Directors on March 11, 2026

Passed the Company's 2025 consolidated financial statements.

11-14. 34th meeting of the 5th-term Board of Directors on March 23, 2026

- (1) Passed the Company's 2025 earnings distribution proposal.
- (2) Passed the Company's 2025 capital increase by profits in the amount of NT\$3,920,234,230 and the issuance of 392,023,423 new shares.
- (3) Approved the date, venue, method, and agenda items for convening the Company's 2026 General Shareholders' Meeting.
- (4) Approved the appointment of a supervisor of Taiwan Cooperative Venture Capital Co., Ltd.

10-15. Important resolutions of the 2025 General Shareholders' Meeting and their implementation status

Meeting date	Issues to resolve	Resolution	Implementation status
June 20, 2025	1. The Company's 2024 Business Report and financial statements.	After voting, the number of votes in favor accounted for 94.48% of the total number of voting rights held by shareholders in attendance. The number of votes in favor exceeded the statutory amount, so the proposal was passed as proposed.	Handled in accordance with relevant laws and regulations.
	2. The Company's 2024 earnings distribution.	After voting, the number of votes in favor accounted for 94.55% of the total number of voting rights held by shareholders in attendance. The number of votes in favor exceeded the statutory amount, so the proposal was passed as proposed.	The distribution was completed in accordance with the resolution of the shareholders' meeting. August 19, 2025 was set as the record date, and dividends were distributed on September 16, 2025. (Cash dividend of NT\$0.70 per share and stock dividend of NT\$0.30 per share.)
	3. Issuance of new shares through capitalization of the Company's 2024 earnings.	After voting, the number of votes in favor accounted for 94.55% of the total number of voting rights held by shareholders in attendance. The number of votes in favor exceeded the statutory amount, so the proposal was passed as proposed.	Registration was completed on September 19, 2025.
	4. Amendment to the Company's Articles of Incorporation.	After voting, the number of votes in favor accounted for 94.55% of the total number of voting rights held by shareholders in attendance. The number of votes in favor exceeded the statutory amount, so the proposal was passed as proposed.	The amendment was completed in accordance with the resolution of the shareholders' meeting.
	5. Amendment of the Company's Procedures for Acquisition or Disposal of Assets.	After voting, the number of votes in favor accounted for 94.55% of the total number of voting rights held by shareholders in attendance. The number of votes in favor exceeded the statutory amount, so the proposal was passed as proposed.	The amendment was completed in accordance with the resolution of the shareholders' meeting.
	6. See the attached detailed list for restrictions on lifting the non-compete clause for the Company's directors.	After voting, the number of votes in favor accounted for 90.96% of the total number of voting rights held by shareholders in attendance. The number of votes in favor exceeded the statutory amount, so the proposal was passed as proposed.	The announcement was completed on June 20, 2025 in accordance with the resolution of the shareholders' meeting.

12. Dissenting opinions of directors or independent directors against important resolutions passed by the Board of Directors that are on record or stated in a written statement in 2025 and up to the date of report: None.

III. Information on Fees to CPA

Unit: NT\$ thousand

Name of accounting firm	Name of accountants	Audit period	Audit fee	Non-audit fee	Total	Notes
Deloitte, Taiwan	Chen, Yin-Chou	2025.01.01 – 2025.12.31	3,375	760	4,135	Note
	Lin, Wang-Shen					

Note: Non-audit fees include review and certification of profit-seeking enterprise income tax returns (including consolidated tax return system), handling capital increase related services and commercial registration, reviewing "information on salaries of full time employees in non-managerial positions," reviewing the "Group Master File Report" and "Country-by-Country Report," correcting profit-seeking enterprise income tax returns (overseas tax credits of subsidiaries), and reading the annual report for shareholders' meetings.

1. If the accounting firm is changed and the audit fees paid in the year of the replacement is less than that of the previous year, disclose the amount of audit fees before and after the change and the reasons: None.

2. If the audit fees decreased more than 10% from that of the prior year, disclose the amount, percentage, and reasons for the decrease in audit fees: None.

IV. Information on change of CPA

1. About the former CPA

Date of change	January 22, 2024		
Reason for change and explanation	The accountants were changed in 2024 Q1 due to internal adjustments of the firm		
State whether the appointment was terminated or rejected by the appointer or CPAs	The Parties Status	CPA	Appointer
	Termination initiated by client	None	None
	Appointment rejected (discontinued)	None	None
Reasons for issuing audit reports other than unqualified opinion in the last two years	None		
Was there any disagreement in opinion with the Company	Yes	None	Accounting principles or practices
		None	Disclosure of financial statements
		None	Audit scope or procedures
		None	Other
	None	V	
	Explanation: None		
Supplementary disclosures (Disclosures required according to Article 10, Subparagraph 6, Item 1-4 of the Regulations Governing Information to be Published in Annual Reports of Financial Holding Companies)	None		

2. About the succeeding CPAs

Name of Accounting Firm	Deloitte, Taiwan
Name of accountants	Chen, Yin-Chou and Lin, Wang-Shen
Date of appointment	January 22, 2024
Subjects and outcomes of consultation on the accounting treatment or application of accounting principles to specific transactions, or opinions that may be included on financial statements before the appointment of new CPAs	None
The succeeding CPAs' written opinions in response to the former CPAs' opinions	None

3. Letter from the former accountant in response to Article 10, Subparagraph 6, Item 1 and Item 2-3 of the Regulations Governing Information to be Published in Annual Reports of Financial Holding Companies: None

V. If the Company's chairperson, president, financial or accounting manager previously worked for the accounting firm or its affiliated enterprise in the past year: None.

VI. Share transfers by directors, managers, and shareholders that are required to be reported according to Article 11 of the Regulations Governing the Same Person or Same Related Party Holding a Certain Percentage or Higher of All Voting Shares Issued by the Same Financial Holding Company, and changes to share pledging by them in 2025 and up to the date of the annual report:

April 20, 2026 Unit: Share(s)

Title (Note)	Name	2025		The current year up to April 20, 2026	
		Increase (decrease) in shares held	Increase (decrease) in shares pledged	Increase (decrease) in shares held	Increase (decrease) in shares pledged
Director (Major shareholder)	Ministry of Finance, R.O.C. Representative: Lin, Yen-Mao was appointed on August 14, 2024	119,042,267 1,573	0 0	0 0	0 0
Director (Major shareholder)	Ministry of Finance, R.O.C. Representative: Su, Tso-Cheng was appointed on August 14, 2024	119,042,267 1,418	0 0	0 0	0 0
Director (Major shareholder)	Ministry of Finance, R.O.C. Representative: Den, Yen-Dar was appointed on July 16, 2021	119,042,267 0	0 0	0 0	0 0
Director (Major shareholder)	Ministry of Finance, R.O.C. Representative: Chiang, Jui-Tang was appointed on May 17, 2019	119,042,267 0	0 0	0 0	0 0
Director (Major shareholder)	Ministry of Finance, R.O.C. Representative: Lee, Chung-Yung was appointed on June 16, 2023	119,042,267 0	0 0	0 0	0 0
Director (Major shareholder)	Ministry of Finance, R.O.C. Representative: Tsai, Kuo-Tai was appointed on July 2, 2024	119,042,267 561	0 0	0 0	0 0
Director	National Federation of Credit Co-operative, R.O.C. Representative: Mai, Shen-Gang was appointed on May 21, 2012	176,787 0	0 0	0 0	0 0
Director	Cooperative Bank's Labor Union Representative: Shiu, Jia-Hau was appointed on July 2, 2024	289,052 52	0 0	0 0	0 0
Director	National Farmers' Association, R.O.C. Representative: Yang, Dong-Liang was appointed on July 15, 2024 (Dismissed on July 15, 2025)	7,075,182 0	0 0	0 0	0 0
Director	National Farmers' Association, R.O.C. Representative: Chung, Chin-Kuang was appointed on July 15, 2025	7,075,182 0	0 0	0 0	0 0
Director	National Farmers' Association, R.O.C. Representative: Chen, Chun-Hung was appointed on July 15, 2024 (Dismissed on July 15, 2025)	7,075,182 0	0 0	0 0	0 0
Director	National Farmers' Association, R.O.C. Representative: Lin, Yu-Tang was appointed on July 15, 2025	7,075,182 0	0 0	0 0	0 0
Independent Director	Lin, Hsuan-Chu was appointed on June 16, 2017	0	0	0	0
Independent Director	Shay, Arthur was appointed on June 16, 2017	0	0	0	0
Independent Director	Chang, Min-Chu was appointed on June 24, 2020 (Resigned on December 12, 2025)	0	0	0	0
Independent Director	Lin, Hann-Chyi was appointed on June 24, 2020	0	0	0	0
Independent Director	Liu, Beatrice was appointed on June 16, 2023	0	0	0	0
President	Su, Tso-Cheng was appointed on August 14, 2024	1,418	0	0	0
Executive Vice President	Huang, Ling-Tsui was appointed on September 25, 2023	1,829	0	0	0
Executive Vice President	Chen, Yu-Wan was appointed on November 1, 2024	1,426	0	0	0
Executive Vice President	Chen, Chia-Mei was appointed on November 1, 2024	34	0	0	0
E. V. P. & Chief Audit Executive	Lii, Chwan-Jau was appointed on September 24, 2015	10,630	0	0	0
E. V. P. & Chief Compliance Officer	Wu, Shu-Ling was appointed on January 24, 2025	8,270	0	0	0

Title (Note)	Name	2025		The current year up to April 20, 2026	
		Increase (decrease) in shares held	Increase (decrease) in shares pledged	Increase (decrease) in shares held	Increase (decrease) in shares pledged
S. V. P. & Department Head, Auditing Department, Board of Directors	Hou, Hsiu-Yu was appointed on September 28, 2023 (Dismissed on January 30, 2026)	9,175	0	0	0
S. V. P. & Department Head, Auditing Department, Board of Directors	Tsay, Shwu-Fen was appointed on January 30, 2026	0	0	0	0
S. V. P. & Chief Corporate Secretary, Secretariat Department, Board of Directors	Wu, Shu-Ling was appointed on August 22, 2023 (Dismissed on January 24, 2025)	8,270	0	0	0
S. V. P. & Chief Corporate Secretary, Secretariat Department, Board of Directors	Wang Wen-Chi was appointed on February 27, 2025	17,775	0	0	0
S. V. P. & Department Head, Business Development Department	Pan, Hsi -Chiang was appointed on May 31, 2023 (Dismissed on January 29, 2026)	2	0	0	0
S. V. P. & Department Head, Business Development Department	Chang, Chiung-Yun was appointed on January 29, 2026	3,842	0	0	0
S. V. P. & Department Head, Human Resources Department	Jam, Fong-Kwan was appointed on November 30, 2023 (Dismissed on March 31, 2025)	0	0	0	0
S. V. P. & Department Head, Human Resources Department	Hsu, Hsin-Cheng was appointed on March 31, 2025	0	0	0	0
S. V. P. & Department Head, Treasury Department and Chief Financial Officer	Chen, Hsiu-jen was appointed on December 8, 2020 (Dismissed on February 26, 2026)	2,663	0	0	0
S. V. P. & Department Head, Treasury Department and Chief Financial Officer	Lu, Yung-Yi was appointed on February 26, 2026	0	0	0	0
S. V. P. & Department Head, Accounting Department and Chief Accounting Officer	Wei, Mei-Chun was appointed on August 30, 2024	5,149	0	0	0
S. V. P. & Department Head, Administration Department	Chang, Tsung-Yi was Appointed on January 24, 2025 (Dismissed on April 30, 2024)	16,039	0	0	0
S. V. P. & Department Head, Administration Department	Hung, Hsiang-Yang was appointed on April 30, 2024 (Dismissed on January 24, 2025)	0	0	0	0
S. V. P. & Department Head, Legal Compliance Department (note2)	Liang, Kuei-Feng was appointed on October 31, 2023 (Dismissed on August 25, 2025)	1,100	0	0	0
S. V. P. & Department Head, Legal Compliance Department	Wang, Min-Chieh was appointed on August 29, 2025	3,881	0	0	0
S. V. P. & Department Head, Information Technology Department	Pan, Yun-shya was appointed on November 30, 2023 (Dismissed on January 24, 2025)	0	0	0	0
S. V. P. & Department Head, Information Technology Department	Weng Shih-Ta was appointed on January 24, 2025	9,619	0	0	0
S. V. P. & Department Head, Risk Management Department	Chang, Chiung-Yun was appointed on October 31, 2023 (Dismissed on January 29, 2026)	3,842	0	0	0
S. V. P. & Department Head, Risk Management Department	Lan, Jui-Shen was appointed on March 31, 2026	0	0	0	0
S. V. P. & Department Head, Information Security Department	Shieh, Hong-Zong was appointed on November 30, 2023 (Dismissed on January 24, 2025)	0	0	0	0
S. V. P. & Department Head, Information Security Department	Kuo, Ya-Chun was appointed on January 24, 2025 (Dismissed on March 31, 2026)	1,194	0	0	0
S. V. P. & Department Head, Information Security Department	Lin, Wen-Bin was appointed on March 31, 2026	0	0	0	0

Title (Note)	Name	2025		The current year up to April 20, 2026	
		Increase (decrease) in shares held	Increase (decrease) in shares pledged	Increase (decrease) in shares held	Increase (decrease) in shares pledged
S. V. P. & Department Head, Legal Affairs Department	Wang, Min-Chieh was appointed on February 27, 2020 (Dismissed on August 25, 2025)	3,881	0	0	0
S. V. P. & Department Head, Legal Affairs Department	Liang, Kuei-Feng was appointed on August 29, 2025	1,100	0	0	0
Chief Corporate Secretary	Wu, Shu-Ling was appointed on March 25, 2019 (Dismissed on January 24, 2025)	8,270	0	0	0
Chief Corporate Secretary	Wang Wen-Chi was appointed on March 24, 2025	17,775	0	0	0

Note 1: Shareholders holding more than 1% shares of a financial holding company must be specified as major shareholders.

Note 2:

(1) Liang, Kuei-Feng, S. V. P. & Department Head, Legal Compliance Department, served as acting E. V. P. & Chief Compliance Officer from October 31, 2024 to January 24, 2025.

(2) Liang, Kuei-Feng, S. V. P. & Department Head, Legal Compliance Department, served as acting Chief Corporate Secretary from January 24, 2025 to March 24, 2025.

VII. Information disclosing the relationship between any of the top ten shareholders

As of April 20, 2026

Name	Shares held by shareholders themselves		Shares held by spouse and minor (s)		Shares held by delegated person		Related parties, spouse, or 2nd degree relative among top 10 shareholders		Remarks
	Number of shares held	Percentage of share held (%)	Number of shares held	Percentage of share held	Number of shares held	Percentage of share held	Name	Relations	
Ministry of Finance, R.O.C. Representative: CHUANG, Tsui-yun	4,087,117,858	26.06%	0	0	0	0	Taiwan Tobacco and Liquor Corporation	The Ministry of Finance holds 100% of its shares	
Chunghwa Post Co., Ltd. Representative: WANG, Kwo-Tsai	593,347,639	3.78%	0	0	0	0	None	None	
Taiwan Tobacco and Liquor Corporation Representative: Tang, Chi-An	327,225,092	2.09%	0	0	0	0	Ministry of Finance	The Ministry of Finance holds 100% of the shares of Taiwan Tobacco and Liquor Corporation	
National Farmers' Association, R.O.C. Representative: Hsiao, Han-Juin	242,914,615	1.55%	0	0	0	0	None	None	
CTBC Bank in custody for Yuanfa/ P-shares Taiwan Top 50 ETF	201,416,316	1.28%	0	0	0	0	None	None	
Standard Chartered Business Department in custody for Vanguard Total International Stock Index Fund, a Series of Vanguard Star Funds	152,230,741	0.97%	0	0	0	0	None	None	
JPMorgan Chase Bank N.A., Taipei Branch in custody for Vanguard Emerging Markets Stock Index Fund, a Series of Vanguard International Equity Index Funds	145,319,342	0.93%	0	0	0	0	None	None	
Citibank Taiwan in custody for iShares Core MSCI Emerging Markets ETF	120,732,411	0.77%	0	0	0	0	None	None	
New Labor Pension Fund	114,807,654	0.73%	0	0	0	0	None	None	
Trust Property Specialized Account Managed by Taiwan Cooperative Bank - TCB Employee Stock Ownership Trust	96,675,547	0.62%	0	0	0	0	None	None	

VIII. The number of shares of the same investee company held by the Company and its subsidiaries, the Company's directors, supervisors, and managers, and enterprises directly or indirectly controlled by the Company, and the consolidated shareholding ratio

Consolidated shareholding ratio

December 31, 2025 Unit: Share(s); %

Investee company (Note 1)	Investment by the Company (Note 2)		Investments from directors, supervisors, managers, and directly or indirectly controlled enterprises		Combined investment	
	Number of shares	Shareholding ratio	Number of shares	Shareholding ratio	Number of shares	Shareholding ratio
Taiwan Cooperative Bank Co., Ltd.	13,069,430,000	100%			13,069,430,000	100%
Co-Operative Assets Management Co., Ltd.	314,087,500	100%			314,087,500	100%
Taiwan Cooperative Bills Finance Corporation, Ltd.	487,774,033	100%			487,774,033	100%
Taiwan Cooperative Securities Co., Ltd.	520,613,159	100%			520,613,159	100%
BNP Paribas Cardif TCB Life Insurance Co., Ltd.	350,939,466	51%			350,939,466	51%
Taiwan Cooperative Securities Investment Trust Co., Ltd.	31,949,800	100%			31,949,800	100%
Taiwan Cooperative Venture Capital Co., Ltd.	151,395,775	100%			151,395,775	100%
United Taiwan Bank S.A.			2,639,659	90.02%	2,639,659	90.02%
Cooperative International Financial Leasing Corporation, Ltd.			Unissued shares	100%	Unissued shares	100%
Taiwan Cooperative Securities Investment Consulting Co., Ltd.			5,000,000	100%	5,000,000	100%

Note 1: Refers to an investee company of the financial holding company and its subsidiaries.

Note 2: An investment made in accordance with Article 36 of the Act.



3. *Fundraising*

- 77 I. Capital and Shares
- 80 II. Corporate bond issuance status
- 81 III. Issuance of special shares
- 81 IV. Issuance of global depositary receipts
- 81 V. Exercise of employee stock option plan (ESOP)
- 81 VI. When acquiring or receiving transfers from other financial institutions, the following items should be recorded
- 81 VII. Implementation of fund utilization plan

I. Capital and Shares

1. Sources of capital stock

April 20, 2026 Unit: Thousand shares, thousand NT\$, issuance price denominated in NT\$

Year/ month	Par Value	Authorized capital		Paid-in capital		Notes	
		Number of shares	Amount	Number of shares	Amount	Sources of capital stock	Other
2011.12	\$10	12,000,000	120,000,000	6,596,825	65,968,254	6,596,825 thousand shares converted.	None.
2012.08	\$10	12,000,000	120,000,000	6,926,666	69,266,667	NT\$3,298,413 thousand was allocated from capital reserve and 329,841 thousand new shares were issued as capital increase.	Approved by the Ministry of Economic Affairs in its letter No. 10101174930.
2012.09	\$10	12,000,000	120,000,000	8,126,666	81,266,667	The cash capital increase involved the issuance of 1,200,000 thousand common shares.	Approved by the Ministry of Economic Affairs in its letter No. 10101208610 dated October 8, 2012.
2013.08	\$10	12,000,000	120,000,000	8,614,266	86,142,667	NT\$3,250,667 thousand was allocated from surplus to increase capital and issue 325,067 thousand new shares; NT\$1,625,333 thousand was allocated from capital reserve and 162,533 thousand new shares were issued as capital increase.	Approved by the Ministry of Economic Affairs in its letter No. 10201183440 dated September 5, 2013.
2014.08	\$10	12,000,000	120,000,000	9,044,980	90,449,800	NT\$4,307,133 thousand was allocated from capital reserve and 430,714 thousand new shares were issued as capital increase.	Approved by the Ministry of Economic Affairs in its letter No. 10301189740 dated September 15, 2014.
2015.03	\$10	12,000,000	120,000,000	10,544,980	105,449,800	The cash capital increase involved the issuance of 1,500,000 thousand common shares.	Approved by the Ministry of Economic Affairs in its letter No. 10401060140 dated April 8, 2015.
2015.08	\$10	12,000,000	120,000,000	11,072,229	110,722,290	NT\$4,217,992 thousand was allocated from surplus to increase capital and issue 421,799 thousand new shares; NT\$1,054,498 thousand was allocated from capital reserve and 105,450 thousand new shares were issued as capital increase.	Approved by the Ministry of Economic Affairs in its letter No. 10401189840 dated September 10, 2015.
2016.08	\$10	12,000,000	120,000,000	11,847,285	118,472,850	NT\$7,750,560 thousand was allocated from surplus to increase capital and issue 775,056 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 10501209060 dated August 24, 2016.
2017.08	\$10	15,000,000	150,000,000	12,202,704	122,027,036	NT\$3,554,186 thousand was allocated from surplus to increase capital and issue 355,419 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 10601125500 dated August 31, 2017.
2018.08	\$10	15,000,000	150,000,000	12,568,785	125,687,847	NT\$3,660,811 thousand was allocated from surplus to increase capital and issue 366,081 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 10701113610 dated September 7, 2018.
2019.08	\$10	15,000,000	150,000,000	12,945,848	129,458,483	NT\$3,770,636 thousand was allocated from surplus to increase capital and issue 377,063 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 10801118150 dated August 29, 2019.
2020.08	\$10	15,000,000	150,000,000	13,334,224	133,342,237	NT\$3,883,754 thousand was allocated from surplus to increase capital and issue 388,376 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 10901160760 dated September 1, 2020.
2021.09	\$10	15,000,000	150,000,000	13,600,908	136,009,082	NT\$2,666,845 thousand was allocated from surplus to increase capital and issue 266,684 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 11001174400 dated September 29, 2021.
2022.08	\$10	15,000,000	150,000,000	14,008,935	140,089,354	NT\$4,080,272 thousand was allocated from surplus to increase capital and issue 408,027 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 11101161550 dated August 24, 2022.
2023.08	\$10	20,000,000	200,000,000	14,709,382	147,093,822	NT\$7,004,468 thousand was allocated from capital reserve and 700,447 thousand new shares were issued as capital increase.	Approved by the Ministry of Economic Affairs in its letter No. 11230163670 dated August 24, 2023.
2024.09	\$10	20,000,000	200,000,000	15,224,211	152,242,106	NT\$5,148,284 thousand was allocated from surplus to increase capital and issue 514,829 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 11330162050 dated September 4, 2024.
2025.09	\$10	20,000,000	200,000,000	15,680,936	156,809,369	NT\$4,567,263 thousand was allocated from surplus to increase capital and issue 456,725 thousand new shares.	Approved by the Ministry of Economic Affairs in its letter No. 11430139900 dated September 19, 2025.

April 20, 2026 Unit: Share(s)

Type of Share	Authorized Capital			Remarks
	Outstanding Shares	Unissued shares	Total	
Common stock	15,680,936,914	4,319,063,086	20,000,000,000	Listed stock

2. List of major shareholders

Major shareholder	Shares	Number of shares held	Percentage of shares held (%)
Ministry of Finance		4,087,117,858	26.06%
Chunghwa Post Co., Ltd.		593,347,639	3.78%
Taiwan Tobacco and Liquor Corporation		327,225,092	2.09%
National Farmers' Association		242,914,615	1.55%
CTBC Bank in custody for Yuanta/P-shares Taiwan Top 50 ETF		201,416,316	1.28%
Standard Chartered Business Department in custody for Vanguard Total International Stock Index Fund, a Series of Vanguard Star Funds		152,230,741	0.97%
JPMorgan Chase Bank N.A., Taipei Branch in custody for Vanguard Emerging Markets Stock Index Fund, a Series of Vanguard International Equity Index Funds		145,319,342	0.93%
Citibank Taiwan in custody for iShares Core MSCI Emerging Markets ETF		120,732,411	0.77%
New Labor Pension Fund		114,807,654	0.73%
Trust Property Specialized Account Managed by Taiwan Cooperative Bank - TCB Employee Stock Ownership Trust		96,675,547	0.62%

3. Dividend policy and implementation

3-1 Dividend policy

Articles of Incorporation:

The Company has adopted a surplus dividend policy to continue to expand its scale, enhance its profitability, and abide by related laws and regulations. If the Company has an after-tax surplus in its annual financial statements, it shall first make up for the accumulated losses and then set aside the statutory surplus reserve. It may also set aside or transfer the special surplus reserve in accordance with the provisions of laws and regulations, and business needs. The remaining part and the undistributed surplus of the previous fiscal year shall be the distributable surplus. 30% to 100% of the distributable surplus shall be set aside and the Board of Directors shall prepare a surplus distribution proposal and submit it to the shareholders' meeting for resolution to distribute dividends to shareholders or retain it.

The distribution of dividends to shareholders referred to in the preceding paragraph shall consist of a cash dividend of not less than 10% and the remainder shall be stock dividends. If the cash dividend per share is less than NT\$0.1, no distribution will be made unless otherwise resolved by the shareholders' meeting.

3-2 The dividend distribution proposed at this shareholders' meeting

3-2-1 The cash dividend proposed to be distributed at this shareholders' meeting is NT\$0.80 per share, with a total cash dividend of NT\$12,544,749,531.

3-2-2 The surplus was converted into capital and stock dividends were distributed, with a distribution rate of 2.5% (i.e., 25 shares for every 1,000 shares), totaling NT\$3,920,234,230.

4. The impact of the proposed stock dividends at this shareholders' meeting on operating performance and earnings per share

According to the Regulations Governing the Publication of Financial Forecasts of Public Companies and the Taiwan Stock Exchange Corporation Standards for Determining Whether a TWSE Listed Company Shall Publish Complete Financial Forecasts, the Company has not disclosed its 2026 financial forecast and is therefore unable to disclose forecast information such as operating income, profit and loss, and earnings per share. Therefore, this item is not applicable. In addition, the earnings per share for 2025 was NT\$1.36.

5. Employee and director remuneration

5-1. Percentage or range of employee and director remuneration as specified in the Company's Articles of Incorporation

0.01% to 0.08% of any profit made by the Company in a year shall be allocated as employee compensation and also distributed to employees of affiliated companies that meet certain criteria. The portion distributed to grassroots employees shall not be less than 1% of the actual amount allocated for employee remuneration for the year. The Company shall also allocate a maximum of 1% as director remuneration, depending on the profit. However, if there are any accumulated losses, an amount shall be set aside in advance to compensate for cumulative losses.

The profit referred to in the preceding paragraph refers to the profit before tax deduction of the profit before distribution of employee remuneration and director remuneration. Employee remuneration and director remuneration are distributed in a lump sum.

Employee remuneration shall be distributed in the form of stock or cash and shall be determined by the Board of Directors with a resolution approved by more than half of the Directors present at a meeting of more than two-thirds of the Directors and reported to the shareholders' meeting.

5-2. The basis for estimating the amount of employee and director remuneration for the current period, the basis for calculating the number of shares for employee remuneration distributed in shares, and the accounting treatment when the actual amount distributed differs from the estimated amount

The amounts of employee and director remuneration for 2025 are calculated based on 0.0158% and 0.55% of the pre-tax profit less the profit before distribution of employee remuneration and director remuneration, respectively. After the end of the year, if there is a significant change in the amount of payments resolved by the Board of Directors, the change will be adjusted to the original annual expense. If the amount still changes on the date of the shareholders' meeting resolution, it will be treated as a change in accounting estimate and recorded in the year of the shareholders' meeting resolution.

5-3. Remuneration distribution approved by the Board of Directors

5-3-1 The Company proposes to distribute employee remuneration of NT\$3,409,696 and director remuneration of NT\$118,691,958 for 2025. The employee remuneration and director remuneration are NT\$279,695 less and NT\$27,334 more than the estimated amounts, respectively. The difference is due to changes in accounting estimates and will be recorded in profit or loss for fiscal year 2026.

5-3-2 The Company did not distribute any employee stock remuneration in 2025.

5-4. The actual distribution of employee and director remuneration in the previous year (including the number of shares distributed, amount and share price), and any discrepancy between the actual employee and director remuneration and the recognized employee and director remuneration, and the difference, reason, and treatment

The actual distributed amounts of employee remuneration and director remuneration in 2024 were NT\$3,377,259 and NT\$108,625,291 respectively, which differed from the amounts of NT\$3,377,259 and NT\$108,625,291 recognized in the 2024 financial statements by NT\$0.

6. TCFHC's Repurchase of the Company's shares

As of the date of April 20, 2026 for 2025, the Company has not applied for the repurchase of the Company's shares and has not been subject to restrictive measures by the competent authority due to failure to complete the transfer within 5 years of repurchase.

II. Corporate bond issuance status

In 2020, the Company issued NT\$7.9 billion in unsecured ordinary corporate bonds, and in 2021, it issued NT\$10 billion in unsecured ordinary corporate bonds.

Corporate bonds		1 st unsecured ordinary corporate bonds in 2020	2 nd unsecured ordinary corporate bonds in 2020 - Bond B
Issuance (processing) date		May 26, 2020	October 7, 2020
Denomination		NT\$1 million	NT\$1 million
Issuance and trading location		R.O.C.	R.O.C.
Issuance price		Issued at full par value	Issued at full par value
Total amount		NT\$5.7 billion	NT\$2.2 billion
Interest rate		Fixed interest rate 0.68% p.a.	Fixed interest rate 0.66% p.a.
Term		7 years with May 26, 2027 as the maturity date	7 years with October 7, 2027 as the maturity date
Priority of compensation		Regular priority	Regular priority
Guarantor		None	None
Trustee		Trust Department, Yuanta Commercial Bank	Trust Department, Yuanta Commercial Bank
Underwriter		TCS	TCS
Certifying attorney		Louis & Charles Attorneys at Law: Ya-Wen Chiu, Attorney	Louis & Charles Attorneys at Law: Ya-Wen Chiu, Attorney
CPA		Deloitte, Taiwan: Chen, Yin-Chou CPA	Deloitte, Taiwan: Chen, Yin-Chou CPA
Repayment method		One-time repayment of principal upon maturity	One-time repayment of principal upon maturity
Outstanding principal		NT\$5.7 billion	NT\$2.2 billion
Redemption or prepayment terms		None	None
Restriction clauses		None	None
Inclusion in qualifying capital		No	No
Name of credit rating institution, rating date, and corporate bond rating results		-	-
Other appended rights	Amount of common stock, overseas depositary receipts, or other securities converted (exchanged or subscribed) as of the date of the annual report	None	None
	Issuance and conversion (exchange or subscription) methods	None	None
Issuance and conversion, exchange or subscription methods, issuance conditions, possible dilution of equity, and impact on existing shareholders' interests		None	None
Name of the entrusted custodian institution of the exchange		None	None

Corporate bonds		1 st unsecured ordinary corporate bonds in 2021 - Bond A	1 st unsecured ordinary corporate bonds in 2021 - Bond B
Issuance (processing) date		July 12, 2021	July 12, 2021
Denomination		NT\$1 million	NT\$1 million
Issuance and trading location		R.O.C.	R.O.C.
Issuance price		Issued at full par value	Issued at full par value
Total amount		NT\$3.4 billion	NT\$6.6 billion
Interest rate		Fixed interest rate 0.49% p.a.	Fixed interest rate 0.55% p.a.
Term		5 years with July 12, 2026 as the maturity date	7 years with July 12, 2028 as the maturity date
Priority of compensation		Regular priority	Regular priority
Guarantor		None	None
Trustee		Trust Department, Yuanta Commercial Bank	Trust Department, Yuanta Commercial Bank
Underwriter		Taiwan Cooperative Securities Co., Ltd.	Taiwan Cooperative Securities Co., Ltd.
Certifying attorney		Louis & Charles Attorneys at Law: Ya-Wen Chiu, Attorney	Louis & Charles Attorneys at Law: Ya-Wen Chiu, Attorney
CPA		Deloitte, Taiwan: Chen, Yin-Chou, CPA	Deloitte, Taiwan: Chen, Yin-Chou, CPA
Repayment method		One-time repayment of principal upon maturity	One-time repayment of principal upon maturity
Outstanding principal		NT\$3.4 billion	NT\$6.6 billion
Redemption or prepayment terms		None	None
Restriction clauses		None	None
Inclusion in qualifying capital		No	No
Name of credit rating institution, rating date, and corporate bond rating results		-	-
Other appended rights	Amount of common stock, overseas depositary receipts, or other securities converted (exchanged or subscribed) as of the date of the annual report	None	None
	Issuance and conversion (exchange or subscription) methods	None	None
Issuance and conversion, exchange or subscription methods, issuance conditions, possible dilution of equity, and impact on existing shareholders' interests		None	None
Name of the entrusted custodian institution of the exchange		None	None

III. Issuance of special shares: None.

IV. Issuance of global depositary receipts: None.

V. Exercise of employee stock option plan (ESOP).

1. Exercise of employee stock option plan (ESOP): None.
2. Circumstances in which employee rights are restricted: None.

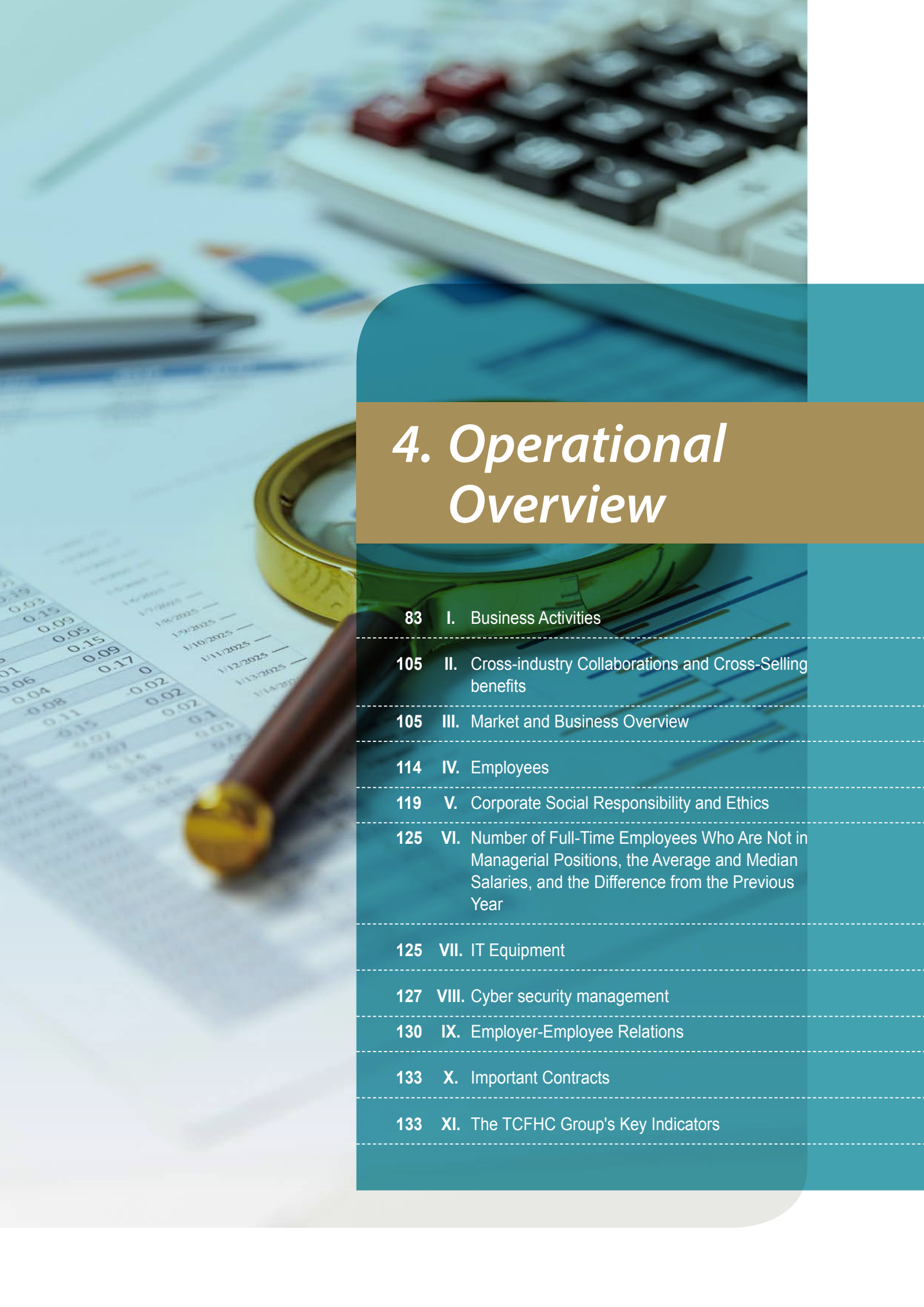
VI. When acquiring or receiving transfers from other financial institutions, the following items should be recorded: None.

VII. Implementation of fund utilization plan

1. Project content

- 1-1. Securities that have not been previously issued or privately placed as of the quarter preceding the publication date of the annual report: None.
- 1-2. Projects that have been completed within the last three years for which the benefits have not yet been realized: None.

2. Implementation status: Not applicable.



4. Operational Overview

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I. Business Activities

1. Business scope

1-1. Taiwan Cooperative Financial Holding Co., Ltd.

1-1-1. Primary scope of business

The Company is a financial holding company. Pursuant to the Financial Holding Company Act, its main business is to invest in domestic and foreign financial-related businesses approved by the competent authority, as well as to manage its investees.

1-1-2. Business breakdown

Unit: NT\$ thousand; %

Item	Year	2025		2024	
		Amount	Weight (%)	Amount	Weight (%)
Gain on equity-accounted investments		22,285,964	99.96	20,410,144	99.96
Other income		8,260	0.04	7,534	0.04
Total income		22,294,224	100.00	20,417,678	100.00

1-1-3. New financial products and services planned for future development

Please refer to the 2026 Business Plan of TCFHC (page 89).

1-2. Taiwan Cooperative Bank Co., Ltd.

1-2-1. Primary scope of business

Process general business items that commercial banks are allowed to operate according to law. The main businesses are as follows:

- Provide deposit services, process domestic foreign exchange, and act as an agent for the collection and payment of funds.
- Process loan businesses, including short-term, medium-term and long-term loans, consumer loans, bill discounting, letters of credit, guarantees, foreign currency loans, commercial bill acceptance, etc.
- Foreign exchange businesses include buying and selling foreign currency notes, handling foreign exchange deposits, importing foreign exchange, exporting foreign exchange, and general outward and inward remittance businesses.
- Overseas and international financial businesses include deposits, loans, foreign exchange, international syndicated loans, and bond investment businesses.
- Investment businesses include investment in securities, underwriting of securities, proprietary trading of securities, issuance of financial bonds, proprietary trading of government bonds, corporate bonds and financial bonds, short-term bill brokerage, proprietary trading, certification and underwriting business, and handling of derivative financial products approved by the competent authority.
- Trust businesses include monetary trusts, monetary debts and associated security trusts, securities trusts, real estate trusts, lease trusts, superficies trusts, securities certification in the form of trust, acting as executor of wills and estate administrators, acting as trustee for bond issuance and handling related agency services, handling custodian businesses, entrusted custody of securities investment trust funds, and safe deposit box rental businesses.
- Credit card services.
- Electronic financial services.
- Wealth management and private banking services.
- Process agency services related to the businesses listed in the business license or approved by the competent authority, including agency sales of gold bars, gold coins and silver coins, buying and selling of gold bars, gold coins and silver coins, agency sales of government bonds, treasury bills, corporate bonds and corporate stocks, agency issuance, transfer, registration and payment of dividends and interest.
- Process life insurance agent and property insurance agent businesses.
- Other services approved by the competent authority.

1-2-2. Business breakdown

● Deposits

Unit: NTD million

Business Item		2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Current deposits	Checking deposits	71,460	68,026	3,434	5.05
	Current deposits	978,233	914,253	63,980	7.00
	Current savings deposits	1,218,224	1,193,852	24,372	2.04
	Subtotal	2,267,917	2,176,131	91,786	4.22
Fixed deposits	Time deposits	1,211,789	1,208,522	3,267	0.27
	Time savings deposits	722,633	701,081	21,552	3.07
	Subtotal	1,934,422	1,909,603	24,819	1.30
Total		4,202,339	4,085,734	116,605	2.85
Interbank deposits	Deposit reserves of associations	93,098	91,653	1,445	1.58
	Other	286,737	248,172	38,565	15.54
	Subtotal	379,835	339,825	40,010	11.77
Total deposits		4,582,174	4,425,559	156,615	3.54
Percentage of liabilities and shareholders' equity (%)		89.22	89.93	(0.71)	

● Loans

A. Loan businesses

Unit: NTD million

Business category	2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Short-term loans and overdrafts	799,994	763,294	36,700	4.81
Medium-term loans	887,892	952,829	(64,937)	(6.82)
Long-term loans	1,456,735	1,363,422	93,313	6.84
Discounted	1,718	1,702	16	0.94
Total	3,146,339	3,081,247	65,092	2.11
Percentage to total assets (%)	61.26	62.61	(1.35)	

B. Guarantee services

Unit: NTD million

Business category	2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Commercial promissory notes guarantees	6,824	11,266	(4,442)	(39.43)
Construction performance bonds	16,217	15,029	1,188	7.90
Issuance of corporate bonds guarantees	21,308	26,232	(4,924)	(18.77)
Construction advance payment guarantees	11,672	12,022	(350)	(2.91)
Other guarantees	24,297	22,984	1,313	5.71
Total	80,318	87,533	(7,215)	(8.24)

● Foreign exchange

Unit: NTD million

Business category	2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Export	3,902	3,513	389	11.07
Import	9,271	9,394	(123)	(1.31)
Exchange	149,554	138,219	11,335	8.20
Total	162,727	151,126	11,601	7.68

Note: Foreign exchange business operations include DBU, OBU, and overseas branches.

● Investments

Unit: NTD million

Business category	2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Central bank NCD, CD	528,727	438,204	90,523	20.66
Government bonds	382,462	374,288	8,174	2.18
Corporate bonds and financial bonds	113,357	119,019	(5,662)	(4.76)
Securities denominated in foreign currencies	206,280	206,236	44	0.02
Long-term Equity Investment	10,590	7,429	3,161	42.55
Total	1,241,416	1,145,176	96,240	8.40

● Wealth management

Unit: NTD million

Business category	2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Fee income from trust wealth management products	2,651	2,806	(155)	(5.52)
Fee income from insurance and financial products	4,588	3,132	1,456	46.49
Fee income from Gold Passbook	36	18	18	100.00
Wealth management fee income from overseas units	0	0	0	0
VIP account assets under management (AUM)*	1,199,514	1,167,409	32,105	2.75

Note: *Data accurate of December 31.

● Electronic financial services

Unit: NTD million

Business category	2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Acquiring services:	162,769	154,831	7,938	5.13
Financial EOI businesses	18,846,241	18,024,193	822,048	4.56
Internet banking	1,986,574	1,817,290	169,284	9.32
Mobile banking	568,279	542,914	25,365	4.67
ATM businesses	372,102	405,521	(33,419)	(8.24)
e-Bill payment and ACH services	259,991	252,231	7,760	3.08

● Trust services

Unit: NTD million

Business category	2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Onshore funds	88,114	77,930	10,184	13.07
Offshore funds	50,022	48,506	1,516	3.13
Structured products and bonds	14,172	21,163	(6,991)	(33.03)
Real estate investment trusts	52,274	49,718	2,556	5.14
Other trusts	69,353	103,220	(33,867)	(32.81)
Total trust business volume	273,935	300,537	(26,602)	(8.85)
Custodian banking business (average daily balance)	364,487	353,799	10,688	3.02

● Credit card services

Unit: NTD million

Business category	2025.12.31	2024.12.31	Increase/ decrease	Increase/decrease rate (%)
Debit amount	56,061	53,294	2,767	5.19

Note: The transaction amount includes the transaction amount of credit cards and VISA debit cards.

● Proportion of income from each business income and changes

Unit: NT\$ thousand

Item	2025		2024		2025 compared to 2024	
	Amount	Weight (%)	Amount	Weight (%)	Amount of change	Change rate (%)
Net interest income	33,974,199	57.44	30,071,441	52.36	3,902,758	12.98
Net service fee income	10,750,166	18.18	10,249,774	17.85	500,392	4.88
Gains and losses on financial assets and liabilities at fair value through profit or loss	(1,532,029)	(2.59)	32,016,217	55.74	(33,548,246)	(104.79)
Realized gains on financial assets measured at fair value through other comprehensive income	2,608,066	4.41	3,233,451	5.63	(625,385)	(19.34)
Derecognized gains on financial assets at amortized cost	-	-	(586)	-	586	100.00
Exchange gains and losses	12,672,235	21.43	(18,499,509)	(32.21)	31,171,744	168.50
Gains from asset impairment (loss) reversals	22,983	0.04	36,527	0.06	(13,544)	(37.08)
Share of profits and losses of subsidiaries, affiliated companies, and joint ventures recognized using the equity method	143,990	0.24	8,967	0.02	135,023	1,505.78
Other net non-interest income	502,862	0.85	317,535	0.55	185,327	58.36
Total	59,142,472	100.00	57,433,817	100.00	1,708,655	2.97

Note: This form provides individual financial information.

1-2-3. New financial products and services planned for future development

Please refer to the 2026 Business Plan of TCB (page90).

1-3. Taiwan Cooperative Securities Co., Ltd.

1-3-1. Primary scope of business

- Underwriting of securities.
- Buying and selling securities on the centralized trading market.
- Entrusted trading of securities in the centralized trading market.
- Proprietary trading of securities at the place of business.
- Entrusted trading of securities at the place of business.
- Margin trading and short selling for securities trading.
- Auxiliary futures trading businesses.
- Entrusted trading of foreign securities.
- Equity-based crowdfunding businesses.
- Financial derivatives businesses.
- Concurrent proprietary futures businesses.
- International securities businesses.
- Loans for any business purpose.
- Securities borrowing and lending services.
- Other securities-related services approved by the competent authority.

1-3-2. Business breakdown

Unit: NT\$ thousand; %

Item	Year	2025		2024	
		Amount	Weight (%)	Amount	Weight (%)
Commission fee income		1,271,033	58.66	1,330,657	60.68
Underwriting business income		46,932	2.17	74,778	3.41
Net profit from sale of securities trading		255,243	11.78	424,283	19.35
Interest income		495,208	22.86	522,012	23.80
Dividend income		77,140	3.56	70,530	3.22
Net loss on valuation of securities trading		67,812	3.13	(37,712)	(1.72)
Net profit from short selling of securities and bonds with repurchase		3,923	0.18	(5,277)	(0.24)
Net profit from securities lending and bonds with repurchase at fair value through profit or loss		(2,371)	(0.11)	13,396	0.61
Realized net losses on investments in equity instruments at fair value through other comprehensive income		(31)	0.00	(127,011)	(5.79)
Futures commission income		17,046	0.79	26,998	1.23
Net derivative gains (losses) - futures		(38,526)	(1.78)	(148,016)	(6.75)
Net derivative profit - counter		(21,802)	(1.01)	24,265	1.11
Expected credit impairment losses and reversal gains		693	0.03	(3,974)	(0.18)
Other operating profits		(5,723)	(0.26)	27,978	1.27
Total income		2,166,577	100.00	2,192,907	100.00

1-3-3. New financial products and services planned for future development

Please refer to the 2026 Business Plan of TCS (page93).

1-4. Co-Operative Assets Management Co., Ltd.

1-4-1. Primary scope of business

- Financial institution monetary debt purchase businesses.
- Processing the appraisal or auction of monetary debts of financial institutions.
- Processing monetary debt management services for financial institutions.
- Accounts receivable purchase business.
- Overdue accounts receivable management services.
- Real estate business.
- Real estate rental/sale.
- Residential and building development, rental, and sale.
- Urban renewal and reconstruction of dangerous and old buildings.

- Advance payment services for urban renewal and reconstruction of dangerous and old buildings.
- Leasing business.
- Foreclosure auction bidding service.
- Leasing and management services.
- Carry out other asset management businesses that are not prohibited or restricted by laws and regulations.

1-4-2. Business breakdown

Unit: NT\$ thousand; %

Item	Year	2025 (consolidated)		2024 (consolidated)	
		Amount	Weight (%)	Amount	Weight (%)
Gains on financial assets and liabilities at fair value through profit or loss (originally: purchased bond interest income)		630,280	51.18	454,396	39.70
Operating income from leasing		165,692	13.45	192,670	16.83
Rent income		106,139	8.62	99,739	8.72
Disposal of investment real estate and assumption of collateral interests		78,901	6.41	83,835	7.33
Income on advance payment for urban renewal		227,096	18.44	284,913	24.89
Interest income		4,553	0.37	2,975	0.26
Other		18,806	1.53	25,943	2.27
Total income and profit		1,231,467	100.00	1,144,471	100.00

1-4-3. New financial products and services planned for future development

Please refer to the 2026 Business Plan of CoAMC (page94).

1-5. Taiwan Cooperative Securities Investment Trust Co., Ltd.

1-5-1. Primary scope of business

- Securities investment trust.
- Discretionary investment.
- Securities investment consulting business.
- Other businesses approved by the Financial Supervisory Commission.
- Overseas fund general agent business.

1-5-2. Business breakdown

Unit: NT\$ thousand; %

Item	Year	2025		2024	
		Amount	Weight (%)	Amount	Weight (%)
Mutual fund management fee income	Equity	149,395	52.57	140,454	47.69
	Fixed income	118,988	41.87	143,623	48.76
	Private placement	0	0.00	0	0.00
Discretionary management fee income		5,335	1.88	6,725	2.28
Fee income		10,443	3.68	3,745	1.27
Total		284,161	100.00	294,547	100.00

1-5-3. New financial products and services planned for future development

Please refer to the 2026 Business Plan of TCSIT (page95).

1-6. Taiwan Cooperative Bills Finance Corporation, Ltd.

1-6-1. Primary scope of business

- Guarantee and endorsement business of financing commercial promissory notes.
- Underwriting, brokerage, and proprietary trading of short-term Taiwan and foreign currency bills.
- Proprietary operation and investment of domestic and foreign public bonds and corporate bonds.
- Underwriting, brokerage, and proprietary trading of financial bonds.
- Equity commodity investment business.
- Fixed income securities investment business.
- Corporate financial consulting services.
- Other services approved by the competent authority.

1-6-2. Business breakdown

● Assets

Unit: NT\$ thousand; %

Item \ Year	2025		2024	
	Amount	Percentage to total assets (%)	Amount	Percentage to total assets (%)
Short-term bills	40,786,634	58.16	46,685,046	64.40
Bonds	24,173,909	34.47	21,939,319	30.26
Other financial assets	5,166,538	7.37	3,869,359	5.34
Total assets	70,127,081	100.00	72,493,724	100.00

● Revenue

Unit: NT\$ thousand; %

Item \ Year	2025		2024	
	Amount	Percentage of total revenue (%)	Amount	Percentage of total revenue (%)
Income on bills	1,135,183	64.33	1,004,992	75.78
Income on bonds	454,162	25.74	211,750	15.97
Other income	175,348	9.93	109,466	8.25
Total revenue	1,764,693	100.00	1,326,208	100.00

1-6-3. New financial products and services planned for future development

Please refer to the 2026 Business Plan of TCBF (page96).

1-7. BNP Paribas Cardif TCB Life Insurance Co., Ltd.

1-7-1. Primary scope of business

BNP TCB Life mainly operates bancassurance marketing channels, supplemented by integrated marketing and online insurance channels, and engages in life insurance businesses. Insurance products include life, injury, health and investment insurance products.

1-7-2. Business breakdown

Unit: NT\$ million; %

Item \ Year	2025		2024	
	Amount	Percentage (%)	Amount	Percentage (%)
Investment-linked insurance products	2,594	15.15	2,913	29.31
Traditional insurance products	9,963	58.20	2,684	27.01
Loan-linked insurance products	4,243	24.79	4,050	40.75
Security insurance products	319	1.86	291	2.93
Total	17,119	100.00	9,938	100.00

1-7-3. New financial products and services planned for future development

- Continuously develop diversified insurance products that are competitive in the market and possess distinctive features (e.g., lump-sum payment and multi-year payments, new product benefits, and protection) to meet customers' needs for asset accumulation and retirement planning.
- Continuously optimize current sales items according to market conditions.

Please refer to the 2026 Business Plan of BNP TCB Life (page97).

1-8. Taiwan Cooperative Venture Capital Co., Ltd.

1-8-1. Primary scope of business

- Venture capital business
- Investment consulting business
- Management consulting business

1-8-2. Business breakdown

As of the end of 2025, there were 31 core business investments undertaken, with a total investment amount of NT\$1.434 billion, accounting for 94.74% of the capital.

1-8-3. New financial products and services planned for future development

Please refer to the 2026 Business Plan of TCVC (page98).

2. Current business plan

2-1. Taiwan Cooperative Financial Holding Co., Ltd.

- 2-1-1. Adhere to the business philosophy of integrity, establish a transparent and responsible management structure, and enhance the effectiveness of corporate governance to lay the foundations for the sustainable development of the enterprise.
- 2-1-2. Actively align with international standards and fulfill our responsibility for sustainable finance by working with stakeholders to promote low-carbon transformation in investment and financing, thereby driving a positive-cycle sustainable finance ecosystem.
- 2-1-3. Enhance the digital literacy of Group employees and integrate business operations with financial technology to build a digital-friendly financial environment and improve service quality and efficiency.
- 2-1-4. Identify diverse customer needs, strengthen business insight, and leverage data analytics to accurately identify customer segments, effectively reach potential audiences, and enhance the Group's brand visibility.
- 2-1-5. Stabilize the existing group customer base, integrate the business capabilities of each subsidiary, maximize the Group's synergy, and empower steady profit growth of the Group.
- 2-1-6. Promote cross-industry collaboration among subsidiaries, appropriately plan the allocation of the Group's resources, capture cross-selling opportunities for financial products, and create synergies for joint business development.
- 2-1-7. Steadily operate our existing domestic and overseas locations, optimize the management of our business locations, expand our operating scale, explore potential business opportunities, and strive to increase profits.
- 2-1-8. Implement regional management of overseas operations, strengthen risk control mechanisms, maintain sound asset quality, and expand the scale of overseas business while keeping risks under control.
- 2-1-9. Balance risks and returns, flexibly use the Group's funds, prudently plan operating strategies, improve the Group's financial health, and operate steadily.
- 2-1-10. Make full use of the Group's professional resources, make use of information exchange platforms, diversify capabilities in response to market trends, create new profit opportunities, and enhance the Group's corporate value.
- 2-1-11. Review the effectiveness of the internal control system, identify emerging risks faced by the Group, implement risk control mechanisms, and improve the efficiency and effectiveness of risk management.
- 2-1-12. Implement a culture of anti-money laundering and counter-terrorism financing, promote compliance awareness across the Group, reduce compliance risks, and contribute to the stable development of financial markets.
- 2-1-13. Strengthen the foundation for digital development, effectively respond to changing business development needs, integrate management to ensure system operation and maintenance, and build a foundation for stable operations.
- 2-1-14. Strengthen the Group's information security protection network, improve the organization's information security management, monitor threat information, and effectively reduce information security risks.
- 2-1-15. Adhere to the Group's development plan, attract multidisciplinary talents with potential through diverse channels to enrich the Group's human capital, and lay the foundation for the sustainable development of talents and enterprises.
- 2-1-16. Align with the Group's strategic deployment, stay attuned to global market trends, enhance financial expertise, strengthen training and management systems, and improve employees' international adaptability.

2-2. Taiwan Cooperative Bank Co., Ltd.

2-2-1. Operation management business

- Integrate ESG into our core business through sustainable finance, focusing on promoting "RISE"—Resilience (building resilient operations), Inclusion (leading sustainable finance), Synergy (fostering diversity and inclusion), and Enrichment (enriching the environment and advancing shared good). Through the provision of financing, drive enterprises' low-carbon transition, attract green customers through syndicated loan businesses, expand mortgage lending for properties with green building labels, and develop loan programs for energy conservation and carbon reduction, thereby achieving environmental protection and sustainable development goals.
- In response to the trend of globalization, actively cultivate diverse potential professional talents and enhance employees' professional capabilities and international perspectives through participation in activities, seminars, and professional education and training organized by domestic and foreign institutions. Strengthen the probationary counseling mechanism for new employees and enhance the content of practical courses and operational exercises to help new hires quickly integrate into the workplace, improve their practical capabilities and retention willingness, and strengthen the effectiveness of talent development.
- Continue to respond to the government's New Southbound Policy and capture opportunities arising from supply chain shifts by actively expanding our international financial services footprint. Our operating strategy will follow the principle of stable development, focusing on strengthening asset quality and advancing localized business expansion. At the same time, integrate domestic and overseas channels and resources, continuously adjust human resource allocation and strengthen education and training, and optimize operational scale and efficiency.
- Strengthen anti-fraud interception efforts and deepen cooperation with government agencies. Through information exchange, we will establish an early warning mechanism for suspicious accounts and, through practical exchanges and operational drills, effectively enhance frontline personnel's sensitivity in identifying suspicious accounts. From the three perspectives of "prevention before the event," "review during the event," and "monitoring after the event," actively manage high-risk accounts to prevent the use of illegal and nominee accounts.
- Uphold the principle of "customer-centricity and sincere service" in serving our customers. Through the ISO 10002 international standard for customer complaint quality management, thoroughly review the root causes of incidents, strengthen vigilance, and optimize related operational processes to enhance the quality of handling customer complaints.
- Hold senior-level lectures on the principle of fair treatment of customers to create a culture of compliance throughout the Bank, from top to bottom. Strengthen KYC/KYP procedures and product suitability controls to ensure appropriate product recommendations and uphold the principle of ethical corporate management. In addition, enhance protection measures for elderly customers and customers with disabilities to implement the "friendly service principle."

2-2-2. Corporate banking services

- Continue to promote the Incentive Measures to Enhance SMEs Lending and the Incentive Measures to Undertake Policy-Based Lending to encourage business units to strengthen the expansion of loans to SMEs. Continue to implement programs such as the SMEG Revitalization Project, SME and Micro-Enterprise Diversified Development Project Loans, Financial Support Measures for SMEs Affected by Tariffs, and Industrial Park Marketing Client Referral Credit Guarantee Project Loans. In addition, enhance the understanding of credit personnel of the rules and regulations of the credit guarantee fund and the guarantee submission process, so as to optimize the use of the credit guarantee fund mechanism and effectively reduce the Bank's risk assets.
- Actively undertake policy-based lending programs such as the Three Major Plans for Investment in Taiwan and Five Trusted Industries Loans to assist businesses in obtaining operating capital. Support the government's promotion of "sustainable economic activities" and "new energy policies" by establishing programs such as the Operational Guidelines for Grid-Connected Energy Storage Equipment Loans, Zero-Carbon Building Sustainability Loan Preferential Interest Rate Project, Sustainability-Linked Loan Project, ESG Machinery and Equipment Upgrade Loan Preferential Interest Rate Project, and Energy-Saving Service Company Project Loan. These initiatives will guide enterprises in implementing carbon reduction and net-zero goals while advancing toward sustainable operations.

- The Bank's Urban Renewal and Reconstruction Promotion Team proactively work with business units to visit customers, discuss cases, and resolve issues. We also continue to organize the Expansion of Urban Renewal and Reconstruction of Unsafe and Old Buildings Loans incentive measures to enhance business development momentum. In response to the government's push to improve the long-term care service system, actively monitor the progress of major long-term care benchmark projects, participate in annual meetings or seminars held by local long-term care associations, set up a dedicated window at the head office, and provide one-stop credit planning services.
- The Bank adheres to the principle of emphasizing both quality and price when expanding business. In addition to proactively screening quality target customers through integrated marketing platforms, we also make good use of various marketing strategies and incentive measures, such as launching the "2026 Corporate Banking New Customer Project" to provide new customers with preferred NTD and USD interest rates, thereby increasing the lending capacity to private enterprises.
- In order to maintain existing corporate credit clients, implement the Consolidation of Existing Clients Project to enhance client satisfaction and loyalty, thereby developing diversified businesses. Leverage an integrated marketing platform that combines internal and external information to identify potential customers, screen target customer segments, and conduct precise marketing. In addition, through systems, help branches better understand industry clusters and business penetration within their operating areas, enabling them to formulate business marketing strategies and expansion directions, thereby maintaining steady growth in the Bank's total number of corporate clients.

2-2-3. Retail banking services

- In response to the inclusive finance policy, continue to provide youth and micro- entrepreneurs with start-up loans and Reverse Mortgage Loans to support government policies for youth entrepreneurship and the promotion of housing-based pensions. Continue to process policy-based housing loans such as the Ministry of Finance's Preferential Housing Loans for Youths and the Ministry of the Interior's Home Purchase (Renovation) Loan to help alleviate the pressure on people to buy houses.
- Continue to adjust our credit structure. For mortgage loans, we mainly handle bulk individual loan cases derived from the construction and financing of Taiwan Cooperative Bank, and prioritize first-time homebuyers and high-quality young and middle-aged individuals. We make the most efficient use of limited credit resources. In addition, we actively promote credit business not regulated by Article 72-2 of the The Banking Act of The Republic of China, including general consumer loans and working capital loans, in order to increase deposit interest spreads and credit interest income.
- Strengthen the expansion of high-quality credit loans, actively visit high-quality institutions and organizations, and make good use of the Bank's payroll transfer clients and counterparties to attract their employees to apply for the TCB Payroll Loan, Micro-Credit Loans for Military, Public, and Education Sectors, Preferential Credit Loan for Excellent Employment, Military Financial Management Counseling Unsecured Project Loan, Simple Micro-Credit Loan, and Corporate Employees Share Subscription Loan, and other businesses.
- Implement the collection of handling fees for various credit business, including set-up fees, handling fees for changing credit conditions and early settlement of liquidated damages, etc., and continue to promote the mortgage and life insurance business to increase fees income.
- Make good use of the advantageous channels of our branches and our deposit and loan customer base to accurately market our core products, such as the Top-Tier Card, Home Rewards Card, LOHAS Card, I-Fun Combo Card, HIGH Rewards Card, and Kanahei's Animal Co-Branded Card, to different customer groups. At the same time, strengthen the promotion of virtual credit cards and eco-friendly material credit cards, using financial product applications to advance sustainable development.

2-2-4. Treasury management

- Effectively utilize surplus funds to actively explore investment channels. Based on the overall capital situation, the Bank will flexibly establish investment positions in fixed-income securities in NTD and foreign currencies, build up core holding positions in a timely manner, select high-dividend blue chip stocks to participate in dividend distribution, balance the overall risks and returns of the positions, and take into account both liquidity and risk control in order to increase the net income from financial product operations.
- Keep abreast of the domestic and international financial environment at all times and adjust bond positions in line with the Bank's risk asset control and market interest rate fluctuations. Stay attuned to market

dynamics and changes in the international financial landscape and conduct foreign exchange transactions in line with trends to effectively capture the timing of position covering and increase income from conversion and spreads.

- Leverage our existing business foundation and extensive branch channels to actively develop profitable credit clients and import/export enterprises, thereby increasing foreign currency deposit balances and providing liquidity for the Bank's foreign currency fund operations as well as momentum for expanding foreign exchange business.
- Actively facilitate the development of core businesses that can contribute to current funds, such as payroll transfers of corporate clients, as well as the collection of capital increase proceeds and the distribution of cash dividends on behalf of publicly listed companies. We will also adopt business evaluation and incentive measures as and when appropriate to motivate business units to strive for expansion, continue to attract stable funds, and appropriately control capital costs in order to solidify our operating foundation.
- Issue financing projects such as sustainability bonds and social bonds to assist industries in raising capital for green investments and social investments. In addition, continue to invest in key sustainable development industries, such as "green technology" and "circular economy," and include Taiwan sustainability and corporate governance indices in the Bank's investment and stock selection considerations.

2-2-5. Wealth management

- Respond to the Financial Supervisory Commission's promotion of the Taiwan Individual Savings Account (TISA) system and reinforce the core concept of "investment for all." By focusing on a dual-core allocation strategy centered on funds and bonds, flexibly respond to geopolitical and policy risks while expanding the promotion of regular fixed-amount investment plans and robo-advisory services.
- Support the government's policy to promote Taiwan as an Asian asset management center by planning high-end wealth management products, continuously expanding our trust and wealth management product lines, and tailoring dual currency investment (DCI) products and foreign currency-denominated structured bonds for clients to enhance the diversity of asset allocation for high-net-worth customers.
- Introduce diversified insurance products with strong protection and retirement features to enrich our insurance product sales platform, provide appropriate policy planning recommendations, and help customers establish comprehensive insurance protection. Continue to expand the scale of fund custody and increase the proportion of custody for funds focused on forward-looking sustainability themes such as artificial intelligence and climate change. Furthermore, develop diversified trust services and attract new customer segments by flexibly adjusting contractual structures and service models.
- Integrate product and channel resources, leverage the strengths of branch channels and big data marketing solutions to accurately capture market trends, conduct targeted marketing of the Bank's credit cards to different customer segments, and strengthen wealth management specialists' capabilities in selling diversified products to continuously expand the scale of marketing efforts.

2-2-6. Digital banking

- To promote the democratization of AI, leverage the Bank's AI strategic blueprint and the verified results of the AI action plan credit knowledge base to establish AI-driven product design capabilities and AI talent teams, and develop customer-centric digital channels and product services.
- Leverage the AI Anti-Fraud Early Warning Model to analyze big data such as customer transaction flows and abnormal patterns, enabling early detection and control of suspicious accounts to intercept illegal fraudulent fund flows. Add anti-fraud alert functions to electronic transaction platforms and equipment, and apply AI detection technology to enhance the security of ATM transactions.
- Implement the application of generative AI in credit operation processes by incorporating credit regulations into the Bank's generative AI platform and establishing a credit management knowledge base, thereby reaching our digital transformation goals.
- Stay abreast of technological trends and take user experience as the starting point to continuously optimize the Bank's mobile banking services, iCooper smart wealth management platform, and personal mortgage application website, thereby enhancing the accessibility of digital financial services. We will also disseminate wealth management information through the Bank's LINE, Facebook, and YouTube social media channels to reach new digitally native customer segments.

- Deepen our practical experience in cloud applications, design enterprise and hybrid cloud architectures, and carry out the actual migration of systems to the cloud. Based on this, optimize existing cloud governance procedures and information security standards, thereby strengthening the Bank's cloud operations foundation and development momentum.
- Promote cross-departmental data marketing and optimize digital client experience processes based on data decision-making, use innovative collaboration in digital marketing, assist relevant units in defining key marketing projects, and strengthen social media brand management in order to achieve business benefits

2-3. Taiwan Cooperative Securities Co., Ltd.

2-3-1. Securities brokerage

- Make use of the research resources of TCSIC, actively develop corporate clients, expand our reach to high-net-worth customer segments such as mid-tier active investors and business owners, and strengthen engagement with inactive clients to reactivate them. Through these efforts, we aim to improve the customer mix and increase our brokerage market share.
- Expand regular fixed-amount stock trading through sub-brokerage services to attract the petit bourgeois and young people to participate in overseas stock market transactions with small amounts.
- Develop overseas bond digitization services by building an overseas bond section in the TCS app and providing quotation functions, online brokerage, and other features to increase business competitiveness.
- Work with related corporate marketing channels to develop the Group's core customers and maximize the Group's cross-marketing synergy.
- Continuously optimize electronic platforms and online service experiences, enhance the usability and functionality of operational interfaces, and improve user experience and the competitiveness of digital services.

2-3-2. Securities underwriting

- Support the business promotion activities regularly organized by TCB's regional centers and visit branches under these centers that serve a large number of listed and OTC companies, in order to promote underwriting services and secure underwriting opportunities.
- Flexibly use various financing tools when planning for customer needs. In addition to corporate bond conversions and cash capital increases, include ordinary corporate bonds as one of the recommended financing tools for enterprises where suitable, and seek niche underwriting businesses.
- Strengthen position risk management capabilities and dispose of major underwriting positions during periods of relatively active trading after listing, in order to reduce the market price volatility risk associated with holding excessively large positions and avoid significant impacts on the Company's profit and loss.
- Focus on long-term development and the provision of diversified services by continuing to promote IPO business to expand and diversify sources of underwriting revenue.

2-3-3. Proprietary trading

- Hold investment decision-making meetings regularly to analyze changes in the global financial market, the overall environment, industry prosperity, global commodity prices, and major issues, and select investment areas and targets based on these analyses to achieve stable profits through asset allocation.

2-3-4. Bond business

- Focus on increasing proprietary trading and strengthening the control of bond credit risks.
- Seek to underwrite high-quality corporate bonds and provide customers with stable and secure financial services.

2-3-5. New financial products and services

- Adopt a strategy of high turnover rather than high holding positions in trading to reduce position-holding risks.
- Stay attuned to market trends in ETF business and seek to obtain participating dealer qualifications for actively managed ETFs.

2-4. Co-Operative Assets Management Co., Ltd.

2-4-1. Non-performing loan collection

- For cases that have been decided but not yet allocated, actively contact the court to allocate and collect the case funds as quickly as possible.
- Set recovery targets for each outsourced company and review them monthly. Expand outsourced collection and case rotation, and encourage employees to intensify compulsory enforcement to improve collection performance.
- For cases without collateral, continue to investigate and recover property proceeds and use compulsory enforcement to encourage borrowers and policyholders to come forward to agree on repayment, settlement or release of guarantee liability. We will also strengthen the performance management of outsourced debt collection to increase the amount recovered and increase stable income.
- Strengthen the recovery of assets to increase the recovered amount. For the assessment of the previous priority mortgage rights of non-collateral auction bids, if the assessment shows that there are no creditor's rights, or if the debtor intends to divest the property and engaged in false sales or donations after a property check, actively preempt these actions through legal procedures to increase debt recovery.
- After checking the debtor's deposits at Chunghwa Post and insurance coverage, issue a regular application letter and execute the seizure. In addition, apply for a refund on behalf of the debtor for the land tax overpaid during the period of holding the auctioned collateral due to the increase in land prices to increase recovery and income.

2-4-2. Domestic leasing business

- Optimize our existing customer portfolio by phasing out weaker clients and retaining stronger ones, and strengthen projects such as case source analysis, relevant operating procedures, and risk management to improve the quality of leasing businesses.
- While stabilizing the scale of domestic leasing business, appropriately adjust credit interest rates and achieve operating volume targets to increase profits.
- Intensify the existing market, actively develop medium and large high-quality customers and enterprises with ESG development, and reduce credit risks.

2-4-3. Real estate development management

- For currently held real estate, continue to maintain high occupancy rates or dispose of them to revitalize assets.
- Continue to purchase real estate with potential for appreciation and income to generate income.
- Actively participate in court auction cases to create added value.
- After acquiring land through bidding in court auctions or government public auctions, create other profit sources through diversified development methods such as joint construction with developers or build-to-order projects.
- Actively assist TCB in revitalizing its idle assets to increase revenue.

2-4-4. Urban renewal and reconstruction of dangerous and old buildings

- For old buildings within the Group with potential for urban renewal, serve as agent implementers or consultants to assist in the renovation and reconstruction of old buildings, implement asset revitalization, and incorporate green building, smart building, and other design concepts into building designs to meet ESG requirements for energy conservation and carbon reduction.
- Actively participate in the implementation of urban renewal and reconstruction projects, seeking to serve as urban renewal implementers or builders to in reconstruction tasks and investing funds to obtain renewed real estate.
- Provide advance payment for urban renewal or reconstruction of dangerous and old buildings to potential buyers, increase contact opportunities with private reconstruction projects, and widely publicize advance payment for urban renewal or reconstruction of dangerous and old buildings, financing and related professional services for debt consolidation to promote this new business.
- Actively participate in the public selection and bidding for public urban renewal projects, select projects with appropriate scale and conditions, organize professional teams to participate in the bidding, and seek

to accumulate relevant experience as an urban renewal implementer. These actions help us accumulate experience in urban renewal or reconstruction and development of dangerous and old buildings.

- Serve as the coordinating window for state-owned banks. In the urban renewal platform, integrating industry peers to actively participate in public urban renewal projects.

2-4-5. Improving the operational performance of the leasing subsidiary

- Continue to adhere to the operating principle of prudence and stability and strive to improve operational performance in risk management, business development, human resource management, and clearing of arrears.
- Commit to cultivating established Taiwanese business clients and high-quality existing client relationships, focusing on customer opportunities with development potential in the Yangtze River Delta and Pearl River Delta regions.
- Strengthen business exchanges with the Suzhou Branch, Suzhou New District Sub-Branch, Tianjin Branch, Fuzhou Branch, Hong Kong Branch, and Changsha Branch of TCB, and enhance horizontal connections to maximize the synergy of co-marketing of the Group.

2-4-6. Commitment to digital financial innovation services and implementation of operational risk management

- Maintain the functions of the leasing business system, collection business system, personnel and salary management system, accounting system, and electronic document system to improve operational efficiency.
- Strengthen information security and provide a secure online transaction environment to ensure that the information system continues to support business operations.

2-5. Taiwan Cooperative Securities Investment Trust Co., Ltd.

2-5-1. Product development strategy

- Issuance of public and private equity funds

As of December 2025, TCSIT has issued a total of 20 trust funds. In the future, it will plan various types of fund products based on market trends and investor needs. The overview of managed funds is as follows:

Unit: 100 million NT\$

Fund type	Fund name	Total fund size as of the end of 2025
Domestic open-end equity fund	TCB Taiwan Fund	9.46
Overseas open-end bond fund	TCB Global High Yield Bond Fund	7.78
Overseas open-end fund of funds	TCB Fund of Emerging Markets Bond Fund	2.54
Domestic money market fund	TCB Taiwan Money Market Fund	296.52
Overseas open-end index fund	TCB S&P U.S. Variable Rate Preferred Stock Index Fund	5.07
Overseas open-end equity fund	TCB Mobility and Innovation Fund	10.53
Overseas open-end bond fund	TCB 6 Year Senior Emerging Market Bond Fund	12.16
Overseas open-end bond fund	TCB 2026 Maturity Senior Emerging Market Corporate Bond Fund	5.02
Overseas open-end bond fund	TCB U.S. Short-Term High Yield Bond Fund	4.07
Domestic open-end equity fund	TCB Taiwan High Technology Fund	7.21
Overseas open-ended multi-asset fund	TCB Global Healthcare Multi-Asset Income Fund	11.63
Overseas open-end fund of funds	TCB LOHAS Retirement ESG Umbrella Fund - Steady Growth Portfolio	4.56
Overseas open-end fund of funds	TCB LOHAS Retirement ESG Umbrella Fund - Aggressive Growth Portfolio	4.70
Overseas open-ended multi-asset fund	TCB Environment and Social Responsibility Multi-Asset Fund	3.43
Overseas open-ended multi-asset fund	TCB 2032 Target Date Multi-Asset Income Fund	8.75
Overseas open-end equity fund	TCB Global Core Infrastructure Income Fund	2.31
Overseas open-ended multi-asset fund	TCB Income Optimization Multi-Asset Fund	2.98
Overseas open-ended multi-asset fund	TCB AI Multi-Asset Fund	2.98
Overseas open-ended multi-asset fund	TCB Core Trends Multi-Asset Fund	7.05
Overseas open-end bond fund	TCB Global Hybrid Income Bond Fund	20.51

- Expansion of securities investment consulting business

Serve as the general agent for overseas fund business of Mellon Investments Corporation in New York, focusing on improving the efficiency of overseas fund sales services. Actively introduce overseas funds with outstanding investment performance, product features and brand influence, and continuously expand and improve the overseas fund sales product line to meet diverse investment needs.

- Discretionary investment

Actively negotiate with life insurance companies to plan competitive discretionary investment policies, and seek to obtain agency business from government agencies or listed companies.

2-5-2. Internal sales strategy of the Group

- With the full support of the Group, TCSIT works closely with internal channels to continuously increase the scale of its assets under management.
- Continue to promote regular and fixed-amount fund investments.
- Continue to strengthen the connection between life insurance investment policies and TCSIT funds, and steadily increase the scale of funds under the management of TCSIT.

2-5-3. External channel sales strategy

- Actively organize re-marketing projects for the custodian banks of available funds.
- Continue to expand the channel sales business of current sales agencies and other corporate direct sales business.
- Expand the listing rate and market share of TCSIT products in state-owned banks.

2-5-4. Discretionary investment

- Continue to focus on discretionary investment insurance policies of BNP TCB Life and actively discuss business cooperation with other life insurance companies.
- Continue to negotiate with the government or other legal person fund management businesses and actively expand the discretionary investment business.

2-6. Taiwan Cooperative Bills Finance Corporation, Ltd.

2-6-1. Bills business

- Continue to expand joint underwriting cases of commercial paper exempt from guarantee, increase underwriting capacity for various types of commercial paper, expand transaction matching flows, and enhance returns from bill investments.
- Actively seek negotiable certificates of deposit issued by banks with reasonable spreads and favorable credit ratings to expand our securities sources and generate holding income.
- Continue to promote the bills business, develop diversified funding sources, reduce capital costs, and ensure the security of funds.
- Closely monitor developments in the financial environment and prudently assess interest rate trends. In line with the Company's limit controls, such as the BIS ratio and major liabilities multiples, flexibly adjust the structure and positions of bill holdings to enhance profitability.

2-6-2. Bond business

- Gradually replenish our holdings of financial bonds/corporate bonds in batches in accordance with maturity schedules and operational scale considerations. As the United States resumes its rate-cutting cycle, accelerate the buildup of United States dollar bond positions and flexibly adjust our positions to enhance carry spreads from holdings.
- While maintaining stable interest income, monitor market conditions and conduct tactical swing trading when opportunities arise to realize capital gains.
- Continue to prudently select underlying assets and increase positions in convertible bond asset swaps (CBAS) to enhance interest income.

2-6-3. Equity investment business

- AI is expected to remain the main theme of Taiwan's equity market in 2026. The operating outlook for the related supply chain remains optimistic, and the Taiwan stock market is assessed to reach higher levels.

However, given the relatively high base level and the political uncertainties associated with an election year, market volatility is likely to intensify.

- For the FVOCI portfolio, the core strategy is to build positions in industry-leading companies with strong prospects, complemented by high-quality high-dividend stocks with stable profitability, reasonable valuations, and sufficient liquidity, in order to pursue stable medium- to long-term growth in returns. For the FVTPL portfolio, attention will be focused on short-term trend changes, with ETF allocations used to enhance trading flexibility, while maintaining strict risk control and stable operations.

2-6-4. Other banking services

- Strengthen the operation of derivative financial products, manage the risks of fluctuations in foreign currency bond interest rates, and reduce fluctuations in profits and losses.

2-6-5. Guarantee services

- Deepen relationships with customers and industry supply chains, maintain issuance capacity, expand the customer base, and appropriately widen spreads.
- Actively participate in syndicated loan cases among financial institutions to increase fee income and contribute to revenue.
- Closely monitor international financial conditions and industry developments, control credit risk and increase collateral ratios, and maintain the quality of credit assets.

2-7. BNP Paribas Cardif TCB Life Insurance Co., Ltd.

2-7-1. Strengthen core business capacity

- Develop diversified insurance products with market competitiveness and distinctive features, align with government policies, meet customers' insurance protection and medium- to long-term asset accumulation needs, and continuously optimize existing products and sales processes to enhance business capacity.
- Deepen engagement with bank loan customers by promoting mortgage life insurance sales strategies through differentiated training and practical drills on mortgage life insurance, and, in combination with re-marketing training for existing customers, increase the penetration rate among existing borrowers.
- The telemarketing channel will focus on three core areas: precise lead lists, the development of new return-of-premium products for specific illnesses, and strengthened performance management, with the aim of improving productivity and renewal quality and driving growth in premium income.

2-7-2. Develop insurance products and products for the elderly

- In response to the aging trend of the population, actively develop protection-type and elderly-oriented insurance products, including products in different currencies and those with additional medical coverage. Leverage the Group's resources to promote these products through multiple distribution channels such as bank counters, integrated marketing, and online platforms, in order to further cultivate the broad market customer base.

2-7-3. Increase external channel market share

- In addition to assessing the feasibility of cooperating with potential new distribution channels, provide competitive insurance products and solid training based on the attributes and needs of existing partner channels. Public welfare initiatives and value-added services for policyholders will also be integrated to expand premium volume and market share through external channels.
- Actively promote cross-industry collaboration strategies with sectors such as travel, electronics, and e-commerce, leveraging online platforms for membership marketing and mutual traffic generation to broaden touchpoints with a wider customer base.

2-7-4. Create comprehensive digitalization plans for the customer journey

- Enhance customer experience value: The official website has completed an accessibility-focused redesign. In 2026, we will continue to optimize the membership system, telemarketing, knowledge base, and blog, deepen customer relationships and their maintenance, redefine the website's service content, and build online services that meet the practical needs of both distribution channels and customers in order to enhance the user experience.

- Support precision marketing through customer insights: Introduce AI/ML predictive models and leverage the data platform database to integrate customer information. By quantifying the marketing experience of each distribution channel, support precision marketing across channels.
- Strengthen systems and advance core system upgrades: In response to financial inspection requirements, the core system will be upgraded. In 2026, the necessary environmental testing architecture for each stage (DEV, comparison, UAT, pre-prod) will be established, and a test management platform will be introduced to enhance testing quality and facilitate knowledge transfer.

2-7-5. Talent development

- Establish a talent cultivation system guided by the Company's strategy: In alignment with the Company's business and product development strategies for 2026, establish a talent cultivation framework that "starts from strategy," ensuring that the cultivation direction aligns with operational priorities. At the same time, promote a professional certification incentive program to support employees in participating in relevant professional license examinations, thereby continuously enhancing employees' professional capabilities and accumulating the Company's human capital in specialized fields.
- Strengthen the cultivation of key talent and succession pipelines: With the core objective of "ensuring continuity in key positions," systematically promote the cultivation of high-potential talent and succession pipelines to ensure that the organization maintains a stable and sustainable pool of successor talent during operational growth and organizational adjustments.
- Promote talent upgrading oriented toward digital and professional capabilities: In response to the digital transformation trend in 2026 and external environmental changes brought about by alignment with frameworks such as IFRS 17 and TW-ICS, comprehensively enhance the organization's professional expertise and digital capabilities.
- Build a talent development environment that supports sustainability and talent retention: Use talent cultivation as an important tool for retaining employees and shaping organizational culture, thereby supporting the Company's long-term sustainable operations.

2-7-6. Corporate social responsibility

- Continue to promote corporate governance culture and strengthen the operations of the Board of Directors and corporate governance functions.
- Process the disclosure of diversified information, implement compliance with relevant regulations on information disclosure, and thoroughly protect shareholders' right to know.
- Continue to cultivate fair customer service and sustainable management, including them in employee education and training programs, so that these principles become internalized by every employee and are subsequently conveyed to customers.
- To support environmental protection and carbon reduction, continue to promote plans to obtain ISO certifications.
- Continue to cooperate with the Taiwan Association of Family Caregivers, combine mortgage life insurance with charitable activities, care for family caregivers, provide policyholders with a peace-of-mind protection program, and enhance the image and brand value of BNP TCB Life.

2-8. Taiwan Cooperative Venture Capital Co., Ltd.

2-8-1. Foresee industry trends and strategically invest in startups

- Industry selection will focus on sectors with forward-looking industrial trends, those that leverage Taiwan's existing strengths, and key industries promoted by government policy. These include high-speed computing and transmission technologies, new materials, advanced semiconductor packaging, robotics, quantum computing, space and satellite technologies, and the net-zero energy transition.
- For investments at the early- to mid-stage, the target for 2026 is for them to account for 70%–75% of the newly added core-business investment amount.

2-8-2. Establish overseas strategic alliances and invest in international startups

- Continue to leverage the investment memorandum signed with the British Office in Taipei, the Company's investment presence in Kumamoto, Japan, and participation in international exhibitions to connect with

local supply chains and technology-intensive startups, such as high-tech startups and net-zero energy storage ventures, and pursue in-depth cooperation and joint investments.

- Utilize the upstream and downstream ecosystem established through the existing investment portfolio to form strategic alliances and conduct mergers and acquisitions, use Taiwan as an investment hub with the Asia-Pacific region, introduce technologies, and form a global supply chain.

2-8-3. Increase the proportion of Pre-IPO investments to improve capital utilization efficiency

- Actively develop or identify, through securities underwriting channels, high-quality companies with growth potential, particularly those listed on the Emerging Stock Board and the Innovation Board, conduct investment evaluations, and participate in capital increases or competitive bidding.
- Considering that Pre-IPO cases are liquid assets with shorter holding periods, they may be disposed of once the target profit level is reached after investment, thereby improving capital utilization efficiency. Accordingly, the target for 2026 is for investments at this stage to account for 25%–30% of the newly added core-business investment amount.

2-8-4. Provide total financial advisory solutions

- Introduce international venture capital practices and provide incubation and financial advisory services to assist invested companies in establishing management systems, conducting capital planning, and attracting strategic investors, while offering professional financial advisory recommendations.

2-8-5. Improve the liquidity of the investment portfolio, actively dispose of investment targets, and maintain the investment momentum of the core business

- Understand the progress of invested companies in registering on the Emerging Stock Board and listing on the TWSE or TPEx, dispose of them in a timely manner, actively realize profits and recover funds, and maintain the investment capacity of the core business.
- Review the current status and prospects of unlisted stocks whenever necessary, assess the value of continued ownership, and actively dispose of stocks that do not perform as expected to recover funds and improve the liquidity of the investment portfolio.

2-8-6. Leverage Group synergies

- Identify high-quality enterprises and introduce them for securities underwriting opportunities, striving to secure roles as lead or co-underwriters; understand the needs of the enterprises visited and evaluated, and refer them to the Group's subsidiaries when appropriate to pursue potential business cooperation.

2-8-7. Strengthen governance and sustainable operations, and fulfill corporate social responsibility

- In response to issues such as climate change, environmental protection, and carbon reduction, continue to incorporate ESG factors into investment decisions and increase core business investment positions that are in line with CSR.

3. Industry overview

Overview of the industries in which the Company and its subsidiaries operate

3-1. Financial holding company operations

The Company actively responds to the major policies promoted by the competent authority, including the Green and Transformation Finance Action Plan, Corporate Governance 3.0 - Sustainable Development Roadmap, FinTech Development Roadmap 2.0, Financial Cybersecurity Resilience Development Blueprint, Trust 2.0 - 'The Promotion Plan for Full Functions of Trust Services' Implementation Plan, and the Sustainable Development Action Plans for TWSE- and TPEx-Listed Companies. We also continue to support the six core strategic industries and small and medium-sized enterprises in obtaining the funds needed for operations by providing diversified financing channels, thereby helping build a virtuous cycle for the sustainable development of industries. At the same time, we guide our subsidiaries in responding to environmental changes, comprehensively strengthening competitiveness and creating higher corporate value.

3-2. Banking

3-2-1. The total number of domestic banks remained unchanged, while the number of branches decreased

As of the end of 2025, there were 38 head offices of banks in Taiwan, the same as at the end of 2024. There were 3,351 branches, a decrease of 28 from 3,379 at the end of 2024. TCB in response to the digital wave and the decrease in customer demand for in-person transactions, and under the premise of inclusive finance policies, we will consolidate and close branches that are close to each other and have overlapping business scopes, concentrate resources and expand the staffing of other branches to improve service quality and operating efficiency.

3-2-2. Domestic banks' profits grew

For 2025, Taiwanese banks' pre-tax profit reached NT\$583.6 billion, an increase of 10.70% year-on-year. The two major pillars of profit, including net interest income and net fee income, have grown across the board. Benefiting from the active economy and the expansion of private capital demand, the expansion of loans contributed to interest income. Furthermore, credit and wealth management businesses also drove growth in fee income. TCB will continue to expand our various businesses in order to pursue steady profit growth.

3-2-3. The weighted average deposit and lending interest rates of domestic banks have shown an upward trend, while the interest spread between deposits and loans has declined.

In 2025, the weighted average deposit and lending interest rates rose to 1.15% and 2.50%, respectively, an increase of 0.07 and 0.05 percentage points compared to 2024. In terms of the interest spread, the deposit-loan spread was 1.35% in 2025, representing a decrease of 0.03 percentage points compared with the same period in 2024. TCB will continue to adjust its deposit and loan structure, increasing demand deposits, expanding foreign currency business, and increasing loans to SMEs, in order to improve the deposit-loan spread.

3-2-4. The non-performing loan ratio declined, while the loan loss coverage ratio increased

At the end of 2025, the non-performing loan ratio of domestic banks was 0.15%, unchanged from the end of 2024. At the end of 2025, the loan loss coverage ratio of domestic banks was 917.43%, a decrease of 17.77 percentage points from the end of 2024. TCB will continue to expand high-quality credit lines, manage credit risks, strive to curb new non-performing and accelerate the clearing of past non-performing loans, so as to reduce the amount of non-performing loans and improve the bad debt coverage ratio.

3-2-5. Domestic banks continue to expand overseas, with branches in Europe, America, and Asia

As of the end of 2025, domestic banks had established 646 overseas branches, an increase of seven branches from 639 at the end of 2024. Domestic banks continue to focus on the trend of supply chain relocation trends, applying to the Financial Supervisory Commission to establish overseas branches with plan to expand their presence in Singapore, India, Australia, Vietnam, and Japan to better serve. TCB is also responding to government policies and the strategic plans of Taiwanese businesses, focusing on major financial centers and ASEAN, gradually building a financial services network across the Asia-Pacific region.

3-3. Securities

According to statistics from the Securities and Futures Bureau of the Financial Supervisory Commission, as of the end of 2025 there were 101 securities firms in Taiwan (including both dedicated and concurrently operated securities firms), a significant decrease from 148 firms in 2004. Branch offices have also continued to undergo consolidation, indicating intense competition among securities firms. To identify new market niches, firms must rely on digital transformation and expand their scale and business scope. In addition, the government is actively promoting Taiwan as an Asian asset management center. Securities firms can play a greater role in serving high-net-worth and offshore clients. With regulatory relaxation and the opening of pilot business programs, firms can further enhance customer services and expand their scale. In addition, securities brokers' brokerage business is constrained by fee competition, making revenue growth challenging. It is therefore imperative to develop new businesses and products. In response to the wave of financial technology, firms should actively monitor the development of emerging financial products such as real-world asset tokenization (RWA) and position themselves

early to capture future business opportunities. At the same time, digital transformation is also an important direction for enhancing competitiveness. Securities firms should accelerate the adoption of artificial intelligence, big data, and emerging technologies to optimize internal processes and innovate external services. By developing differentiated and high value-added business models, they can strengthen operational resilience and enhance market competitiveness.

3-4. Asset management business

In the past, AMCs established by financial holding companies or banks were mostly intended to reduce the non-performing loan ratio and deal with the non-performing loans of financial institutions. However, as the bank non-performing loan ratio continued to remain low, and with the Financial Supervisory Commission revising the Directions for the Sales of Non-Performing Loans by Financial Institutions in 2013, limits were imposed on the sale of non-performing loans by financial institutions. As a result, AMCs had no sources of new cases, leading to a sharp decline in business volume. Consequently, companies began to pursue business transformation in order to seek sustainable operations.

The Financial Supervisory Commission then established the AMC Operation Principles in 2014 for financial holding companies (banks) to supervise and manage their AMC subsidiaries in handling related businesses, and they have subsequently been revised several times. If the operating risks of AMC businesses are controllable, the restrictions on AMCs' engagement in real estate-related businesses involving urban renewal and the reconstruction of dangerous and old buildings will be lifted.

There are currently 14 AMCs invested in by financial holding companies or banks, or that are established through joint ventures and wholly-owned investments by banks. As the AMC Operation Principles are gradually relaxed, their main business items are as follows:

- 3-4-1. Continue to collect non-performing loans they purchased or accept commissions to collect receivables.
- 3-4-2. The investment comes from real estate, movable property, and rights sold in the court auction market and government agencies (institutions) and as a principle, such assets are sold off. The real estate held can be used for added value (repairs, co-construction, participation in urban renewal, serving as an implementer of urban renewal and initiator of reconstruction projects, etc.) to enhance recovery benefits. Before sales, they can be temporarily rented out to increase rental income.
- 3-4-3. In conjunction with the policies for urban renewal and reconstruction of dangerous and old buildings, for private projects for urban renewal or reconstruction of dangerous and old buildings, investors can serve as urban renewal implementers or rebuilders, thereby leading urban renewal and reconstruction of dangerous and old buildings and participating in investment.
- 3-4-4. Within the range of 7 times the net worth, companies can process the advance payment, capital injection and real estate purchase business for urban renewal and dangerous and old buildings, and provide funding for preliminary operations, land purchase, or working capital required for construction-related projects for urban renewal and reconstruction of dangerous and old buildings.
- 3-4-5. Asset management companies (AMCs) invested by financial holding companies and banks can also serve as "contractual investors" in public urban renewal projects. Based on the current scale of financial investment in 14 AMCs, the estimated investment volume can exceed NT\$180 billion, which can create financial support for such projects.
- 3-4-6. In summary, the AMC industry has not seen any additional revenue growth due to the decrease in overdue loans in the financial industry and the lack of new non-performing loan cases. However, AMCs have sought transformation breakthroughs in different fields in recent years, and have achieved significant results. If they can continue to receive policy support and if regulations in the AMC Operation Principles can be relaxed in the future, the industry will create new possibilities and profits.

3-5. Securities investment trust

As of the end of December 2025, there were 36 domestic investment trust companies, managing a total of 1,065 investment trust funds with an asset size of NT\$11.38 trillion. There were 66 private equity funds under

management with an asset size of NT\$29.6 billion; and 991 discretionary investment management contracts with an asset size of NT\$4.94 trillion.

In recent years, the global financial market has changed rapidly and the investment trust industry has faced a more competitive environment. In the short term, it will likely be difficult to reverse the "winner-take-all" trend. In addition, overseas funds, with their long history of development and more diverse product options, have imposed significant pressure on the domestic investment trust industry. Under such circumstances, Taiwan's investment trust enterprises must focus on creating unique and competitive advantages.

3-6. Bills finance

As of December 2025, there were 8 professional bills finance companies, and 38 banks and 4 securities firms in Taiwan also engage in bills finance business. Market competition is fierce. The total major liabilities of bills finance companies are determined in accordance with the Directions for Ceilings on the Total Amounts of the Major Liabilities and Reverse Repo Transactions Conducted by Bills Houses, prescribed by the competent authority. Different upper limits apply depending on the capital adequacy ratio. As a result, the operating scale and profitability of bills finance businesses are subject to certain constraints. If the competent authority can further invigorate the financial market and appropriately revise relevant regulations, it would help promote the development of the bills finance industry and further expand the operating space for market participants.

3-7. Life insurance

As of the end of 2025, there were 21 life insurance companies in Taiwan, including 15 domestic life insurance companies, 5 foreign life insurance companies, and 1 joint-venture life insurance company. There were also 10 life insurance companies under financial holding companies. The overall industry overview and development were as follows:

- 3-7-1. From January to December 2025, total premium income (premium income + liabilities) amounted to NT\$1,007.4 billion, an increase of 20% from 2024.
- 3-7-2. From January to December 2025, the primary sales channel for premium income was the agent channel, with premium income (premium income + liabilities) of NT\$414.8 billion, accounting for a 41% market share. The bancassurance channel recorded NT\$405.3 billion, accounting for a 40% market share, while the insurance broker and agency channel recorded NT\$187.3 billion, accounting for a 19% market share.
- 3-7-3. From January to December 2025, the majority of premium income came from traditional insurance products, with premium income (premium income + liabilities) of NT\$584 billion, accounting for a 58% market share. This was followed by investment-linked insurance, with premium income (premium income + liabilities) of NT\$423.4 billion, representing a 42% market share.

3-8. Venture capital

According to statistics from the Taiwan Venture Capital Association and FINDIT, venture capital firms recorded 605 investment cases in 2024, with a total investment amount of approximately US\$3.34 billion, which exceeds NT\$100 billion when converted into New Taiwan dollars, reaching a ten-year high. From 2015 to the first quarter of 2025, in terms of the industry classification of capital investment, Taiwan has been influenced by global development trends in AI and semiconductors, as well as policy promotion and the global decarbonization movement. As a result, hardware and industrial manufacturing accumulated 1,028 investment cases with a total investment amount of US\$3.74 billion. Healthcare and biotechnology accumulated 898 investment cases with a total investment amount of US\$4.04 billion. Meanwhile, investment momentum in the energy sector has risen significantly in recent years. Although the sector accumulated only 501 investment cases, the total investment amount reached US\$5.11 billion, making it the sector with the largest share of total deal value. There are approximately 334 venture capital firms actually operating in Taiwan. From 2015 to November 2025, the total number of broad investment institutions reached approximately 1,459, while the number of startups established during the same period and actually in operation was about 9,002.

In recent years, global frontier technologies and innovative products have continued to emerge, and startups have attracted significant attention in the capital markets, with investment amounts continuing to rise. The overall venture capital market structure has also gradually changed, with the proportion of corporate-led investments

steadily increasing. Companies often invest externally in startups to make up for the lack of internal research and development and to identify new growth curves for their businesses. In terms of transaction volume, from 2015 to the first quarter of 2025, Taiwan's corporate venture capital accounted for 63.1% of the total 4,500 investment cases, showing a year-by-year increase. This demonstrates that corporate venture capital has gradually replaced traditional venture capital and become the main driver of investment in startups, while also providing substantial funding resources to support the thriving development of Taiwan's startups.

In 2025, the global economy experienced significant volatility due to factors such as inflationary pressures, tariff tensions, and geopolitical developments. However, the strong development momentum of AI technologies has created transformation opportunities for the early-stage startup ecosystem. Taiwan's innovation industries have remained vibrant, benefiting from sustained policy support, the cultivation of talent and technology, the incubation of startups, and the backing of industrial clusters. Through the implementation of project-based investments, the overall startup investment environment has continued to improve, enabling more startups to emerge. Looking ahead to 2026, artificial intelligence and advanced manufacturing processes will remain the dominant trends, including fields such as smart factories, robotics, smart glasses, and silicon photonics. The emergence of localized large-scale data centers and edge-side data collection and computing, together with technological innovation aimed at achieving higher efficiency and lower energy consumption in network switches, east-west data transmission, and chip-level packaging, is further extending to the space-based data center and low-Earth orbit satellite industries. In addition, geopolitical tensions and border conflicts are driving increased interest in defense technology and defense autonomy, while green energy and carbon capture technologies under the global trends of net-zero emissions and carbon neutrality are also expected to attract significant market attention.

4. Research and development

1-1. Taiwan Cooperative Financial Holding Co., Ltd.

1-1-1. Research and development expenditure and results in the last two years

The Company's research and development expenditures for 2025 and 2024 were NT\$856 thousand and NT\$512 thousand, respectively. They were mainly used for project consulting, system construction, and employee training.

1-1-2. Future research and development plans

In the future, we plan to work with the government to carry out research on topics such as the "Five Trusted Industries," "policy-based financing projects," "New Southbound Policy," "urban renewal policy," "supporting new startups and SMEs," and "developing digital finance," so as to facilitate the integration of the Company's business development with important policies and trends.

1-2. Taiwan Cooperative Bank Co., Ltd.

1-2-1. Research and development expenditure and results in the last two years

- Research and development expenditure in the last two years

Year	Amount (NT\$ thousand)
2024	63,139
2025	105,081

- Research and development results in the last two years

Research and development expenditures were mainly used to purchase professional books and magazines, provide new contents and maintenance of the industrial and economic database, strengthen the information service management system, compile and publish the TCB Today quarterly, and support annual research projects and university research grants.

In terms of annual research projects, the themes of the 2025 research and development reports covered topics such as green finance, financial fraud and customer complaint handling, the impact of central bank digital currency issuance on Taiwan's financial industry, the adoption of generative AI technologies in internet banking systems, the balance between IT ecosystems and cybersecurity protection in the banking sector, the role of financial technology in information system monitoring, renewable energy policies, an overview

and application of the internal ratings-based approach for credit risk, and testamentary trusts, among others, totaling 36 reports.

1-2-2. Future research and development plans

Conduct research and analysis, and compile research reports on topics related to the Bank's business development, new financial products and services, financial technology, patent research and development, net-zero and sustainability, improved business measures, and improvement of administrative management systems and management methods to empower the Bank's innovation culture, accumulate innovation energy, create competitive advantages through differentiation, and enhance the Bank's competitiveness. We will also continue to strengthen analysis of domestic and international economics, finance, and important industries. By exploring topics such as the economic and financial conditions of major economies around the world, we analyze changes in the domestic and international economy and industries, monitor developments in important industries, and provide reports and information in a timely manner for the Bank to expand its business and manage risks, and enhance the professional knowledge of employees in the industries and economy.

1-3. Taiwan Cooperative Securities Co., Ltd.

Research and development expenditures (training fees) for 2024 and 2025 totaled NT\$1,171 thousand and NT\$1,144 thousand, respectively. They were mainly used for professional functional training of employees. In the future, in addition to strengthening talent cultivation and the development of financial technology experts, we will continue to introduce digital talents and improve the services of online financial products to increase customer satisfaction and enhance services.

1-4. Co-Operative Assets Management Co., Ltd.

- 1-4-1. Research and development expenditures (training fees): Research and development expenditures (training fees) for 2025 and 2024 totaled NT\$137 thousand and NT\$226 thousand, respectively. They were mainly used to enhance employees' professional knowledge to facilitate business development and operations.
- 1-4-2. Development of advance payment for urban renewal: CoAMC supported government policies and expanded urban renewal and dangerous and old property business and look for investment targets suitable for urban renewal (reconstruction of dangerous and old properties) in the court auction market. CoAMC can act as an implementer (builder) or invest by injecting funds to obtain capital gains opportunities. It also cooperates with the government-owned AMC urban renewal team to jointly participate in the evaluation of public urban renewal projects.
- 1-4-3. Domestic leasing business development: Continue to develop and undertake corporate financing services for sustainable finance, including the 5+2 Innovative Industries, companies involved in green and sustainable finance development, and other ESG-related issues.

1-5. Taiwan Cooperative Securities Investment Trust Co., Ltd.

In response to the rapid changes in the investment environment of the global financial market, TCSIT publishes research reports and formulates investment strategies from time to time based on information gained from on-site visits and in-depth analyses. It is committed to continuously improving the depth and breadth of research and analysis. Under the overall strategic planning, customers will benefit from the improvement of investment management efficiency, which helps us achieve win-win by creating wealth for customers and establishing a top asset management brand. TCSIT plans to continue investing in research, analysis, and new product development this year to empower the Company's future growth. It will also continue to recruit high-quality talents, provide more comprehensive financial management products, and strengthen and consolidate the professional foundations of its asset management business. By adhering to the business philosophy of integrity and professionalism, TCSIT will actively create higher value investment services for clients and the society with the aim of becoming the most trusted asset management team for our clients.

1-6. Taiwan Cooperative Bills Finance Corporation, Ltd.

Research and development expenditures (training fees) for 2025 and 2024 totaled NT\$631 thousand and NT\$722 thousand, respectively. They were mainly used to improve the certification of employees, strengthen employees' job functions, and continuously improve their professional knowledge in finance to maintain and stimulate the overall competitiveness of employees and the Company.

1-7. BNP Paribas Cardif TCB Life Insurance Co., Ltd.

Research and development expenditures (training fees) for 2025 and 2024 totaled NT\$2,534 thousand and NT\$1,800 thousand, respectively. They were mainly used to enhance employees' professional knowledge and management skills required for their jobs to facilitate smoother business development and organizational operations.

1-8. Taiwan Cooperative Venture Capital Co., Ltd.

We continue to monitor global economic market developments, industry trends, and Taiwan's competitive advantages, conduct industry research and analysis, and stay abreast of the development of forward-looking technologies and products both domestically and internationally. At the same time, we align with government policies, integrate Group resources to enhance synergies, and identify niche investment targets that align with industry trends, serving as the basis for decision-making on core-business investment opportunities.

5. Short- and long-term business development plan

Short-term business development plans:

Please refer to Chapter 1 Message to Shareholders II: Summary of TCFHC and Subsidiaries' Business Plan for 2026 (page9).

Long-term business development plans:

Please refer to Chapter 1 Message to Shareholders III: The Company's Development Strategy (page10).

II. Cross-industry Collaborations and Cross-Selling benefits

To provide customers with a complete range of products and services, the Company has set up cross-marketing counters for TCS at some business locations of its subsidiary TCB. By using integrated cross-industry marketing between the Group's subsidiaries, we provide customers with one-stop financial services. The Company regularly holds integrated marketing meetings to integrate the Group's resources, maximize operating performance, and track and review the Group's integrated marketing synergy. The results are as follows:

1. The Group started securities counter business in June 2012 and had set up 245 securities counters in TCB by the end of 2025. In 2025, the securities brokerage order trading volume of TCS handled through TCB channels accounted for 68.87% of the company's annual trading volume. In addition, there were 43 lead and co-underwriting cases referred within the Group in 2025.
2. In 2025, the premium income contributed by BNP TCB Life through sales channels of other subsidiaries of the Group accounted for 80.02% of the company's total premium income for the year.
3. In 2025, the fund sales volume (excluding money market funds) of TCSIT sold through channels of other subsidiaries of the Group accounted for 34.93% of the company's fund sales volume (excluding money market funds) for the entire year.
4. In 2025, the number of corporate client cases referred by subsidiaries to the asset management and venture capital subsidiaries accounted for 37.74% and 20.00%, respectively, of each company's total cases.

III. Market and Business Overview**1. Banking****1-1. Areas in which main products (services) are sold (provided)**

TCB maintains an extensive service network, with service channels covering the entire country. As of the end of 2025, there were 250 domestic business locations (including business departments and international finance business branches). Overseas business locations include 23 branches and sub-branches in Seattle, Los Angeles, New York, Houston, Sydney, Melbourne, Tokyo, Hong Kong, Suzhou, the Suzhou New District sub-branch, Fuzhou, Tianjin, Changsha, Manila, Phnom Penh, the Tuek Thla sub-branch, the Pur Senchey sub-branch, the Siem Reap sub-branch, the City Center sub-branch, the Veng Sreng sub-branch, the Sihanoukville

sub-branch, the Tuol Kouk sub-branch, and the Vientiane sub-branch in Laos. Other service points include the Beijing Representative Office, the Yangon Representative Office, the Prague Representative Office in the Czech Republic, as well as the subsidiary United Taiwan Bank S.A. Altogether, the total number of domestic and overseas branches and offices reached 277.

1-2. Future supply and demand and growth of the market

1-2-1. Market supply

The wave of consolidation among domestic banks and overseas mergers and acquisitions continues, with the aim of expanding markets or creating synergies. Under the trend of digital finance and the public's increasing acceptance of zero-contact payment and remote financial services, pure online banking and electronic payment companies cooperate with securities firms and insurance enterprises, or jointly launch credit loans and credit card services with specific physical banks, enabling consumers to obtain a comprehensive range of financial services online. At the same time, foreign banks are actively expanding into high-end wealth management and blockchain-based financial services, rapidly developing Taiwanese business clients. As a result, domestic banks face increasingly intense internal and external competition in deposit and lending, remittance and payment, and wealth management businesses.

1-2-2. Market demand

Although various industries are facing the impact of United States tariff policies, the government has extended the Three Major Programs for Investing in Taiwan 2.0 to attract Taiwanese and foreign businesses to invest in Taiwan and encourage local enterprises to expand their investments. In addition, it has introduced preferential financing for the agricultural and industrial sectors, as well as export financing assistance and other industrial support measures. These initiatives help increase private-sector funding demand and drive growth in bank lending business. In addition, the government's promotion of public projects, encouragement of the development of the green energy industry, and guidance of industry players in low-carbon transformation are conducive to the expansion of the Bank's credit business. In addition, the Financial Supervisory Commission is transforming Taiwan into an Asian asset management center, attracting global funds to Taiwan and retaining the country's abundant private wealth. It has gradually relaxed regulatory restrictions and expanded the scope of investable financial products, which will help the banking industry expand the scale of client asset management and enhance the global competitiveness of Taiwan's financial institutions.

Looking toward the future, if global AI technologies continue to develop steadily, it will be conducive to the operating momentum of Taiwan's supply chain enterprises and promote the growth of banks' trade finance businesses. The expansion of domestic high-tech manufacturers, the increase in demand for the construction of green energy facilities, and the purchase of energy-saving and carbon-reducing equipment in various industries are all conducive to the expansion of private investment and the increase in medium and long-term financing. In addition, funds that were previously repatriated to Taiwan in 2019 in accordance with the special law for overseas funds repatriation but have not been engaged in substantial investment will be withdrawn in installments in 2025 after a five-year restriction period, which will facilitate the development of the financial management business of banks targeting high-asset clients. Furthermore, the more comprehensive introduction of emerging technologies in the financial industry and the increased acceptance and trust in digital financial services among the general public will help banks reach a wider client base and provide higher-quality financial services. Based on the above, the Bank is cautiously optimistic about the prosperity of Taiwan's banking industry in 2026.

1-3. Business objectives

Unit: NT\$ million

Item	2026 budget
Deposits (excluding inter-bank deposits)	4,354,000
Loans (excluding non-accrual loans)	3,339,191
Foreign exchange (million US\$)	164,500

1-4. Favorable and unfavorable factors for future development and countermeasures

1-4-1. Favorable factors

- Major domestic and foreign institutions have forecast that Taiwan's economic growth rate in 2026 will fall in the range of 4.1% to 7.7%. Strong export momentum, the maintenance of relatively high lending rates, and expected United States dollar rate cuts—which would help expand foreign currency lending—are all expected to contribute to the Bank's interest income.
- The Three Major Programs for Investing in Taiwan support corporate investment in establishing facilities. At the same time, substantial wealth accumulation has generated demand for wealth management, while the resilient development of industries has fostered an active capital market, all of which are conducive to banks expanding financing and high-asset wealth management businesses.
- The public's increased acceptance of digital services will help the Bank create a better financial ecosystem and enhance clients' financial service experience.
- The gradual implementation of regulations on anti-money laundering and counter terrorism financing is expected to improve the risk control capabilities at home and abroad, facilitating more stable operations of the banking sector and consolidating its international presence.
- Benefiting from regulatory liberalization and policy support, the work on digitalization of physical branches and the completeness of online financial platforms will continue to be strengthened along with the innovation of financial business models, so as to drive the development of various businesses.
- Supported by the professional resources across the entire group along with the domestic and overseas marketing channels, engaging in cross-marketing will generate the synergy that will contribute to the increase in the overall profitability.

1-4-2. Unfavorable factors

- The resurgence of international trade protectionism and frequent geopolitical disturbances have disrupted supply chains, prices, and economic performance. We must pay close attention to the impact on different industries.
- Major countries around the world have different economic conditions and monetary policy directions. In addition, the deepening linkages between traditional finance and virtual assets have increased the uncertainty of rapid turbulence in financial markets, heightening the risks associated with overseas investments, lending, and financial product operations.
- There are new competitors from the pure Internet banking, electronic payment and FinTech operators who have taken shares of existing clients and markets.
- To effectively manage climate- and nature-related financial risks and the financial industry's Scope 3 financed emissions, restrictions on the investment and financing targets of the banking industry have increased.
- For strengthening legal compliance and information security, the Bank continues to increase operating cost.
- Following the change of business model brought by the FinTech and the Bank's expansion of overseas operations, labor costs continue to increase as a result of the Bank's increased demand for talent with different expertise such as information technology, international operations and legal compliance.

1-4-3. Countermeasures

- The Bank will work to support the government's policy and monitor global supply chain restructuring to support the development of the Five Trusted Industries and the growth of Six Core Strategic Industries. We will focus on the dynamic process of corporate sustainable transformation, and expand related financing businesses for working capital and capital expenditures.
- The Bank will expand loans to SMEs and overseas operations while strengthening risk control and management.
- In response to the principles of sustainable finance, we implement the Equator Principles and the Principles for Responsible Banking, incorporate ESG risk ratings into credit assessments, evaluate ESG factors in investment decisions, and engage with investee and financing enterprises to actively exert sustainable influence.

- Taking advantage of the favorable policies such as the annual expiration of restrictions on the repatriation of overseas funds and the development of Taiwan into an Asian asset management center, we actively expand the wealth management business for high-asset customers and seize opportunities to encourage domestic and foreign funds to invest in Taiwan's core industries.
- For high-net-worth clients, the professional investment research and analysis capacity shall be built up to construct an effective service system able to offer tailored financial products to satisfy the needs of clients.
- Keeping pace with the development trends of blockchain finance and FinTech, we actively deploy forward-looking AI technologies, strengthen digital marketing, anti-fraud early warning, and smart wealth management operations, and strive to deliver financial services that are "customer-centric, customer-first, and founded on sincerity in serving customers."
- Data analysis is adopted to assist business units in locking on the target clients, which would increase the marketing momentum, and realize the business returns via digital innovation.
- In addition to the concerns on the development of FinTech and the information security threat, the Bank will enhance the information security education and trainings, and raise the self-management capacity on legal compliance of overseas branches.

2. Securities

2-1. Areas in which main services are provided

TCS's business scope includes securities brokerage, proprietary trading, and underwriting. As of the end of 2025, there were 13 business locations in Taiwan, evenly distributed in Northern, Central, and Southern Taiwan.

2-2. Future supply and demand of the market

2-2-1. Supply status

Securities firms' service locations have been streamlined due to mergers and automation, while the proportion of electronic trading has gradually increased. Under the trend of "the larger players becoming even stronger," domestic securities firms face intense competition in traditional brokerage businesses and will need to expand into businesses beyond their traditional operations in the future. In recent years, the competent authority has gradually relaxed restrictions on the business operations and related investments of securities firms. Examples include two-way securities lending, lending of funds for unspecified purposes, and share subscription lending, which provide clients with more financing channels in addition to existing margin trading in stocks, thereby encouraging securities firms to develop more diversified products and services.

2-2-2. Demand status

As financial regulations are gradually relaxed, financial products and investment instruments are becoming increasingly diversified. With the economic recovery, active stock market trading, and the widespread adoption of electronic trading, investors are increasingly relying on online platforms. In the future, securities firms must continue to promote technological innovation and provide diversified digital financial services and products in order to comprehensively enhance investors' online experience.

2-3. Business objectives

Unit: NT\$ million

Item	2026 budget
Securities brokerage income	1,548.96
Underwriting business income	137.46
Proprietary business income	188.22
Bond business income	392.11
FinTech business income	181.74

2-4. Favorable and unfavorable factors for future development

2-4-1. Favorable factors

- The government is actively promoting Taiwan as an Asian asset management center. Securities firms can play a greater role in serving high-net-worth and offshore clients. With regulatory relaxation and the opening of pilot business programs, firms can further enhance customer services and expand their scale.

- 245 securities counters have been set up in TCB. By leveraging the Bank's resources to attract young customers, it will be possible to implement cross-marketing with TCFHC, provide comprehensive financial services, and create overall operational value for the Group.
- The strong fundraising momentum of actively managed ETFs and the rapid growth in their scale after listing have driven the overall ETF market, helping develop various trading strategies and creating profit opportunities.

2-4-2. Unfavorable factors

- Securities firms' brokerage business is constrained by competition in fees, posing challenges to revenue growth. Under the trend of "the larger players becoming even stronger," domestic securities firms face intense competition in traditional brokerage businesses.
- Amid the wave of AI-driven investment, expanding capital expenditures have heightened concerns about a potential bubble and increased downside risks.

3. Asset management business

3-1. Areas in which main products (services) are sold (provided)

CoAMC's business operations of the asset management subsidiary consist mainly of domestic non-performing loan business and disposal of assumed or tendered real estate.

3-2. Future supply and demand of the market

Due to the recent gradual decrease in the number of public auctions of non-performing loans by financial institutions, the market has shifted to a seller's market, making the competition for non-performing loan auctions increasingly fierce and difficult to obtain. Currently, the main domestic operators have shifted to asset management companies established by local financial holding companies or banks, and existing operators are also moving towards diversified operations.

3-3. Business objectives

Unit: NT\$ million

Item	2026 budget
Amount of debt recovered	329

3-4. Favorable and unfavorable factors for future development

3-4-1. Favorable factors

CoAMC has accumulated years of operating experience and acquired considerable knowledge of the operating models and professional knowledge of non-performing loans and real estate. However, CoAMC has recently established a leasing financing company in Mainland China to diversify business risks and improve operating performance. In July 2015, it also established a domestic leasing department to handle domestic leasing business and diversify operations. In addition to reducing business risks, it also helps improve operating performance.

In recent years, we have actively supported government policies by following the ESG corporate sustainability philosophy and implementing housing justice initiatives. In January 2025, CoAMC established a Department for Urban Renewal and Reconstruction of Dangerous and Old Buildings to assist with advance payment services related to urban renewal and the reconstruction of dangerous and old buildings. To address the different needs at each stage of urban renewal and dangerous and old building reconstruction projects, we have expanded our business by increasing strategic partnerships, diversifying service offerings, and creating win-win outcomes for all parties involved.

3-4-2. Unfavorable factors

As regulations require banks to have a delinquency ratio of more than 3% before they may sell non-performing loans, the number of non-performing loan auctions purchased by CoAMC from financial institutions has decreased.

4. Securities investment trust

4-1. Areas in which main products (services) are sold (provided)

The investment trust subsidiary's current business scope is mainly concentrated in the domestic market and its head office is located in Taipei City. To enhance comprehensive services provided to government agencies, enterprises, individuals, and wealth management clients, its business covers core projects such as securities investment trust, discretionary investment, securities investment consulting, and other related businesses approved by the Financial Supervisory Commission. In the future, we will continue to make good use of the marketing channel advantages of TCFHC Group, while strengthening direct sales business, adopting a sound strategy to expand the market, consolidating the business foundations, and expanding the scale of operations.

4-2. Future supply and demand of the market

In order to promote the diversified development of the investment trust industry, the competent authority recently proposed to relax a number of new business regulations to create more opportunities and vitality in the industry. These include relaxing policies related to real estate investment trusts (REITs), encouraging the investment trust industry to issue more real estate products with investment value, and attracting long-term capital investment to enhance market vitality. The competent authority has also expanded the scope of overseas fund agents and allowed investment trust enterprises to engage in more international capital market activities to enhance market competitiveness and international visibility. The future development of the investment trust industry has many favorable factors, including policy support that provides opportunities for capital market reform and the gradual alignment of domestic investment trust enterprises with international standards, which attract foreign investment and enhance brand value. However, the development of the industry also faces unfavorable challenges. For example, overseas funds enjoy the advantages of longstanding track records and diversified products, which places strong competitive pressure on local investment trust enterprises. In addition, global economic uncertainty and market volatility increase the uncertainty of fund performance and may affect investor confidence. The complexity of business has also increased the demand for professional talents, and the shortage of high-performance talent may limit the future development of the industry. Driven by both policies and markets, investment trust enterprises must continuously enhance innovation and competitiveness to cope with changing market demands and achieve long-term development goals.

4-3. Business objectives

Unit: NT\$ million

Item	2026 budget
Fund size	58,345
Discretionary mandate size	2,435

4-4. Favorable and unfavorable factors for future development

4-4-1. Favorable factors

The competent authority is promoting the diversified development of the investment trust industry. Favorable policy measures currently include supporting capital market reforms to create new opportunities. As the domestic investment trust industry gradually aligns with international practices, it is able to attract foreign investment participation and enhance brand value, all of which contribute to the long-term development of the investment trust industry.

4-4-2. Unfavorable factors

Overseas funds enjoy the advantages of longstanding development histories and a more diverse range of products. Domestic investment trust enterprises face strong competition, and how to create competitive advantages will be an important challenge that must be addressed in the future.

5. Bills finance

5-1. Areas in which main products (services) are sold (provided)

In addition to the head office in Taipei City, the bills finance subsidiary also has a branch in Kaohsiung City, which manages credit and bill, bond, and fixed-income product businesses in the region. Its investors are still mainly domestic legal persons and individuals.

5-2. Future supply and demand of the market

5-2-1 Bills market

At the beginning of 2025, money market trading interest rates remained at high levels. In the second quarter, as the impact of the United States tariff war expanded, the New Taiwan dollar once experienced a sharp appreciation, causing turbulence in the global financial environment. In the second half of the year, the United States Federal Reserve shifted its monetary policy and initiated an interest rate-cutting cycle. Considering the strong momentum of domestic economic growth and the need to continue controlling the concentration of real estate lending, the central bank did not follow suit in adjusting its monetary policy stance. However, by reducing the issuance of certificates of deposit, it deliberately maintained a loose environment and ample liquidity, leading to a gradual decline in interest rates in both the primary and secondary bills markets and a slight widening of overall bills spreads.

Looking ahead to 2026, the central bank is expected to continue monitoring uncertainties such as developments in the AI industry supply chain, the impact of United States trade and economic policies, adjustments in the monetary policies of major economies, and geopolitical conflicts, and their effects on domestic economy, financial conditions, and prices, in order to adjust monetary policy as appropriate. The money market is expected to maintain an environment of abundant funding. However, as the bills market continues to face competitive bidding pressures, increases in bills spreads will remain limited.

5-2-2. Bond market

United States economic growth has performed better than expected. However, official projections indicate that inflation may peak in the first quarter of 2026. In addition, the Federal Reserve restarted its rate-cutting cycle in September 2025, and the bullish sentiment in the United States Treasury market is expected to continue. In Taiwan, strong demand for emerging technology products has supported continued favorable economic conditions. As the central bank is maintaining its policy rate unchanged and the probability of rate cuts is expected to remain low, yields are projected to have limited room to decline further. Amid solid economic performance in developed economies worldwide, it is anticipated that the United States may pause its rate-cutting cycle in the second half of 2026, while Taiwan's central bank is expected to keep its policy rate unchanged throughout the year.

5-2-3. Loans

The government continues to promote national development strategies focused on green growth and the 2050 net-zero transition, supporting the development of smart, shared green energy strategies as well as digital and green industries. Financial institutions are channeling funds into key national industries such as cybersecurity, green energy, and national defense. In addition, the continued momentum of new construction projects in the wafer foundry and semiconductor optoelectronics industries will drive large-scale plant construction and equipment investments, creating demand for corporate financing (such as syndicated loans). Although there are concerns about inflation, domestic price pressures remain relatively lower compared with those in European and United States markets, which is conducive to maintaining overall macroeconomic stability. Meanwhile, global geopolitical tensions may affect supply chain stability and energy prices at any time. With changes in international trade policies, Taiwan's export-oriented industries may face the impacts of rising costs or fluctuations in orders. Accordingly, credit policies will continue to adopt a conservative and prudent approach in addressing the challenges of the coming year.

5-3. Business objectives

Unit: NT\$ million

Item	2026 budget
Underwriting and purchasing of securities	615,000
Financing commercial paper issuance (face value)	533,871
Buying and selling of bills	2,705,000
Buying and selling of bonds	1,000,000
Average guaranteed commercial paper balance	33,800

5-4. Favorable and unfavorable factors for future development

5-4-1. Favorable factors

- As sustainability awareness rises, Taipei Exchange continues to promote sustainable development bonds, and the issuance volume has increased, which is conducive to expanding investments in ESG sustainable development bonds.
- Green/sustainability bills are also one of the key focuses of the bills business and should be conducive to increasing the underwriting and issuance capacity of bills.

5-4-2. Unfavorable factors

- The scale and speed of interest rate cuts by central banks around the world have slowed down, causing funding costs to decline only to a limited extent and compressing the returns from interest rate carry trading.
- The Accounting Research and Development Foundation explained that "commercial notes issued by companies may be reissued through a revolving process when they mature 90 days after issuance. Since companies do not have the right to defer settlement of the liability to at least 12 months after the reporting period, the substance of the transaction is to repay the matured commercial notes by issuing new commercial notes. According to the provisions of international accounting standards, such liabilities should be classified as current liabilities." This interpretation took effect on January 1, 2026, and may reduce companies' willingness to issue fixed-rate commercial paper (FRCP), thereby placing pressure on the bill underwriting business.

5-4-3. Countermeasures

- We will continue to develop trading clients, diversify funding sources, reduce liquidity risk, and expand operating flexibility and trading spreads.
- We will strengthen the operating performance of core businesses and, in combination with derivative product operations, mitigate the adverse impacts of financial market volatility.
- We will prudently assess changes in financial conditions and properly manage bond positions and duration to reduce interest rate risk.
- We will make good use of the resources of the financial holding group and government-owned financial institutions to seize opportunities for mutually beneficial cooperation.

6. Life insurance

6-1. Areas in which main products (services) are sold (provided)

The main products are investment insurance, mortgage life insurance, traditional insurance and protection insurance, and the sales channels are bank counters, integrated marketing, and online insurance channels.

6-2. Future supply and demand of the market

The global market environment remains uncertain due to multiple factors such as geopolitics, inflation, and natural disasters. In order to ensure the sound operation of the insurance industry and protect the rights and interests of the public, the competent authorities have adopted a high level of supervision over the insurance industry. In addition, the international accounting standard IFRS 17 will be implemented in 2026, which will have a significant impact on insurance services and insurance financial results. Insurance companies will continue to advance digital transformation and adjust their product portfolios and business development strategies in response to the supervisory measures of the competent authorities and changes in the market environment.

6-3. Business objectives

Unit: NT\$ million

Item	2026 budget
Total premiums in the year	15,196

6-4. Favorable and unfavorable factors for future development

6-4-1. Favorable factors

- BNP TCB Life has close relationships with its distribution channels and works with them to promote insurance businesses. It is a leading insurance company in traditional insurance and mortgage life insurance in the bancassurance channel.
- Our partner channel has many business locations and a significant number of customers. It is one of the top five banks in terms of housing loan scale, providing a solid foundation for the joint promotion of insurance businesses.
- As the global market enters an interest rate-cutting cycle, the economy is warming up and customers' willingness to purchase insurance is increasing. In addition, the growing public awareness of risk and the emergence of a super-aged society are driving demand for retirement planning and asset succession, which is conducive to the development of the insurance business.
- The competent authorities are implementing policies to restore protection functions to insurance products, which will be conducive to the promotion of protection-type products.
- We continue to work with public welfare organizations to implement corporate social responsibility. We have won many awards and have an excellent corporate image.
- BNP TCB Life possesses stable profitability and high risk-bearing capacity.

6-4-2. Unfavorable factors

- The core businesses are easily affected by economic fluctuations and regulatory changes.
- Without an insurance agent channel and with relatively low brand recognition, it is difficult to generate brand loyalty.
- Under the current bank channel structure, customers tend to be older and are mainly concentrated in the conservative and prudent wealth management segment.

7. Venture capital

7-1. Areas in which main products (services) are sold (provided)

The main investment targets of TCVC are enterprises established in Taiwan, or enterprises established overseas that plan to be listed on Taiwan's capital market.

7-2. Future supply and demand of the market

7-2-1. Supply status

The rapid development of the biotech and medical industries in Taiwan in recent years has given rise to artificial intelligence and high-performance computing. It has in turn increased the active promotion of the government's energy policies and the proportion and amount of venture capital investment in semiconductors and electronic components, biotech, and energy industries. According to statistics from the Taiwan Venture Capital Association, as of December 2025, there were approximately 366 venture capital firms, with cumulative capital exceeding NT\$200 billion.

7-2-2. Demand status

Due to the government's industrial policies in recent years, the investment scope of venture capital is no longer limited to high-tech industries, but has gradually expanded to emerging industries such as cultural and creative industries, agricultural technology, national defense and military industries, renewable energy, and pharmaceutical biotechnology. In response to the challenges and changes brought about by geopolitical developments, industrial supply chain restructuring, digital transformation, and the dual transition toward net-zero emissions, the government has launched promotion programs for the Five Trusted Industries. These programs aim to develop industries such as semiconductors, artificial intelligence, the military industry, security control, and next-generation communications, so that Taiwan can become a key player in the global supply chain. In addition, we will continue to promote industrial innovation and optimization and transformation, optimize Taiwan's entrepreneurial ecosystem, develop Taiwan into an Asian corporate capital allocation and high-asset wealth management center, build a digital national smart island, cultivate high-quality human resources for the new generation, optimize the innovative financial industry, and improve the sustainable fiscal structure to facilitate new economic development. We also actively encourage traditional industries to innovate

and increase their added value. Taiwanese companies with specific niches and specific competitiveness will thus continue to offer innovative technologies and products. All these new industries and technologies require venture capital investment during their development process.

7-3. Business objectives

Unit: NT\$ million

Item	2026 budget
Core business investment amount	300

7-4. Favorable and unfavorable factors for future development

7-4-1. Favorable factors

- We have accumulated a certain depth in our investment portfolio over time, and we can expand the depth and breadth of venture capital sources by identifying potential investment targets through the upstream and downstream supply chain relationships and industry connections of our investment targets.
- By integrating the Group's banking clients and securities underwriting businesses, we can provide comprehensive financing services.
- We will continue to work closely with strategic partners to expand overseas and establish connections with Taiwan's industries.

7-4-2. Unfavorable factors

- Constrained by its relatively small capital base, we do not have the ability to take the lead in fundraising for companies with larger capital requirements, which may result in missed opportunities.
- At present, it is not easy to cultivate professional talent, and the overall organizational scale remains insufficient, which is not conducive to expanding the reach of venture capital deal sourcing.

IV. Employees

1. Taiwan Cooperative Financial Holdings (TCFHC)

Year		2024	2025	As of April 20, 2026 for the current year
Number of employees		16	15	16
Average age		54.68	56.75	56.40
Average years of service		2.94	4.01	4.03
Education background ratio (%)	PhD	12.50	6.67	6.25
	Master	50	60	56.25
	College	37.50	33.33	37.50
	Senior high school	0	0	0
Professional certificate held by employees	Bank Internal Control Basic Test	6	5	6
	Financial Markets Knowledge and Professional Ethics Test	11	10	11
	Trust Business Professional Test for Trust Business Personnel	10	9	10
	GEPT/TOEIC/TOEFL/IELTS/Cambridge English Qualifications	10	9	10
	Life Insurance Agent Qualification Test	12	11	12
	Certified Anti-Money Laundering Specialist (CAMS)	6	6	7
	Anti-Money Laundering and Counter Financing of Terrorism Professional Test	4	5	5
	Number of trained employees	46	56	1

Note: The table above does not include employees of subsidiaries who also hold a dual position in the Company (121 and 119 employees as of December 31, 2025 and April 20, 2026, respectively).

- Licenses held by personnel related to financial information transparency: A total of 10 internal audit personnel of the Company have passed the Bank Internal Control Basic Test or the Bank Internal Control and Internal Audit Test.

- The internal audit specialists of TCFHC's key subsidiaries obtaining professional certificates: For TCB, there was 1 specialist at TCB acquiring the license of CPA, 1 obtaining the certificate of international computer auditors, whereas there was another 2 specialist from BNP TCB Life obtaining the certificate of international internal auditor.
- Continuing education and training of employees: To encourage employees to embrace lifelong learning and continue to improve, the Company arranges employees to participate in regular education and training, and actively encourages employees to continue their studies on the job. We provide tuition subsidies for employees who attend graduate schools, universities, and vocational schools, and we established Regulations on Employee Certificate Examination Subsidies to provide relevant subsidies for applying for financial professional certificates and foreign language tests. To enhance the professional functions of employees, the Company sends employees to attend training programs, visits, and seminars organized by well-known domestic and foreign institutions. The Bank has also established an employee training center, as well as online digital learning courses (e-learning) such as credit, collection, foreign exchange and wealth management. By employing a diverse range of learning channels, employees can have greater development potential and thus enhance the Company's competitiveness

2. Taiwan Cooperative Bank (TCB)

Year		2024	2025			As of April 20, 2026 for the current year
			TCB	United Taiwan Bank S.A.	Merged	
Number of employees	Management units	1,777	1,818	0	1,818	1,788
	Business units	6,994	6,978	11	6,989	6,802
	Total	8,771	8,796	11	8,807	8,590
Average age		44.42	44.42	47	44.42	44.03
Average years of service		17.65	17.45	13.55	17.44	17.61
Education background ratio (%)	PhD	0.08	0.08	0	0.08	0.09
	Master	26.25	27.16	81.82	27.23	27.67
	College	68.62	67.73	18.18	67.66	67.66
	Senior high school	4.78	4.76	0	4.76	4.33
	High school and below	0.27	0.27	0	0.27	0.25
Professional certificate held by employees	Trust Business Professional Test for Trust Business Personnel	7,609	7,687	6	7,693	7,457
	Bank Internal Control Basic Test	5,582	5,651	5	5,656	5,400
	Life Insurance Agent Qualification Test	7,320	7,308	5	7,313	7,099
	GEPT/TOEIC/TOEFL/IELTS/Cambridge English Qualifications	4,607	4,656	7	4,663	4,545
	Investment-Linked Insurance Product Agent Qualification Test	6,567	6,538	5	6,543	6,362
	Property Insurance Agent Qualification Test	7,093	7,123	6	7,129	6,926
	Securities Firm Sales Representative/Senior Sales Representative Test	3,581	3,644	6	3,650	3,582
	Securities Investment Trust and Consulting Regulations Test	5,363	5,375	0	5,375	5,210
	Anti-Money Laundering and Counter Financing of Terrorism Professional Test	2,829	2,928	2	2,930	2,841
	Certified Anti-Money Laundering Specialist (CAMS)	3,403	3,363	5	3,368	3,286
	Senior Financial Planning Advisor	808	941	0	941	936
Number of trained employees	In-house training	13,464	14,158	0	14,158	3,536
	External training	6,826	6,218	0	6,218	1,106

3. Taiwan Cooperative Securities (TCS)

Year		2024	2025			As of April 20, 2026 for the current year
			TCS	TCSIC	Merged	
Number of employees		448	440	14	454	456
Average age		46.85	47.17	42.83	47.04	47.30
Average years of service		7.75	8.35	1.41	8.14	10.28
Education background ratio (%)	PhD	0	0	7.14	0.22	0
	Master	21.44	19.77	78.57	21.59	21.71
	College	73.65	75.68	14.29	73.79	73.90
	Senior high school	4.91	4.55	0	4.40	4.39
Professional certificate held by employees	Securities Firm Sales Representative/Senior Sales Representative Test	509	502	10	512	516
	Futures Firm Sales Representative Qualification Test	338	329	4	333	334
	Life Insurance Agent Qualification Test	240	236	1	237	233
	Life Insurance Agent Test for Selling Non-Investment-Type Insurance Products with Foreign Currency Receipts and Payments	141	140	1	141	138
	Test on Investment-Linked Insurance Product Overview and Overview of the Financial System	121	115	1	116	114
	Property Insurance Agent Professional Subject Qualification Test	195	189	2	191	189
	Trust Business Professional Test for Trust Business Personnel	171	168	3	171	172
	Securities Investment Trust and Securities Investment Consulting Business Sales Representative Qualification Test	145	134	7	141	141
	Financial Markets Knowledge and Professional Ethics Test	289	285	9	294	307
	Anti-Money Laundering and Counter Financing of Terrorism Professional Test	290	276	2	278	277

4. Taiwan Cooperative Bills Finance (TCBF)

Year		2024	2025	As of April 20, 2026 for the current year
Number of employees	Head office	60	63	64
	Kaohsiung Branch	6	6	6
	Total	66	69	70
Average age		47.66	46.68	46.54
Average years of service		8.69	8.77	8.83
Education background ratio (%)	PhD	3.03	2.90	2.86
	Master	30.30	31.88	31.43
	College	63.64	62.32	62.85
	Senior high school	3.03	2.90	2.86
Professional certificate held by employees	Bills Finance Firm Business Personnel Professional Subject Test	64	67	67
	Securities Firm Sales Representative/Senior Sales Representative Test	81	87	88
	Bank Internal Control and Internal Audit Test	34	33	33
	Trust Business Professional Test for Trust Business Personnel	24	26	27
	Junior Credit Personnel Professional Competency Test	15	14	14
	Life Insurance Agent Qualification Test	22	24	23
	Futures Firm Sales Representative Qualification Test	16	17	16
	Bond Personnel Professional Competency Test	4	3	4
	Certified Anti-Money Laundering Specialist (CAMS)	7	7	7
	Anti-Money Laundering and Counter Financing of Terrorism Professional Test	43	44	43

5. Co-Operative Assets Management (CoAMC)

Year		2024	2025			As of April 20, 2026 for the current year
			CoAMC	Cooperative International Leasing Corporation Limited	Merged	
Number of employees		89	56	22	78	74
Average age		41.48	45.47	37.20	43.14	43.32
Average years of service		7.39	9.45	6.24	8.54	8.25
Education background ratio (%)	Master	19.10	23.21	27.27	24.36	24.32
	College	78.65	69.64	72.73	70.51	71.63
	Senior high school	2.25	7.15	0	5.13	4.05
Professional certificate held by employees	Real Estate Appraiser	1	1	0	1	1
	Real Estate Broker and Sales Agent	10	10	0	10	10
	Financial Personnel Credit Collateral Valuation Professional Competency Test	1	1	0	1	1
	Outsourced Debt Collection Personnel Professional Competency Test	5	9	0	9	9
	Certified Anti-Money Laundering Specialist (CAMS)	2	2	0	2	2
	Rental Housing Management Personnel	4	3	0	3	3
	Taipei City Dangerous and Old Building Reconstruction Promoter	6	6	0	6	6
	Anti-Money Laundering and Counter Financing of Terrorism Professional Test	46	47	0	47	46
	Certified Public Accountant (CPA) (Mainland China)	1	0	1	1	1
	Legal Practitioner Qualification Certificate (Mainland China)	4	1	3	4	4

6. Taiwan Cooperative Securities Investment Trust (TCSIT)

Year		2024	2025	As of April 20, 2026 for the current year
Number of employees		46	51	50
Average age		48.90	48.24	47.79
Average years of service		5.06	5.06	5.29
Education background ratio (%)	Master	63.50	37.25	38
	College	36.50	62.75	62
Professional certificate held by employees	Securities Investment Analyst	4	5	6
	Securities Investment Trust and Securities Investment Consulting Business Sales Representative	22	28	28
	Securities Firm Sales Representative/Senior Sales Representative Test	20	30	29
	Trust Business Professional Test for Trust Business Personnel	22	26	26
	Chartered Financial Analyst (CFA)	1	2	2
	Financial Planning Personnel Professional Competency Test	3	4	4
	Bank Internal Control Basic Test	2	1	1
	Bank Internal Control and Internal Audit Test	4	4	3

7. Taiwan Cooperative Venture Capital (TCVC)

Year		2024	2025	As of April 20, 2026 for the current year
Number of employees		18	18	19
Average age		37.72	38.38	39.58
Average years of service		3.63	3.84	3.94
Education background ratio (%)	Master	55.56	50	47
	College	44.44	50	53
Professional certificate held by employees	Financial Markets Knowledge and Professional Ethics Test	5	7	8
	Securities Firm Sales Representative/Senior Sales Representative Test	5	6	6
	Securities Investment Trust and Securities Investment Consulting Business Sales Representative Qualification Test	2	3	3
	Trust Business Professional Test for Trust Business Personnel	3	2	2
	Life Insurance Agent Qualification Test	2	3	4
	Property Insurance Agent Professional Subject Qualification Test	1	1	2
	Bank Internal Control and Internal Audit Test	6	5	6
	Risk Management Basic Competency Test	2	2	2
	Anti-Money Laundering and Counter Financing of Terrorism Professional Test	16	16	17

8. BNP Paribas Cardif TCB Life Insurance (BNP TCB Life)

Year		2024	2025	As of April 20, 2026 for the current year
Number of employees		277	285	282
Average age		44.02	44.81	45.12
Average years of service		4.64	4.83	5.07
Education background ratio (%)	Master	25.99	26.32	25.53
	College	70.40	69.82	69.86
	Senior high school	3.25	3.51	4.26
	High school and below	0.36	0.35	0.35
Professional certificate held by employees	Life Insurance Agent Qualification Test	67	79	79
	Property Insurance Agent Qualification Test	23	17	16
	Investment-Linked Insurance Product Agent Qualification Test	41	42	42
	Life Insurance Agent Test for Selling Non-Investment-Type Insurance Products with Foreign Currency Receipts and Payments	33	42	42
	Domestic/Foreign Anti-Money Laundering and Counter Financing of Terrorism Professional Personnel Certification	192	191	213
	Fellow/Associate Actuary Certification (Various Countries)	14	12	12
	Society of Actuaries (SOA) Test	77	117	132
	Insurance Product Signing Personnel Qualification Certification	41	38	38
	Life Office Management Association (LOMA) Certification	63	51	45
	GEPT/TOEIC/TOEFL/IELTS/Cambridge English Qualifications	21	20	20

V. Corporate Social Responsibility and Ethics

1. The Group has long been committed to fulfilling its corporate social responsibility, and its performance has been widely recognized by institutions both domestically and internationally. In 2025, in addition to being included in the S&P Sustainability Yearbook 2025 for ranking in the top 5% of S&P Global ESG scores and being selected for TIME Magazine's World's Most Sustainable Companies of 2025, the Group also received numerous domestic accolades. These include the highest "Level-5+: Excellence" certification from the third-party verifier BSI for Task Force on Climate-related Financial Disclosures (TCFD) disclosures for three consecutive years, as well as, for the first time, the Banking Group Excellence Award in the Second TCFD Report Evaluation organized by National Chengchi University. The Group also received the "Taiwan Sustainability Action Award/Taiwan Corporate Sustainability Award/Taiwan Sustainable Investment Award," the "ESG Sustainable Development Leadership Award," the "Common Wealth Magazine Sustainability Citizen Award," and the "Common Wealth Parenting Friendly Workplace Award." In addition, in the 2025 "Insurance Dragon and Phoenix Awards," it was selected for the sixth time as the Most Desired Financial Holding Company among graduates. Other recognitions include the highest-level distinction for outstanding performance in "Common Wealth Magazine's Corporate Carbon Reduction Thermometer," the CDP A List (highest rating), the Golden Award for Happy Enterprises, and inclusion in the TWSE RAFI Taiwan High Compensation 100 Index and the FTSE4Good TIP Taiwan ESG Index constituent stocks. Among its subsidiaries, TCB received both the "Best ESG Sustainability Award" and the "Best Diverse Trust Award" in the Excellent Bank Evaluation, while BNP TCB Life received the "Excellent Customer Trust Award" and the "Excellent Digital Finance Award" in the 2025 Excellent Insurance Evaluation by Excellence Magazine. These achievements highlight the Group's remarkable progress in promoting sustainable development.
2. Employee care and human rights
 - 2-1. The Company references the general standards of the industry, complies with relevant labor laws and regulations, and formulates and implements various employee welfare measures (including salary, leave, and other benefits, detailed in "IX. Employer-Employee Relations" in "Chapter 4. Operational Overview" of the Annual Report). The employee retirement system is processed in accordance with the Labor Standards Act, Labor Pension Act, and the Company's Employee Retirement, Casualty and Severance Regulations and other relevant regulations. In addition, in accordance with the Labor Pension Act, 6% of employees' monthly wages is contributed to the new labor pension system and paid into the personal pension account at the Bureau of Labor Insurance.
 - 2-2. To reflect business performance and results in employee remuneration, in accordance with Article 35-1 of the Company's Articles of Incorporation, the Company allocates 0.01% to 0.08% of the profit made by the Company in a year as employee remuneration, depending on the year's profitability. The recipients include employees of subordinate companies who meet certain eligibility criteria. The portion distributed to grassroots employees shall not be less than 1% of the actual amount allocated for employee remuneration for the year. The Company has established the Allocation Standards for Performance Bonuses and Employee Remuneration for compliance. The Company has been selected as a constituent of the Taiwan High Compensation 100 Index by Taiwan Stock Exchange Corporation. This index is the world's first corporate social responsibility index that encourages companies to pay attention to employee compensation.
 - 2-3. To enhance community engagement and assess the Company's operational impact on local communities, the Company hires appropriate personnel in its operating locations and has been selected by the Taiwan Stock Exchange as a constituent stock of the Taiwan Employment Creation 99 Index. The Company complies with local laws and regulations, and supports and complies with the Universal Declaration of Human Rights, the

United Nations Global Compact, and the International Labour Organization Conventions. The Company has established the Taiwan Cooperative Financial Holding Co., Ltd. Human Rights Policy, and its human resources management policies and procedures comply with labor laws and regulations promulgated by the competent authority. Employee rights are legally protected, there are no violations of employee rights, and there are no operating activities involving forced or compulsory labor. The implementation of the Human Rights Policy includes organizing human rights-related training, such as sexual harassment prevention, conducting human rights due diligence, and having the president sign a human rights statement on behalf of all employees.

- 2-4. The Company has set up an "Employee Feedback Section" on the Company's portal and assigned dedicated personnel to handle employees' issues in an expeditious manner to facilitate employer-employee communication channels. Both labor and management jointly elect representatives in accordance with the Labor-Management Meeting Implementation Regulations and set up a Review and Evaluation Committee to nominate employee representatives as members to advocate employee rights. Regarding the minimum notice period for important job changes, the Company complies with the Labor Standards Act and clearly stipulates such requirements in the work rules.
- 2-5. The Company prepares a budget for employee training every year to encourage employees to participate in internal and external training and personal continuing education. The Company also designates employees to participate in professional seminars and other activities based on business requirements. The Company conducts job rotation internally from time to time for employees to enrich their professional capabilities in depth and breadth. In order to carry out succession planning for important management roles, we regularly select outstanding officers for training to expand the talent pool for future managers and deputy managers, and regularly conduct promotion assessments to promote outstanding talents.
- 2-6. In order to promote diversity and gender equality in the workplace, the Company has formulated policies and related measures to ensure that there is no preferential treatment or any form of discrimination based on individual race, class, language, ideology, religion, political affiliation, place of origin, birthplace, gender, sexual orientation, age, marital status, appearance, facial features, physical or mental disability, zodiac sign, blood type, or previous union membership. Taking the Company's female managers as an example, they accounted for 72.22% of the total number of managers as of the end of 2025. The Company has set up Regulations for Prevention, Correction, Complaint, Investigation and Handling, and Punishment of Sexual Harassment at Workplace to prevent the occurrence of sexual harassment and protect the rights and interests of victims. Any conduct of sexual harassment by employees in the workplace is strictly prohibited, and violators will be disciplined depending on the seriousness of the incident. In addition to posting "Free from Sexual Harassment" publicity materials, we have also established a grievance channel (including a dedicated line, dedicated fax line, and dedicated email), and assigned dedicated staff to handle sexual harassment complaints in a confidential and expeditious manner.
- 2-7. TCB continues to enhance occupational health and safety and workplace psychological health management, becoming the first enterprise in Taiwan to obtain certification for the ISO 45003:2021 Psychological Health and Safety Management Systems at Work, and has also passed surveillance certification for the ISO 45001:2018 and TOSHMS Occupational Health and Safety Management Systems. In recognition of its outstanding achievements in promoting a healthy workforce and sustainable development, it received, for the first time, the National Occupational Safety and Health Awards – Special Award for Labor Health from the Ministry of Labor, the Healthy Workforce Sustainability Leadership Enterprise – Model Award (Non-Manufacturing Sector) from the Occupational Safety and Health Administration (OSHA), and was also selected among the top 10% of performing enterprises for disclosing occupational health and safety performance in corporate sustainability reports by OSHA. In addition, as evaluated by the Corporate Epidemic Prevention Alliance organized by the Ministry of Health and Welfare and the Taiwan Immunization Vision and Strategy (TIVS), it has won the Epidemic Prevention Gold Award for five consecutive years.

3. Public welfare

Adhering to the principle of "taking from society and giving back to society," the Group spares no effort in participating in public welfare activities. It continues to organize various charitable events, donate to social welfare organizations, and sponsor academic forums, thereby establishing a model of corporate operations that gives back to society and creates mutual benefits.

- 3-1. The Group has long supported the Economically Independent Youth Part-time Employment Program of the Youth Development Administration of the Ministry of Education. In 2025, TCB was again awarded a certificate of appreciation by the Youth Development Administration of the Ministry of Education.
- 3-2. In response to the Financial Supervisory Commission's promotion of the financial industry's involvement in social welfare, the Company continued to serve as the co-organizer of the Financial Literacy for Youth Program hosted by the Taiwan Depository & Clearing Corporation in 2025. For college students who need assistance due to family factors, we strengthen their employment competitiveness through a series of financial professional courses, thereby helping their families overcome financial difficulties and implementing social care.
- 3-3. The Group provided assistance in response to the disaster caused by Typhoon Danas, donating NT\$11 million to the Disaster Relief Foundation special account to help affected areas and residents overcome the difficulties.
- 3-4. The Group promotes a culture of sports and strives to create a happy and healthy workplace. At the 2025 Sports Enterprise Certification Award Ceremony, it received the Sports Enterprise Certification issued by the Ministry of Sports for the fourth time. In September, the Group partnered with Cheng Shin Maxxis to host the Cheng Shin Maxxis TCFHC National Table Tennis Tournament at Dayeh University in Changhua. The tournament has now entered its 12nd year, and in 2025 more than 1,200 table tennis players competed together, helping to promote a nationwide culture of health and sports.
- 3-5. In support of the philanthropic efforts of the Ministry of Finance through the donation of uniform invoices, we co-hosted the 2025 Uniform Invoice Cup Road Running Event in October with the National Taxation Bureau of Kaohsiung, Ministry of Finance, demonstrating our support for public welfare through concrete actions. The Group participated in the 2025 Financial Services Charity Carnival organized by the Taiwan Financial Services Roundtable in November, promoting financial education through charitable activities. A booth was set up at the venue with a variety of games and giveaways to interact with the public.
- 3-6. TCB has continuously organized the "Delivering Warmth in Winter" event since 2015 for 11 consecutive years. Leveraging the local presence of its branches across Taiwan, it visits counties and cities to identify disadvantaged groups in need of social assistance and provides practical support based on their needs. In 2025, a total of NT\$4.61 million was donated to 59 social welfare institutions, benefiting more than 7,000 people.
- 3-7. In response to the Financial Supervisory Commission's initiative to promote the implementation of corporate social responsibility in the financial industry, TCB has participated, for 11 consecutive years since 2015, in the Finance with Love – Food and Supplies Bank joint donation campaign organized by the Taiwan Futures Exchange. Through this initiative, supplies are donated to families facing economic hardship, those encountering emergencies, or socially marginalized households that do not qualify for government welfare subsidies, with the aim of raising public awareness of charitable causes through concrete actions.
- 3-8. To encourage students to conduct in-depth research on topics such as economics and finance, TCB established a thesis research award program in 1954. The scope of research includes sustainable development, bank consolidation, AI in finance, digital finance, virtual assets, FinTech, and information security. To date, a total of 938 students have received awards, with total prize money exceeding NT\$11.78 million.
- 3-9. TCB actively participated in the Financial Supervisory Commission's Communicating Financial Knowledge to Campuses and Communities program, with internal professional lecturers visiting various locations to promote financial knowledge. In 2025, a total of 45 events were held, with approximately 2,546 participants, and the subsidiary was awarded the Financial Education Contribution Award – Best Investment Award by the Financial Supervisory Commission in recognition of its efforts. In April 2025, TCB participated in the Charity Fund for

Financial Services Industry Education project of the Taiwan Financial Services Roundtable to help young students from disadvantaged families successfully complete their studies. Through organizing financial education courses, the subsidiary promoted financial-related knowledge, demonstrating the financial services industry's care for society and fulfilling the social responsibilities of financial institutions.

- 3-10.** TCB has long been deeply engaged in activities and development in the field of sports, promoting grassroots sports events to enhance the baseball skills of the public. In 2025, it sponsored the following baseball-related events and associations: the Chinese Professional Baseball League 2025 Chinese Professional Baseball League Official Warm-up Game (30 games), the Tainan Community Youth Baseball Association, the Tainan Yucheng Baseball Development Association and the 32nd Taiwan Indigenous Baseball Development Association Care Cup Invitational Tournament. It also sponsored the YONEX Taipei Open 2025, domestic competitions in 2025, the 2025 Mother Marathon, the 2025 National Youth Table Tennis Elite Tournament, and the Chinese Taipei Table Tennis Association. In addition, summer baseball and table tennis camps were held in 2025 at the Yun-San Baseball Field in Chiayi City and the Tainan City Table Tennis Hall, with more than 900 schoolchildren participating. The subsidiary also participated in the 2025 Sports Activist Awards of the Ministry of Sports and received the Gold Award (Sponsorship Category), the Long-term Sponsorship Award (Sponsorship Category), and the Gold Award (Promotion Category), highlighting TCB's long-term commitment to grassroots sports development, the promotion of nationwide sports participation, and the cultivation of outstanding athletes who bring honor to the nation.
- 3-11.** TCB in order to promote retirement financial planning knowledge among the public, held three 2025 TCB Lectures – LOHAS and Happy Living Class events in Taichung, Kaohsiung, and Taipei, attracting nearly 1,000 participants to discuss planning for their second stage of life. In addition, under the theme "Orange Generation, Living Well with Ease," it organized four tax planning courses for active aging and long-term care and two cognitive-friendly experiential activities, introducing the industry's first Fulfillment Trust and Pet Trust to the public. The number of participants reached 400 and 150 respectively, with the aim of helping the public better understand issues related to physical and psychological well-being, social relationships, and asset protection in an aging society.
- 3-12.** TCB in support of the development of cultural industries, sponsored the General Association of Chinese Culture in organizing events such as the 2025 WE ARE – New Year's Eve Concert, the TAIWAN PLUS event in Osaka, Japan, the 2025 Arts and Culture Tea Gathering, the Matsu Biennial, and the 2025 National Day Presidential Office Building Projection Mapping Show, in order to strengthen Taiwan's international connections and celebrate important national festivals. In addition, it sponsored the 2025 Global Citizens – Soaring Taiwan Annual Concert, supported national celebrations by sponsoring the National Day Ceremony, and the 2025 National Day Fireworks in Nantou organized by the Nantou County Government. In 2025, the total investment in arts and cultural initiatives exceeded NT\$9 million. Toward the end of the year, the subsidiary also organized the TCB with Love • Christmas Tribute concert, inviting employees and the public to share in the joyful Christmas atmosphere, thereby putting into practice the principles of fostering good neighborly relations and giving back to the community.
- 3-13.** To assist with post-disaster reconstruction, TCB donated to the Tainan Greater Tainan New Life Health Association to organize the Gathering Strength for Good: Medical Mobilization post-disaster free medical consultation event combining Western and traditional Chinese medicine.
- 3-14.** To assist SMEs/micro enterprises in enhancing their corporate management capabilities and financial competitiveness, TCB collaborated with the Taiwan Small & Medium Enterprise United Counseling Foundation to organize a seminar in 2025. During the event, industry and economic experts, government agencies, professionals and scholars, and business owners discussed the theme "Smart-Driven Sustainability: Launching a New Era," exploring how enterprises can seize new business opportunities and prospects amid transformation driven by technology and sustainability. The Taipei session was held in March at the Hakka Cultural Center, with approximately 112 participants.

- 3-15.** In 2025, TCB organized more than 330 financial management seminars, with over 5,900 participants in total. It also conducted 102 trust education and outreach sessions at social welfare organizations, medical institutions, schools, and long-term care facilities. In addition, targeting youth, it organized a financial literacy camp, enabling participants to learn correct financial management concepts through games in an entertaining and educational way.
- 3-16.** TCB issues charity credit cards, through which a certain percentage of cashback generated from consumer card spending is donated to organizations such as the Huizhong Medical Relief Foundation, the Cardiac Children's Foundation Taiwan, and the Lukang Tianhou Temple. From the date of issuance to the end of 2025, total donations have reached NT\$41.77 million. In addition, a "Charity Information" section has been established on the credit card website to help social welfare organizations promote their charitable activities (the section currently features organizations such as the Eden Social Welfare Foundation, the Children Are Us Foundation, the Cardiac Children's Foundation Taiwan, and the Huikuang Guide Dog School Taiwan. Cardholders are also invited to follow links on the website to the donation pages of these charitable organizations and participate in charitable giving together.
- 3-17.** BNP TCB Life purchased coffee produced by small-scale farmers in Chiayi as holiday gifts, aligning with the long-term care concept of "Respite Coffee." A cumulative total of over 400 pounds of specialty coffee has been procured. In 2025, it also purchased 1,200 charity gift boxes, packaged with the assistance of children from the Kanner Foundation of Taiwan, to be used as holiday gift sets, with total annual purchases amounting to approximately NT\$550,000.
- 3-18.** BNP TCB Life, under the theme of "Protection," has collaborated with the Taiwan Association of Family Caregivers to support family caregivers for 13 years. Innovative care services include Respite Academy courses, the Care Café, long-term care preparation courses, the Ukulele Mutual Aid Society, and art therapy courses. In addition, donations totaling over NT\$5.98 million were made to organizations including the Taiwan Association of Family Caregivers and the Disaster Relief Foundation special account.
- 3-19.** TCS donated NT\$105,000 to the Fugue Music Care Association through a "ticket purchase and donation" initiative. The concerts were organized by Fugue Children's Music, which planned to hold three Taiwanese Picture Book Concerts at the National Taichung Theater starting in August. The events invited children from low-income families, students from non-urban areas, and children who have long participated in the Mobile Music Classroom program to attend the performances. A total of 146 participants took part, cultivating their appreciation for the arts in a high-quality musical environment and ensuring that cultural education extends beyond mere concepts.
- 3-20.** TCS continued to make donations to the Eden Social Welfare Foundation, the IPOWER Training Institute, and the Teach for Taiwan Education Foundation. In addition, recognizing the importance of supporting the development of youth from high-risk families, donations were also made to the Bornanew Youth Caring Association to help students who have unintentionally broken the law return to their families and schools. Scholarships were also provided for the children of inmates to encourage them to face the future with confidence. The total donations to the above organizations amounted to NT\$400,000.
- 3-21.** TCS continued to purchase coffee beans from Future Café, established by the Bornanew Youth Caring Association, and also ordered holiday gift boxes from other charitable organizations. The total amount for the year exceeded NT\$480,000. In addition, donations totaling over NT\$2.21 million were made to public welfare organizations, including the Little Tree Foundation, Mindao Home, Chiayi County of the Catholic Chiayi Diocese, Kaohsiung City Cerebral Palsy Association, and the Disaster Relief Foundation special account.
- 3-22.** TCS participated in the Eden Social Welfare Foundation's "early intervention screening" volunteer service activity, aiming to support families of children with developmental delays by promoting early intervention awareness and conducting screening activities, thereby providing timely resources and consultation services.
- 3-23.** CAM donated a total of approximately NT\$280,000 to organizations including the Eden Social Welfare Foundation, the Harmony Home Foundation, Taiwan, the Mustard Seed Mission, and the Disaster Relief Foundation special account.

- 3-24.** TCBF supported sheltered workshops and local farms through concrete actions by purchasing handmade soap and holiday gift boxes from organizations including the Syin-Lu Social Welfare Foundation and the Children Are Us Foundation. In addition, donations totaling NT\$990,000 were made to organizations including the Changhong Education Foundation – Charitable Education Program for Disadvantaged Children, the Taiwan Lung Foundation, the Chinese Christian Relief Association, the Beunen Foundation, the Kaohsiung Red Cross Nursery Center, the Taiwan Pancreas Society, and the Disaster Relief Foundation special account.
- 3-25.** TCSIT donated a total of NT\$320,000 to organizations including the Institute for the Blind of Taiwan, the Chung-Hua Foundation for Persons with Intellectual Disabilities, and the Disaster Relief Foundation special account.
- 3-26.** TCVC donated a total of NT\$254,000 to organizations including the Taiwan Soka Association, the Genesis Social Welfare Foundation, and the Disaster Relief Foundation special account.
- 3-27.** TCVC donated NT\$66,000 to The Day the War Ended Documentary Post-Production and Release Crowdfunding Project initiated by Fun Job Studio Ltd. Based on historical footage and interview materials, the documentary presents the social landscape of Taiwan during the post-war period. Through this initiative, the subsidiary supports the arts and cultural industry, promotes understanding of public issues and cultural preservation, and encourages greater societal attention to multiculturalism and public affairs.

4. For other sustainable development implementation, please refer to "Section II 6 Implement status of promoting sustainable development" in "Chapter 2. Corporate Governance Report" of this Annual Report.

5. The Company adheres to the principle of prudent operation, complies with relevant laws and regulations of the competent authority and social responsibility standards, establishes a good corporate governance system and corporate organizational culture, and creates maximum value for shareholders.

6. Consumer rights

To protect the rights of consumers, the Company has included a clause in Article 65 of its "Corporate Governance Best Practice Principles" to ensure that subsidiaries formulate consumer protection policies. In order to fulfill the duty of keeping customer information confidential, we comply with the Financial Holding Companies Act, Rules Concerning Cross-Selling by Financial Holding Company Subsidiaries, the Personal Data Protection Act, and relevant laws and regulations of the competent authorities through formulated "Customer Information Confidentiality Measures" and announced them on the official website.

7. Employee Code of Conduct or Ethics

In order to establish employee service and ethical standards, the Company has established the Employee Service and Code of Conduct Guidelines. For relevant content, please visit the "Corporate Governance" section of the Company's website and click on Employee Service and Code of Conduct Guidelines under Corporate Governance Policies.

8. Procedures for Handling Material Inside Information

8-1. The Company has established the Procedures for Handling Material Inside Information.

8-2. The responsible departments will notify relevant personnel of the regulations updates in writing regarding the disclosure of material inside information within TCFHC.

VI. Number of Full-Time Employees Who Are Not in Managerial Positions, the Average and Median Salaries, and the Difference from the Previous Year

Unit: People; NT\$ thousand

	No. of full-time non-managerial employees	Average salary	Median salary
2025	8,444	1,525	1,446
2024	8,419	1,534	1,452
Difference	+25	-9	-6

Note 1: The above data include TCFHC, TCB, TCS, and BNP TCB Life.

Note 2: For the definitions of "full-time employees" and "salary," please refer to the definitions listed in the "Corporate Governance" section of the Market Observation Post System regarding "Salary of Full-Time Non-Managerial Employees."

VII. IT Equipment

1. Configuration and maintenance of major information system hardware and software

- 1-1. The Group's hardware equipment includes IBM mainframes, open system servers and network equipment such as routers, switches, and load balancers. The software used includes IBMOS/400, AIX, Unix, Windows, and other operating systems, databases including DB2, Oracle, MS-SQL, and SAN, and NAS and other data storage devices. They are mainly used in core business systems, e-commerce platforms, management information systems, and business support systems to build a complete information infrastructure.
- 1-2. To provide customers with high-quality 24-hour uninterrupted service, the Group's software and hardware systems are maintained by dedicated personnel and manufacturers to ensure normal system operations.

2. Future development or acquisition plans

- 2-1. In response to the end of service (EOS) of the email management system, network, and fiber-optic switches, a project will be carried out for system upgrades and the procurement of replacement equipment.
- 2-2. In response to the rapid development of generative AI applications, and to improve the management and utilization efficiency of internal knowledge documents, comprehensive data preprocessing and prompt design methodologies will be established to ensure that existing documents, manuals, and procedural guidelines are effectively imported and correctly parsed, thereby enhancing employee service efficiency and strengthening the Bank's capability in applying generative AI technologies.
- 2-3. The open enterprise application integration (EAI) platform provides applications for message exchange, processing, and data integration among internal and external systems. The server equipment, application software, and system software under the current architecture will soon face the situation of vendor end-of-service (EOS). To enhance information security protection capabilities and reduce system operation and maintenance risks, system upgrade operations are therefore planned to respond to rapidly changing demands and improve system service performance and stability.
- 2-4. We will upgrade the media file transmission system to keep pace with information technology development trends by strengthening the formats and channels for media file transmission and adding functions such as multi-party downloading, multiple file formats, and automated file transfer interface configuration, thereby providing customers with secure, fast, and accurate transmission services.
- 2-5. We will continue to strengthen the security information and event management (SIEM) platform and build a security operations center (SOC), collect and integrate logs from various systems and equipment, establish processing and tracking mechanisms, implement information security governance, and monitor information security risks.
- 2-6. In accordance with the Reference Guidelines for the Introduction of Zero-Trust Frameworks by Financial Institutions issued by the competent authority, and focusing on the two high-risk scenarios of remote work and system operation and maintenance management, relevant control measures will be continuously introduced based on the reference principles of each pillar to strengthen information security.

- 2-7.** We will establish a zero-trust identity authentication mechanism and a "zero-trust architecture" environment, and gradually introduce the three core mechanisms—zero-trust network identity recognition, device authentication, and trust inference—in stages each year. We will also enhance user experience through biometric recognition mechanisms and provide a more secure identity authentication method based on asymmetric key encryption technology.
- 2-8.** The implementation of an electronic form system is in response to the Financial Supervisory Commission's "Green Finance Action Plan 3.0" net-zero emissions initiative. This system aims to digitize internal paper-based administrative processes, not only meeting the requirements of the regulatory authority but also improving internal administrative efficiency.
- 2-9.** We will adopt a microservices platform to enhance flexible agile development, enable the elastic allocation of information resources, ensure highly reliable system stability, and strengthen collaboration within the information technology organization.
- 2-10.** We will strengthen the data backup and recovery mechanisms between our data and backup centers, including backup and recovery of data and application systems, shortening system recovery time, and increasing the number of backup systems.
- 2-11.** We will build a database analysis platform to introduce big data analysis, enhance the ability to integrate and analyze database information, improve decision-making quality, improve policyholder services, and effectively reduce operating costs.
- 2-12.** In accordance with the requirements of operational units, functional optimizations will be carried out for the "investment management system," "fund accounting system," and "fund administration system."

3. Emergency backup and safety measures

3-1. Emergency backup

- 3-1-1** The Company has established automated data backup mechanisms for important information systems. In addition to local backup, data is automatically backed up to the off-site backup center of TCB on a regular basis, and backup exercises are performed regularly.
- 3-1-2** All major subsidiaries have established local and remote backup mechanisms and conduct backup drills regularly. TCB's remote backup center was built in Taichung, and a remote backup system exercise was conducted in August 2025. TCS, BNP TCB Life, and TCSIT built their backup center in Taoyuan, while TCBF established two remote backup centers in Taipei and Kaohsiung. CoAMC has commissioned a contractor to provide remote backup services. Furthermore, remote backup drills are conducted annually.

3-2. Safety measures

The Group's main safety protection measures

- 3-2-1** TCB obtained ISO 27001 Information Security Management System certification in February 2009. In January 2025, it completed the ISO 27001 surveillance audit (certificate validity period: February 17, 2024 to February 16, 2027). BNP TCB Life completed its ISO 27001 surveillance review in March 2026 (certificate validity period: May 22, 2026 to May 21, 2029). TCS completed its surveillance review in October 2025 (certificate validity period: December 22, 2025 to December 21, 2028). TCBF began implementing ISO 27001 in July 2024 and passed the ISO 27001 certification in April 2025, obtaining the certification certificate (certificate validity period: April 8, 2025 to April 7, 2028). Through the adoption of the ISO 27001 Information Security Management System, we have strengthened our capability to respond to information security incidents and safeguard the security of corporate and customer assets.
- 3-2-2** TCS passed the TPIPAS mid-term review in November 2025 and maintained the validity of TPIPAS's dp.mark to ensure the security of personal data protection and safeguard customers' rights and interests.

- 3-2-3 In 2022, TCB introduced the international standard ISO 22301:2019 Business Continuity Management Systems, and completed the surveillance audit in October 2025 (certificate validity period: December 19, 2025 to December 18, 2028). This has improved the organization's financial resilience in terms of customers' rights and interests, established emergency response and business continuity and recovery capabilities through effective resource allocation, and enhanced business continuity management capabilities.
- 3-2-4 In order to strengthen information security resilience and mitigate capital or financial losses that may be caused by potential future system intrusions through insurance, TCB purchases "Cyber Liability Insurance" every year with an insured amount of NT\$150 million. TCBF also purchases "Cyber Liability Insurance" every year with an insured amount of NT\$10 million.
- 3-2-5 TCB, BNP TCB Life, and TCBF comply with the requirements of the competent authority and conduct computer system information security assessments every year to implement relevant technical and management control measures, improve and enhance the security protection capabilities of the network and information systems, and effectively safeguard the rights and interests of investors and customers.
- 3-2-6 To strengthen information security control, all major subsidiaries have established network security protection equipment, including firewalls, intrusion detection, spam filtering, network and email personal information leakage protection, and other network security protection measures.
- 3-2-7 All information operation hosts and personal computers of the Group's subsidiaries are equipped with anti-virus and anti-intrusion software and placed under central management so that information security personnel can immediately detect intrusion incidents, take appropriate precautions, and respond to them.
- 3-2-8 In order to reduce the risks of the inability to provide website services due to distributed denial of service (DDoS) attacks, all major subsidiaries have established a DDoS defense mechanism and conduct DDoS attack exercises every year to improve their response capabilities to network attacks.
- 3-2-9 Important information equipment of the Group's subsidiaries is placed in controlled areas with access control, surveillance cameras, and environmental monitoring facilities to maintain a secure environment and prevent damage to the equipment.

VIII. Cyber security management

1. Describe the information and communications security risk management framework, information and communications security policies, specific management plans, and resources invested in information and communications security management, etc.

1-1. Information security risk management framework

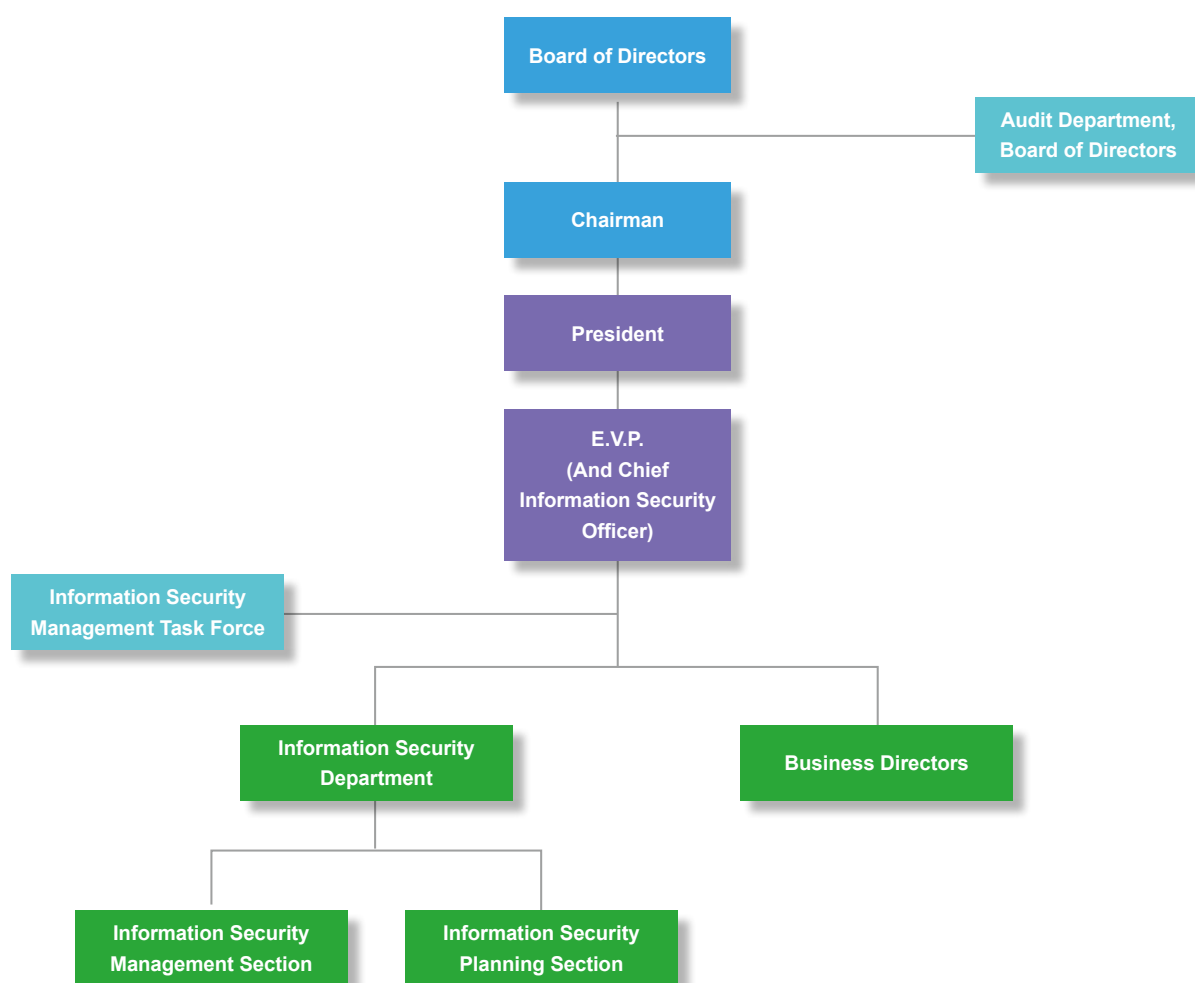
1-1-1 Information security governance organization

In response to the increasingly severe cybersecurity threats brought about by the rapid development of financial technology, the Company established a dedicated cybersecurity unit in March 2018 to be responsible for planning, monitoring, and executing information security management operations. It is tasked with gradual improvements of the cybersecurity management system from staffing and rule formulation to the implementation of cybersecurity governance.

- 1-1-2 In accordance with the announcement regulations of the competent authorities, TCB and TCBF appointed a Chief Information Security Officer at the end of 2021. And TCS appointed a Chief Information Security Officer in 2024. In 2022, the Company appointed the Executive Vice President who is in charge of information security policy promotion and resource allocation to serve as the Chief Information Security Officer to oversee the implementation and coordination of information security policies and allocate resources and enhance the ability to implement and respond to information security issues.

1-1-3 Information security organizational structure

To smoothly promote information security management, TCB has set up a "Information Security Management Committee", with the Executive Vice President (also the Chief Information Security Officer) who oversees the information security unit as the convener to continuously review and promote the overall operation of information security, enhance the management's supervision function on information security, and appoint external professional members to participate in meetings of the Information Security Management Committee to provide consultation and suggestions on information security issues. The information security organizational structure is shown in the figure below:



1-2. Information Security Policy

The Company's information security management objectives are to establish the "Information Security Policy" and "Information Security Management Regulations" in accordance with related regulations such as the "Cyber Security Management Act" and "Financial Holding Company Act" to ensure the fulfillment of information operation security requirements and take appropriate and sufficient information security measures to ensure the safety of information collection, processing, transmission, storage, and circulation.

1-3. Detailed management programs:

1-3-1 Promote risk-based information security management, including strengthening in-depth defense, access control, enhanced monitoring and analysis, and effective prevention of information security incidents, and strengthening the ability to respond to information security incidents.

- 1-3-2 Formulate the "Information Security Policy" and "Guidelines for Information Security Management of Subsidiary Companies" as the common standard for the Group's information security protection, establish a comprehensive information security joint defense management mechanism, monitor the Group's information security risks, and achieve the goal of a strict information security defense network for the Group.
- 1-3-3 To ensure the effectiveness of the group's joint security defense, key performance indicators (KPIs) are formulated based on the joint security defense strategy to achieve the management goals of the joint security defense. The information security joint defense meeting of the Group is held every six months to review the implementation results, establish a group-level management security governance system and security management mechanism, and continuously strengthen overall information security and data protection.
- 1-3-4 In order to enhance the Group's cybersecurity crisis response capabilities and strengthen cybersecurity resilience, the Company has formulated the "Computer Security Incident Response Guidelines" and established a Computer Security Incident Response Team (CSIRT Team) to clearly define the division of responsibilities when an incident occurs in the Company and its subsidiaries. These measures aim to enable rapid reporting and emergency response and effectively reduce the impact and shock of incidents.
- 1-3-5 To provide customers with safe, convenient, and uninterrupted financial services, the Company continues to strengthen information security supervision, improve the sustainability of financial services and implement information security joint defense strategies in accordance with the "Financial Cyber Security Action Plan" announced by the competent authority, enhance information security governance capabilities and standards, and ensure the continuous operation of the system and data security.
- 1-3-6 In order to enhance the security of the Group's IoT devices, we have established "Internet of Things (IoT) Equipment Usage and Management Guidelines", and conduct an annual IoT device inventory and update the device inventory. We also conduct IoT device vulnerability scans to strengthen the information security and data protection of IoT devices.
- 1-3-7 To enhance the exchange and sharing of cybersecurity information among financial institutions, the Company and its subsidiaries (TCB, TCS, BNP TCB Life, TCSIT and TCBF) have all joined the Financial Security Information Sharing and Analysis Center (F-ISAC). Through sharing cybersecurity information among members and assisting in cybersecurity compliance assessments and recommendations, we continuously improve our protection measures.

1-4. Resources invested in cyber security management

- 1-4-1 To achieve the goal of information security management, the Company has increased its information security budget each year, with information security accounting for at least 3% of the overall information budget each year. We also continue to promote information security education and training and encourage information security personnel to actively obtain international information security professional certificates and enhance their information security expertise.
- 1-4-2 The Company conducts email social engineering exercises twice a year. The email opening rate, file link opening rate, and attachment opening rate must be less than 3%. All employees participate in the exercises to enhance their information security awareness.
- 1-4-3 The Company organizes information security education and training courses every year to continuously strengthen the information security awareness of employees. All employees have completed the courses and passed the tests with a 100% completion rate of training programs.

2. List the losses, possible impacts and response measures incurred due to major cyber security incidents in the most recent year and up to the date of publication of the annual report. If it is impossible to reasonably estimate, the fact that it is impossible to reasonably estimate should be explained: None.

IX. Employer-Employee Relations

1. Employee welfare measures, training and development plans, retirement systems, labor-management agreements, and employee rights protection:

1-1. Employee welfare measures and their implementation

- 1-1-1 Comprehensive compensation policy: The Company sets employee salary standards based on the industry average and abides by relevant labor laws and regulations. In accordance with Article 35-1 of the Company's Articles of Association, 0.01% to 0.08% of any profit made by the Company in a year shall be allocated as employee compensation and be awarded to employees of subsidiary companies who meet certain conditions, and the percentage allocated to the rank and file of the organization should not be less than one percent of the actual amount of employee compensation paid out in the current year. The Company also established the "Allocation Standards of Performance Bonus and Employee Remuneration" to link business performance and results to compensation for employees. The Company has been selected as a constituent of the "Taiwan High Compensation 100 Index" by Taiwan Stock Exchange Corporation. This index is the world's first corporate social responsibility index that encourages companies to pay attention to employee compensation.
- 1-1-2 Insurance coverage for employees: In order to improve the welfare of employees, we provide them with labor insurance, national health insurance, and employee group injury insurance in accordance with the law.
- 1-1-3 Employee stock ownership trust: To increase employees' willingness for long-term retention, we expanded the Employee Stock Ownership Trust to the Company and the Group's subsidiaries in 2024. Full-time employees who have served for six months may voluntarily join the program. The Company also allocates subscription funds (company-allocated funds) to employees participating in the stock ownership trust every month, which has the practical effect of increasing employees' salary. Through this mechanism, employees are encouraged to purchase company stocks on a regular basis, enabling them to share the Company's operating results as shareholders and strengthening their loyalty to the Company.
- 1-1-4 Measures to promote gender equality: To implement maternal protection measures, a comprehensive leave system that is superior to regulations was planned, and the Company provides "menstrual leave", "prenatal care leave", "pregnancy check-up leave", "maternity leave", "miscarriage leave", "pregnancy check-up accompaniment and paternity leave", "maternity allowances", and "family care leave." Before a child reaches the age of three, employees may also apply for "parental leave without pay." In addition, breastfeeding rooms are available to provide female employees with a better breastfeeding environment. To align with government policies, the Company also provides child birth subsidies to encourage employees to have children.
- 1-1-5 We regularly conduct employee health checks and continue to subsidize the cost of influenza vaccinations for employees. To assist employees resolve issues such as work stress, management conflicts, family, and emotional relationships, BNP TCB Life and TCB have been promoting Employee Assistance Programs (EAPs) since 2017 and 2025, respectively. This allows employees to choose a suitable method for psychological counseling, such as telephone, messaging software, email, or face-to-face, so that they can achieve a balance between work and life.

1-2. Employee training and development plan and its implementation

- 1-2-1 Employee training budget: The Company encourages employees to participate in internal and external training and personal learning. We prepare a budget for employee training every year, and produce digital learning videos for employees to improve themselves after work according to business requirements. We assign employees to participate in professional seminars or invite professional lecturers to give lectures. We also conduct internal job rotations from time to time so that employees can enhance their professional abilities.
- 1-2-2 Promotion assessment and training of outstanding officers: In order to ensure the availability of management talents, TCB regularly conducts promotion assessments and selects outstanding officers for training based on the differences in the responsibilities of managers at each stage to assist managers in improving their personal business functions and developing soft power. In 2025, a total of 81 training courses were offered for those ranked assistant managers and above. The course topics were diverse. In addition to covering various

key businesses (credit, foreign exchange, electronic finance, financial management, legal compliance, etc.), they also include branch business experience sharing, customer complaint handling, friendly financial service, environmental sustainability, and industry prospects. Training has been provided for 7,171 participants.

- 1-2-3 Employee Development Program: In addition to providing employees with basic job training, language, and mandatory, compliance, or basic occupational health and safety training programs, the Group also plans special employee development plans in recent years (e.g., ESG training program, financial technology talent training program, etc.), hoping to improve and develop employees' professional skills in order to improve the overall operating performance.
- 1-2-4 Subsidies for employee certification tests: To encourage employees to obtain finance-related professional certificates and improve their professional knowledge and skills, we formulated relevant work regulations on employee certificate examination subsidies.
- 1-2-5 Subsidies for employees' tuition fees and foreign language learning: We provide credit fee subsidies to employees who study at graduate schools, universities, or junior colleges. In order to respond to the trend of financial internationalization and liberalization, we provide subsidies to employees who attend courses in institutions for foreign language studies.

1-3. Retirement system and its implementation

- 1-3-1 The employee retirement system is implemented in accordance with the Labor Standards Act, the Labor Pension Act, the Company's Employee Retirement, Casualty and Severance Regulations, and other relevant regulations.
- 1-3-2 According to the Labor Pension Act, the pension payment of 6% of the monthly salary in the new system is paid into the personal pension account in the Bureau of Labor Insurance. The pension payment standards are also established in accordance with the Act.
- 1-3-3 Employees of the Company may voluntarily apply for retirement if they meet any of the following conditions:

- Those who have worked for more than five years and are fifty-five years old or above.
- Those who have worked for more than 20 years.

Employees who wish to retire voluntarily must submit their application thirty days before the intended retirement date and may retire only after receiving approval.

- 1-3-4 Employees of the Company who meet any of the following conditions must retire immediately:

- Employees aged 65 or above.
- Employees with physical and mental disabilities that prevent them from working.

The age limit stipulated in the Subparagraph 1 of the preceding paragraph may be adjusted by the Company upon the request of the central competent authority for workers who are engaged in dangerous or physically demanding work. However, the age shall not be lower than 55 years old.

The mental or physical disability referred to in the Subparagraph 2 of the Paragraph 1 shall be based on the definitions for level 6 disability as stipulated in the Labor Insurance Disability Benefit Payment Standards.

- 1-3-5 When an employee reaches retirement age, their retirement age shall be determined based on the household registration records, calculated from the date of birth, and the first day of the month following the month of birth shall be the retirement date. For those who must retire immediately but refuse to apply for the retirement, the procedures will be processed by the Company.

1-4. Labor-management agreement

To protect the rights and obligations of both labor and management and to improve modern management and supportive management systems, all companies of the Group have established work rules or other human resource management standards, and set up the Employee Feedback Section or message boards in the internal

network to provide employees with channels for complaints. In addition, TCB, TCS, and TCSIT have established corporate unions, and TCB and TCS have signed collective agreements to promote harmonious labor-management relations and enhance employee loyalty.

1-5. Protection of employee rights and interests

1-5-1 Companies within the Group have set up Regulations for Prevention, Correction, Complaint, Investigation and Handling, and Punishment of Sexual Harassment at Workplace or related regulations to prevent the occurrence of sexual harassment and to protect the rights of victims. Any conducts of sexual harassment from employees in the workplace are strictly prohibited, and violators will be disciplined depending on the seriousness of the incident. In addition to posting anti-sexual harassment materials, the Company also established complaint channels that handle employee complaints with confidentiality, allowing employees to safely work in a workplace environment free of sexual harassment.

1-5-2 The Group's companies have established the Standards for Staff Evaluation and Management, Standards for Staff Evaluation, and the Employee Rewards and Discipline Guideline in order to guarantee employees' rights and interests. These serve to establish a fair evaluation and rewards and discipline system to safeguard employees' rights and interests as well as enforcing group discipline. The evaluation results will be used as the basis for determining employee performance bonus and employee compensation.

2. Losses incurred from labor disputes in 2025 and up to April 20, 2026, and possible losses incurred from current and future labor disputes:

2-1. TCSIT received a fine from the Department of Labor, Taipei City Government in March 2025:

Date of disposal	Letter number	Article violated	Content of violation	Description	Response measures
2025.3.27	No. 11460030701	Article 24, Paragraph 2 of the Labor Standards Act	Upon checking the attendance records, overtime details, reason for overtime, and salary details of employees, it is clear that were underpaid for working on rest days.	A fine of NT\$50,000 was imposed, and the name of the person punished and the name of the person in charge were announced.	The shortfall in overtime pay has been made up, and since March 2025, a new personnel salary system has been used to process the calculations to avoid human errors.

2-2. TCB received a fine from the Department of Labor, Taipei City Government in March 2026:

Date of disposal	Letter number	Article violated	Content of violation	Description	Response measures
2026.3.10	No. 11560046111	Article 30, Paragraph 6 of the Labor Standards Act	Although workers are paid overtime pay for working extended hours on weekdays, their actual departure time is not corrected.	A fine of NT\$20,000 was imposed, according to Article 79, Paragraph 1, Subparagraph 1 of the Labor Standards Act.	Continue to supervise all units to ensure overtime management comply with labor laws and regulations.

X. Important Contracts

Nature of contract	Contracting party	Contract start and end date	Main contents	Restriction clauses
Liability insurance for directors, supervisors, and key employees	TCFHC, Insurance Company of North America, Taiwan Branch, Chung Kuo Insurance Company, Limited	From 12:00 noon on September 1, 2025 to 12:00 noon on September 1, 2026.	1. Liability insurance for directors, supervisors, and key employees 2. Company compensation liability 3. Company hiring liability 4. Company securities compensation claims	Exclusions mainly include: Exclusions for businesses of financial institutions, exclusions for payment and gifts, exclusions for shareholders with a certain shareholding ratio, exclusions for actions before a certain date, exclusions for money laundering, exclusions for sanctions, exclusions for biometric information privacy claims, criminal acts, physical injury or property damage, etc.

XI. The TCFHC Group's Key Indicators

Unit: %

	2025	2024	2023	2022	2021
Return on assets					
TCFHC and subsidiaries	0.41	0.40	0.39	0.47	0.49
Taiwan Cooperative Financial Holding Co., Ltd.	6.68	6.47	6.30	7.57	7.53
Taiwan Cooperative Bank Co., Ltd.	0.41	0.40	0.37	0.45	0.47
Co-Operative Assets Management Co., Ltd.	2.66	2.42	2.35	2.84	3.75
Taiwan Cooperative Bills Finance Corporation, Ltd.	0.46	0.09	0.32	0.47	0.82
Taiwan Cooperative Securities Co., Ltd.	1.37	0.74	0.70	0.87	2.17
BNP Paribas Cardif TCB Life Insurance Co., Ltd.	0.23	0.95	0.98	0.84	0.91
Taiwan Cooperative Securities Investment Trust Co., Ltd.	2.52	4.04	3.74	4.16	7.31
Taiwan Cooperative Venture Capital Co., Ltd.	10.05	11.26	9.37	8.50	6.23
Return on equity					
TCFHC and subsidiaries	7.87	7.84	7.66	8.98	8.83
Taiwan Cooperative Financial Holding Co., Ltd.	7.99	7.78	7.58	8.97	8.79
Taiwan Cooperative Bank Co., Ltd.	7.17	7.04	6.59	7.90	7.68
Co-Operative Assets Management Co., Ltd.	9.58	9.22	9.30	10.03	9.99
Taiwan Cooperative Bills Finance Corporation, Ltd.	4.32	0.89	3.00	4.11	6.92
Taiwan Cooperative Securities Co., Ltd.	6.54	3.49	3.46	4.82	12.18
BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2.49	10.62	11.46	9.85	10.43
Taiwan Cooperative Securities Investment Trust Co., Ltd.	2.92	4.68	4.47	5.14	9.11
Taiwan Cooperative Venture Capital Co., Ltd.	11.82	12.32	9.54	8.60	6.32
Capital adequacy ratio					
Taiwan Cooperative Financial Holding Co., Ltd.	131.62	122.29	123.12	120.86	124.72
Taiwan Cooperative Bank Co., Ltd.	16.04	14.94	14.92	14.59	14.96
Taiwan Cooperative Bills Finance Corporation, Ltd.	13.66	13.99	13.89	13.39	13.80
Taiwan Cooperative Securities Co., Ltd.	417.83	450.08	363.55	424.96	425.08
BNP Paribas Cardif TCB Life Insurance Co., Ltd.	2,050.10	1,285.11	1,575.93	1,402.76	1,503.27
Double leverage ratio					
Taiwan Cooperative Financial Holding Co., Ltd.	117.79	118.67	118.87	118.44	116.18
Non-performing loans ratio					
Taiwan Cooperative Bank Co., Ltd.	0.15	0.16	0.18	0.18	0.22
Bad debt coverage ratio					
Taiwan Cooperative Bank Co., Ltd.	796.24	709.92	638.54	637.41	541.67

Note: The key metrics of each subsidiary of the Group are expressed on an individual basis.



5. Review and Analysis of Financial Position, Financial Performance, and Risk Management

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I. Financial Review

Unit: NT\$ thousand; %

Item	2025	2024	Change	Percentage of change
Cash and cash equivalents	70,370,127	79,069,296	(8,699,169)	(11.00)
Due from the Central Bank and call loans to other banks	429,484,047	398,748,466	30,735,581	7.71
Financial assets at fair value through profit or loss	190,067,734	156,824,572	33,243,162	21.20
Financial assets at fair value through other comprehensive income	550,181,587	517,014,504	33,167,083	6.42
Investments in debt instruments at amortized cost	829,135,780	752,203,282	76,932,498	10.23
Securities purchased under resale agreements	1,848,824	1,315,855	532,969	40.50
Receivables, net	53,403,820	51,957,450	1,446,370	2.78
Current tax assets	2,594,979	2,941,790	(346,811)	(11.79)
Discounts and loans - net	3,125,961,046	3,060,868,842	65,092,204	2.13
Reinsurance assets, net	493,996	216,517	277,479	128.16
Investments accounted for using equity method	146,077	144,941	1,136	0.78
Other financial assets - net	71,360,188	88,542,630	(17,182,442)	(19.41)
Right-of-use assets - net	1,614,718	1,763,850	(149,132)	(8.45)
Investment properties - net	11,492,844	11,301,781	191,063	1.69
Property and equipment - net	31,621,457	31,999,675	(378,218)	(1.18)
Intangible assets	4,806,522	4,816,577	(10,055)	(0.21)
Deferred tax assets	1,251,920	1,483,107	(231,187)	(15.59)
Other assets - net	5,002,269	4,296,553	705,716	16.43
Total assets	5,380,837,935	5,165,509,688	215,328,247	4.17
Deposits from the Central Bank and other banks	508,699,696	438,083,704	70,615,992	16.12
Financial liabilities at fair value through profit or loss	5,710,696	5,578,934	131,762	2.36
Securities sold under repurchase agreements	68,321,163	72,137,886	(3,816,723)	(5.29)
Commercial paper payable - net	45,973,834	38,061,951	7,911,883	20.79
Payables	53,099,679	47,963,415	5,136,264	10.71
Current tax liabilities	2,626,021	417,586	2,208,435	528.86
Deposits and remittance	4,200,928,336	4,084,423,043	116,505,293	2.85
Bonds payable	78,140,000	79,140,000	(1,000,000)	(1.26)
Other borrowings	7,986,286	11,033,195	(3,046,909)	(27.62)
Provisions	49,206,586	37,843,178	11,363,408	30.03
Other financial liabilities	66,364,515	82,358,549	(15,994,034)	(19.42)
Lease liabilities	1,579,627	1,720,552	(140,925)	(8.19)
Deferred tax liabilities	5,526,139	5,755,226	(229,087)	(3.98)
Other liabilities	1,532,492	1,235,526	296,966	24.04
Total liabilities	5,095,695,070	4,905,752,745	189,942,325	3.87
Equity attributable to owners of the parent company	279,252,593	254,049,424	25,203,169	9.92
Capital stock	156,809,369	152,242,106	4,567,263	3.00
Capital surplus	45,652,306	45,652,306	0	-
Retained earnings	70,503,746	64,054,282	6,449,464	10.07
Other equity	6,287,172	(7,899,270)	14,186,442	-
Non-controlling interests	5,890,272	5,707,519	182,753	3.20
Total equity	285,142,865	259,756,943	25,385,922	9.77

Explanation:

1. The increase in financial assets measured at fair value through profit and loss is mainly due to the increase in commercial paper.
2. The increase in investment in resale bills and bonds is mainly due to the increase in insurance product sales, with funds invested in resale bills.
3. The increase in reinsurance contract assets is mainly due to the higher balance of claims and benefits recovered from reinsurers.
4. The increase in commercial paper payable is mainly due to funding cost considerations and the increase in working capital requirements for operations.
5. The increase in current income tax liabilities is mainly due to the increase in income tax payable.
6. The decrease in other loans is mainly due to the reduction of funding costs, with increased commercial paper used to support funding gaps and early repayments made in line with fund utilization.
7. The increase in liability provisions is mainly due to the increase in insurance product sales, resulting in a higher reserve balance.
8. The increase in other liabilities is mainly due to the increase in advance receipts and premiums received in advance.
9. The increase in other equity is mainly due to the increase in gains and losses on debt instruments measured at fair value through other comprehensive income and the increase in valuation gains and losses on equity instruments measured at fair value through other comprehensive income.

II. Financial Performance

Unit: NT\$ thousand; %

Item	2025	2024	Change	Percentage of change
Interest revenue	109,078,102	106,304,142	2,773,960	2.61
Less: Interest expense	74,547,530	76,130,605	(1,583,075)	(2.08)
Net interest	34,530,572	30,173,537	4,357,035	14.44
Net revenue and gains other than interest	39,857,053	35,650,155	4,206,898	11.80
Total net revenue	74,387,625	65,823,692	8,563,933	13.01
Bad debt expense and provision for loss on commitment and guarantee	4,637,620	5,750,254	(1,112,634)	(19.35)
Net change in reserves for insurance liabilities	10,738,384	3,368,758	7,369,626	218.76
Operating expenses	32,709,379	31,725,419	983,960	3.10
Income before income tax	26,302,242	24,979,261	1,322,981	5.30
Income tax expenses	4,854,387	5,170,000	(315,613)	(6.10)
Net income	21,447,855	19,809,261	1,638,594	8.27
Other comprehensive income (after tax)	14,878,243	4,664,760	10,213,483	218.95
Total comprehensive income	36,326,098	24,474,021	11,852,077	48.43

Explanation:

1. The increase in net insurance liability provisions is mainly due to the increase in liability reserve.
2. The increase in other comprehensive income for the current period is mainly due to the increase in valuation gains on debt instruments at fair value through other comprehensive income.

III. Cash Flow

1. Analysis of changes in cash flow in recent two years

Unit: %

Item	2025	2024	Change
Cash flow ratio	2.03	Note 1	-
Cash flow adequacy ratio	179.83	142.44	37.39
Cash flow satisfaction ratio	Note 2	Note 2	-

Note 1: The cash flow ratio for 2024 is not disclosed because cash flows from operating activities were a net outflow.

Note 2: The cash flow adequacy ratio for 2025 and 2024 is not disclosed because cash flows from investing activities were a net outflow.

2. Improvement plan for insufficient liquidity: TCFHC is not exposed to insufficient liquidity.

3. Liquidity analysis of cash flow for the coming year

Unit: NT\$ thousand

Cash and cash equivalents at beginning of period	Expected annual net cash flow from operating activities	Expected annual net cash flow from investing and financing activities (Note)	Expected cash and cash equivalents surplus (deficit)	Countermeasures against estimated cash deficiencies	
				Project net cash flow from operating activities	Projected net cash flow from investing and financing activities
129,543,093	7,041,877	(2,805,805)	133,779,165	-	-

Note: Net cash outflow from investing activities was NT\$7,629,611 thousand, and net cash inflow from financing activities was NT\$4,823,806 thousand.

IV. Effect of Major Capital Expenditures on Financial Position and Business Performance in 2025: None.

V. Investment Policy in the Most Recent Year, Main Reason for Profit/Loss, Improvement Plan, and Investment Plans for the Coming Year.

1. Investment policy in the most recent year: None.

2. Main reason for profit/loss from investments in the most recent year and improvement plan:

TCFHC's consolidated net profit after tax in 2025 was NT\$21.448 billion, up 8.27% compared to 2024 (NT\$19.809 billion) and reaching a record high. The increase was due to the growth of five subsidiaries—banking, securities, bills finance, AMC, and venture capital—compared with the same period last year. The main source of profits is the banking subsidiary, and all other subsidiaries are profitable, among which the banking, AMC, and venture capital subsidiaries achieved record-high profit performance since their establishment.

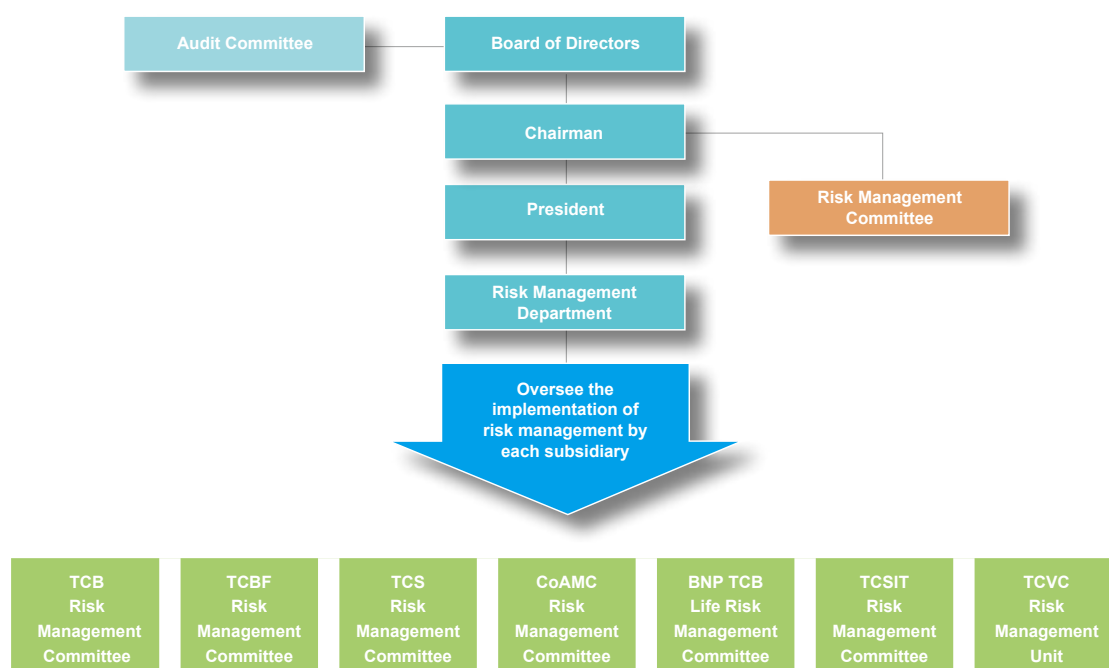
3. Investment plans for the coming year: None.

VI. Risk Management

1. Risk Management Framework and Policies

1-1. The Group's Risk Management Framework

- 1-1-1. TCFHC's Board of Directors is ultimately responsible for the Group's overall risk management. Senior managers and risk management units are responsible for supervising and implementing risk management policies, systems, and procedures, taking on main risks, and reporting the implementation status in accordance with regulations.
- 1-1-2. To integrate risk management and business strategies and ensure that risk management goals are aligned with business goals, the Company established a Risk Management Committee to monitor various risks and operating procedures of the Company and its subsidiaries, and to coordinate and supervise risk management related matters of each subsidiary.
- 1-1-3. The Board of Directors of each subsidiary is the highest decision-making unit for risk management of the company and bears the ultimate responsibility for the overall risk of the company. Each subsidiary has also established Risk Management Committee or an independent risk management unit to be responsible for implementing risk management.



1-2. Risk management policy

For the Company's sound operation and development, the main risks involved in the businesses of the Company and its subsidiaries are all included in risk management. In addition to complying with regulations of the competent authorities, risk management regulations are established based on the business characteristics and scale of each company, and are followed to achieve the goal of reasonable risk and reward.

2. Methods for assessing and managing various risks and information on quantified risk exposure

In order to maintain the Group's capital adequacy ratio, the Company and each subsidiary set internal management ratios and trigger ratios for capital adequacy based on their respective business types. The Company established "the Risk Management Regulations for China", "Regulations for the Management of Credit, Endorsement, and Other Transactions with the Same Person, the Same Related Party, the Same Affiliated Enterprise, and the Same Group Enterprise", "Country Risk Limit Management Regulations", "Large Group Enterprise Limit Management Regulations", and "Industry Limit Management Regulations" to prevent risk from being over-concentrated. The Company established the "Major Credit Risk Incident Reporting Guidelines" to reduce the impact of major or sudden credit risk incidents on the Group through timely response.

The Company regularly reviews the credit risk, market risk, operational risk, and liquidity risk indicators of each subsidiary to monitor main risks. Each subsidiary has established credit risk, market risk, operational risk, and liquidity risk management procedures based on its business characteristics, including authorization mechanism, limit management, monitoring indicators, and reporting process. The audit unit also regularly audits the implementation of risk management to ensure the effective operation of risk management mechanisms.

The risk management methods of each subsidiary are described below:

2-1. Strategy and process

Taiwan Cooperative Bank

(1) Credit risk

- A. The credit risk strategy follows relevant internal and external laws and regulations to establish and implement an effective credit risk management mechanism that complies with the New Basel Capital Accord, in order to identify, measure, monitor, and control various credit risks.
- B. Credit risk procedures comply with the regulations governing each line of business and implement mechanisms for pre-approval review, as well as post-loan management review and follow-up assessment. An objective credit review and approval mechanism has also been established, incorporating credit risk rating tools and conducting stress testing to evaluate potential losses under adverse scenarios, thereby effectively quantifying credit risk.

(2) Asset securitization risks

- A. With respect to asset securitization products, the Company does not act as the originating bank and only engages in investment activities.
- B. The management strategy and procedures for investments in asset securitization products are governed by relevant management regulations, including the "Investment Guidelines" and "the Guidelines for Foreign Exchange Funds Operations and International Banking Business Authorization".
- C. For investments in asset securitization products that meet the definition of trading book positions, in addition to being managed in accordance with the aforementioned guidelines, they shall also be handled in accordance with the Directions for the "Management of Financial Instruments Trading Book".

- D. Investments in securitization products must meet the requirement of a minimum specified credit rating and be conducted within the authorized trading limits. If the investment amount exceeds the authorized limit, it must first be reviewed and approved by the Investment Enterprise and Securities Trading Review Committee, and subsequently submitted for approval before the transaction may proceed.

(3) Market risk

A. Strategy:

In accordance with the market risk management policy approved by the Board of Directors, and in compliance with the New Basel Capital Accord and the regulations of the competent authority, a market risk management framework has been established. Based on the Bank's overall risk management objectives and the characteristics of financial products, investment authorization limits and stop-loss requirements have been formulated. Management information reports are compiled and evaluated on a regular basis to effectively control various market risks.

B. Process:

The market risk management process includes risk identification, assessment, measurement, monitoring, and reporting. Risk management personnel of each unit analyze data related to market risk positions within their respective areas of responsibility. Assessment and measurement methods include statistical measurement methods, sensitivity analysis, and scenario analysis. Monitoring covers whether the overall and individual trading activities of each trading unit and each financial instrument, including position changes, profit and loss fluctuations, trading patterns, and underlying assets, comply with relevant regulations and are conducted within the limits and authorization scope.

(4) Operational risk

A. Management strategy:

- (A) The focus is on promoting effective operational risk management awareness and culture throughout the Bank.
- (B) Relevant operational risk management regulations have been established, and operational risk management tools are applied to monitor operational risks across the Bank's various business activities, in order to maintain operational safety and ensure sound business structure.

B. Management process:

Operational risk is identified, measured, monitored, and controlled through the following approaches:

- (A) Operational procedures are established to strengthen control over operational processes and reduce potential operational risks.
- (B) Through risk and control self-assessment (RCSA), potential risks in various business activities are identified, the level of operational risk exposure is assessed, and the effectiveness and implementation of controls are reviewed in order to strengthen business management.
- (C) Based on significant risk items identified during the self-assessment process, key risk indicators (KRIs) for operational risk are developed. These quantitative indicators are used to monitor changes in risk conditions and to establish an early warning mechanism.
- (D) Through the reporting and management of operational risk events, the causes of risk incidents are reviewed and operational processes are improved.

(5) Climate risk

A. Strategy:

In support of initiatives and guidelines such as the United Nations Sustainable Development Goals (SDGs) and the Task Force on Climate-related Financial Disclosures (TCFD) recommendations, and in compliance with the policies and regulations of domestic competent authorities, climate-related risks and opportunities are progressively integrated into business operations, strategies, and financial planning.

B. Process:

The procedures for the identification, measurement, monitoring, and reporting of climate risk are as follows:

- (A) Risk identification and measurement: The impact and likelihood of climate-related events, as well as the potential risks to operational activities over different time horizons, are regularly identified and assessed.
- (B) Risk monitoring: Key indicators and target objectives are established and monitored on a regular basis.
- (C) Risk reporting: Each unit reports climate risk management information in accordance with regulations based on its scope of responsibilities and business nature. Such information is periodically submitted to the Risk Management Department for consolidation and then reported to the Risk Management Committee and the Board of Directors.

Taiwan Cooperative Bills Finance Corporation, Ltd.

(1) Credit risk

- A. The company established credit extension policies and business guidelines in accordance with regulations of the competent authority, and controls the limit for the same group and the same enterprise. In principle, it aims to achieve steady business development. The company first conducts a thorough credit investigation and review of borrowers, and irregularly visits customers and conducts reviews to improve the quality of credit, in hopes of effectively controlling the risks of borrowers.
- B. To manage the risks of holding unsecured commercial paper, the company considers the credit rating, financial strength, capital, and profitability of the issuer. After the transaction department discusses and accepts an application from a customer, the case is transferred to the business department for credit investigation, and then submitted to the board of directors for approval of the holding and underwriting limits.
- C. The risk of holding bills, bonds, and certificates of deposit issued or guaranteed by other financial institutions is managed by a holding limit determined based on the credit rating of each guaranteeing financial institution.

(2) Market risk

The company sets various indicators for market risks, sets limits on trading and stop loss, regularly monitors various authorized limits, and makes trades in accordance with relevant regulations.

(3) Operational risk

All sales personnel and office staff comply with internal controls and relevant laws, regulations, and systems according to the division of labor by expertise. To enhance professional training for personnel, employees are selected to participate in various business-related training courses to improve their professional knowledge and reduce the probability of operational risks.

(4) Liquidity risk

Refers to the risk that the position held cannot be effectively traded at the ideal time due to insufficient trading volume or lack of willing counterparties in the market, or the risk that funds are insufficient to fill the funding gap.

To effectively manage liquidity and funding gaps, matters are handled according to the Company's Liquidity Risk Management Regulations and Fund Allocation Management Regulations.

Maintain diverse, dispersed, and flexible sources of funds. In case of emergency liquidity risk, appropriate improvement measures are taken in accordance with the Company's Fund Allocation Management Regulations and Regulations Governing Emergency and Crisis Management, in order to maintain the security of fund allocation.

(5) Climate risk

The company reviews and manages potential climate risks of various businesses, and takes appropriate response measures to reduce the impact of climate risks.

Taiwan Cooperative Securities Co., Ltd.**(1) Credit risk**

The company carefully assesses the credit risk of issuers and counterparties before transactions, and manages credit limits according to credit ratings and regularly reviews changes in credit ratings after transactions. The company established over-limit handling procedures and exception management principles to effectively monitor credit risks.

(2) Market risk

The company identifies and assesses the risks of trading positions, determines position limits, stop-loss limits and value-at-risk (VaR) limits each year based on the delegation of authority, and established over-limit handling procedures and exception management principles to effectively manage market risks.

(3) Operational risk

The company established various regulations in accordance with the internal control system and adopted appropriate risk avoidance, transfer or offset, control, and assumption to reduce the operational risks of daily business activities.

(4) Liquidity risk

The company regularly assesses its cash flow requirements, perform capital stress testing, and set liquidity control standards based on products to effectively control funding gaps and market liquidity risks.

(5) Climate risk

The company reviews potential climate risks in operations and businesses, identifies and manages climate risks and their impact on operations and businesses, and takes appropriate risk avoidance, transfer or offset, control and assumption measures to reduce the impact of various emerging risks.

Co-Operative Assets Management Co., Ltd.

Operating funds are allocated in accordance with the relevant operating procedures, and funding sources are appropriately diversified. Liquidity risk position gaps are also reported on a regular basis. In accordance with external laws and regulations and internal rules, risk factors are incorporated into management. Various risk limits are established, and quantitative (qualitative) risk monitoring indicators and early warning mechanisms are put in place. Monthly reviews are conducted as a basis for management response.

BNP Paribas Cardif TCB Life Insurance Co., Ltd.**(1) Credit risk**

The company carefully assesses the credit rating of the counterparty, issuer, and guarantor before engaging in a transaction, and established a credit rating limit management mechanism. It regularly reviews credit conditions after a transaction.

(2) Market risk

The company set market risk limits and stop-loss mechanisms with consideration to its positions and goals, regularly assesses its market risk situation, and regularly performs sensitivity analysis and stress testing in accordance with the regulations of the competent authority.

(3) Operational risk

The company engages in various business operations according to the authorization level and relevant regulations, and established an operational risk management mechanism to regularly review and analyze the current status of operational risks, in order to continue improving its operating procedures.

(4) Liquidity risk

The company regularly monitors short-term funds and cash flows, and has established liquidity risk management mechanisms for future fund allocation.

(5) Climate risk

Based on the characteristics of different business activities, the physical risks and transition risks arising from climate change are identified by assessing the likelihood of occurrence and the degree of impact. Differentiated management measures are adopted to address actual or potential risks, and climate risk-related issues are gradually integrated into strategies, business operations, investments, products, and financial planning.

Taiwan Cooperative Securities Investment Trust Co., Ltd.

In accordance with the regulations governing investment trust enterprises issued by the competent authority and various internal risk management regulations, each unit incorporates various risk factors into management based on the nature of its business and the principle of risk diversification. Risk limits are established, trading or authorization limits are defined, risk positions are regularly evaluated, and risk indicators and early warning mechanisms are established as a basis for management response.

Taiwan Cooperative Venture Capital Co., Ltd.

The investment strategy and process are in accordance with the Annual Investment Strategy, Investment Business Management Regulations, Emerging Stock Investment and Disposal Management Regulations, Listed Stock/Bond/Fund Investment and Disposal Management Regulations, Risk Limit Management Guidelines, and New Business Evaluation Guidelines, which serve as the basis for business execution, appropriately diversifying investments to effectively control risks.

2-2. Risk management organization and structure**Taiwan Cooperative Bank Co., Ltd.****(1) Credit risk**

- A. The Board of Directors is the highest decision-making body for credit risk in the Bank and bears the ultimate responsibility for the Bank's credit risk.
- B. The Risk Management Committee, in accordance with the credit risk decisions approved by the Board of Directors, oversees the credit risk management mechanism, reviews credit risk regulations, and

communicates and coordinates cross-departmental matters related to credit risk management, while continuously supervising implementation performance.

- C. The Risk Management Department is responsible for planning, establishing, and integrating the Bank's credit risk management operations, and for executing overall credit risk monitoring across the Bank. It also progressively develops credit risk quantitative models to enhance risk quantification capabilities. In addition, it regularly consolidates the Bank's credit risk information and reports it to the Board of Directors and the Risk Management Committee, and handles capital allocation and risk information disclosure in accordance with the regulations of the competent authority.
- D. Credit Review Task Forces are established at the head office and branches to review credit cases, and credit cases are examined in accordance with the credit approval authority assigned to personnel at each level.
- E. The Corporate Banking Department is responsible for conducting credit review reassessments, supervising business units in carrying out post-loan reviews and follow-up management. For business units with irregularities or significant credit cases, special review reassessments may be conducted as necessary to investigate the causes and propose corrective actions.
- F. The Credit Management Department is responsible for planning the Bank's credit policies and for establishing and revising the credit approval authority of personnel at each level. It also reviews and forwards credit cases that exceed the authority of regional centers, and strengthens the verification and supervision of credit tracking and assessment reports.
- G. The Loan Management Review Committee reviews major matters such as the handling and write-off of overdue loans and collection accounts, as well as the write-off of losses arising from the disposal of collateral acquired, in order to strengthen the management of overdue and collection claims.
- H. The Auditing Department, Board of Directors, formulates the annual audit plan based on the results of risk assessments under the Bank's risk-based internal audit system. Audits are conducted in accordance with the types and frequency specified in the annual audit plan, and improvement recommendations are provided as appropriate.

(2) Asset securitization risks

TCB does not act as the originating bank. The various risks that may arise from its investment activities in asset securitization products are managed in accordance with the existing organizational structures and frameworks for credit risk, market risk, liquidity risk, and other related risk categories. A summary description is provided below:

- A. First line of defense (risk-generating or risk-taking units): Business units in charge shall fully understand the risks associated with the businesses under their supervision, establish relevant business regulations, and appropriately manage and supervise trading units in carrying out related risk management activities. Each trading unit shall comply with relevant operating procedures, identify, assess, and measure risks, and carry out daily operations accordingly.
- B. Second line of defense (risk management unit): The Risk Management Department is responsible for consolidating and monitoring the Bank's asset securitization transactions and regularly reporting to senior management.
- C. Third line of defense (internal audit unit): The Auditing Department, Board of Directors, formulates the annual audit plan based on the results of risk assessments under the risk-based internal audit system. Audits are conducted in accordance with the types and frequency specified in the annual audit plan, and improvement recommendations are provided as appropriate.

(3) Market risk

- A. The organizational structure for market risk management includes the Board of Directors, the Risk Management Committee, the Risk Management Department, business supervisory units, trading units, and the Auditing Department, Board of Directors.
- B. The Board of Directors is the highest decision-making body for market risk management and bears the ultimate responsibility for market risk.
- C. The Risk Management Committee, in accordance with the market risk management decisions approved by the Board of Directors, oversees the market risk management mechanism, reviews various market risk limits and departmental-level limits, and conducts regular or ad hoc reviews in response to changes in business strategies or market conditions.
- D. The Risk Management Department carries out the Bank's overall market risk management functions, is responsible for centralized middle-office monitoring, consolidates, monitors, and discloses market risk information and implementation status across the Bank, and regularly submits reports and recommendations to the Risk Management Committee and the Board of Directors.
- E. Middle-office personnel of each trading unit, in accordance with the relevant market risk management regulations, conduct real-time management of daily operations and actively monitor various limits, assisting the Risk Management Department in jointly completing the monitoring of risks across the Bank.
- F. The Auditing Department, Board of Directors, formulates the annual audit plan based on the results of risk assessments under the risk-based internal audit system. Audits are conducted in accordance with the types and frequency specified in the annual audit plan, and improvement recommendations are provided as appropriate.

(4) Operational risk

- A. Organizational structure: Includes the Board of Directors, the Risk Management Committee, the Risk Management Department, units in the head office, all business units, and the Auditing Department, Board of Directors.
- B. Risk management for operations is performed by dividing organizational functions into three lines of defense:

(A) First line of defense (all business units and business supervisory units in the head office):

- a. All business units shall comply with the regulations of the competent authority and the relevant operating procedures established by the Bank, and shall implement daily operational risk management.
- b. Each business supervisory unit in the head office shall fully understand the risks associated with the businesses under its supervision. When formulating various operational management regulations, operational risk management shall be incorporated, and the implementation of daily operational risk management for the supervised businesses shall be monitored.

(B) Second line of defense (Risk Management Department and compliance department):

The Risk Management Department and the compliance department serve as independent and dedicated units. The Risk Management Department is responsible for planning the Bank's operational risk management framework and establishing and implementing various management tools, and is also responsible for the assessment, supervision, control, review, and reporting of operational risks across the Bank.

(C) Third line of defense (Auditing Department, Board of Directors):

The Auditing Department, Board of Directors, formulates the annual audit plan based on the results of risk assessments under the Bank's risk-based internal audit system. Audits are conducted in

accordance with the types and frequency specified in the annual audit plan, and improvement recommendations are provided as appropriate.

(5) Climate risk

A. Organizational structure: Includes the Board of Directors, senior management, the Risk Management Committee, the Auditing Department, Board of Directors, the Risk Management Department, the compliance department, business supervisory units in the head office, and business units.

B. In accordance with the three lines of defense framework under the internal control system, the climate risk management responsibilities of each line of defense are clearly defined as follows:

(A) First line of defense (all business units and business supervisory units in the head office):

- a. All business units shall implement energy conservation and carbon reduction measures and identify, measure, control, and mitigate the impact of climate risks on operations.
- b. Business supervisory units in the head office shall, in accordance with the Bank's risk management policies and related risk management regulations, fully understand the climate risks associated with the businesses under their supervision, continuously identify, measure, control, and mitigate their impacts on operations, and progressively incorporate climate risk factors when formulating various operational management regulations.

(B) Second line of defense (Risk Management Department and compliance department):

The Risk Management Department plans the Bank's climate risk management mechanism, studies and develops climate risk classifications for industries, progressively develops climate risk scenario analysis, and regularly reports on the implementation of climate risk management to senior management, the Risk Management Committee, and the Board of Directors.

The compliance department shall ensure that the climate risk management regulations formulated by various head office units are updated in a timely manner in accordance with relevant laws and regulations, and shall ensure that the operations of all units comply with applicable regulatory requirements.

(C) Third line of defense (Auditing Department, Board of Directors):

The Auditing Department, Board of Directors, shall assess the effectiveness of climate risk monitoring conducted by the first and second lines of defense and provide improvement recommendations as appropriate.

Taiwan Cooperative Bills Finance Corporation, Ltd.

(1) Credit risk

For the credit risk of the credit business and various financial products, the Credit Review Committee and the Board of Directors are responsible for supervising and reviewing various management regulations, credit cases, and business risk management indicators. The Business Department, Trading Department, and branches as the main credit risk implementation units.

(2) Market risk

Regulations and guidelines are established based on product risk attributes, and clearly specify risk management indicators, position limits, loss limits, and related reporting and control mechanisms. The risk management unit assesses and monitors risk exposure on a daily basis to ensure the implementation of market risk management.

(3) Operational risk

All sales personnel and office staff comply with internal controls and relevant laws, regulations, and systems according to the division of labor by expertise. To enhance professional training for personnel, employees are

selected to participate in various business-related training courses to improve their professional knowledge and reduce the probability of operational risks.

(4) Liquidity risk

Business units are responsible for routine management of liquidity risk, which is monitored by the risk management unit.

(5) Climate risk

The correlation between climate risk and other risks is reviewed and incorporated into the management process.

Taiwan Cooperative Securities Co., Ltd.

(1) Credit risk

Business units regularly review changes in the credit ratings of issuers and counterparties, control credit risk limits, and regularly submits reports countersigned by the Risk Management Office to senior managers. The Brokerage Department provides clients with trading limits and credit transaction limits based on their financial resources, and controls the subject's financing limit and financing ratio based on various risk indicators.

(2) Market risk

Trading positions are valued at market prices or model prices on a daily basis. Business units are required to review the implementation of various risk limits and market risk regulations for trading positions. The Risk Management Office regularly summarizes and reports risk management information to senior managers.

(3) Operational risk

Business units must comply with external regulations and the internal control system when carrying out various operations, and regularly conduct self-inspections in coordination with the internal control system. If an operational risk loss event occurs, it must be reported to the Risk Management Office according to the reporting mechanism, and the Risk Management Office will report it to senior managers and TCFHC Risk Management Department.

(4) Liquidity risk

Business units are required to review the concentration of positions held and the implementation of liquidity regulations on a daily basis to control market liquidity risks. The Finance Department regularly analyzes liquidity and performs stress tests to control the liquidity gap.

(5) Climate risk

Identify the correlation between climate risk and other risks, such as credit risk, market risk, operational risk, and liquidity risk, and incorporate them into the management process.

Co-Operative Assets Management Co., Ltd.

The Company's Board of Directors is the highest decision-making body for risk management, and is responsible for approving risk management policies and structure and creating the Company's risk management culture. It bears the ultimate responsibility for overall risk management. The overall risk management organizational structure includes the Board of Directors, the Risk Management Committee, the Risk Management Department, the Audit Department, and various business departments, each of which performs its respective duties in carrying out the Company's risk management functions.

BNP Paribas Cardif TCB Life Insurance Co., Ltd.

The risk management organizational structure includes the Board of Directors, Risk Management Committee, various business units, Risk Management Department, Compliance and Legal Department, and Audit Office. Various major risk management mechanisms have been established, including market risk, credit risk, liquidity risk, asset-liability mismatch risk, insurance risk, operational risk, climate change risk, information security risk, outsourcing risk, and other

risk aspects. At the same time, we continue to implement capital adequacy management to help the Company achieve the goals of stable profits, adequate capital, and sound operations.

Taiwan Cooperative Securities Investment Trust Co., Ltd.

The Board of Directors is the highest decision-making body for risk management and is responsible for approving the Company's risk management policies and structure and establishing a risk management culture, supervising the overall implementation of risk management, and bearing the ultimate responsibility for risk management. The Risk Management Committee assists the Board of Directors in planning and supervising relevant risk management matters and regularly or as appropriate reports to the Board of Directors. The Risk Management Department operates independently from business units and trading activities and is responsible for the execution of daily risk monitoring, measurement, and assessment across the Company.

Taiwan Cooperative Venture Capital Co., Ltd.

The Company's Board of Directors is the highest decision-making body for risk management, and is responsible for approving risk management policies and structure and creating a risk management culture. It bears the ultimate responsibility for overall risk management. The overall risk management organizational structure includes the Board of Directors, risk management unit, and various business departments, each of which performs its duties for the Company's risk management.

2-3. Scope and characteristics of the risk reporting and assessment system

Taiwan Cooperative Bank Co., Ltd.

(1) Credit risk

- A. Information on credit risk, such as exposure positions of various asset portfolios, the utilization of concentration limits, and asset quality, is regularly reported to senior management, the Risk Management Committee, and the Board of Directors, so as to facilitate their understanding of the Bank's overall credit risk and serve as a reference for decision-making.
- B. Various internal rating quantitative models for corporate banking and consumer banking have been developed and incorporated into the credit investigation and extension management system as well as the credit card review and reassessment system, thereby establishing the Bank's internal rating system to effectively measure credit risk.

(2) Asset securitization risks

A. Banking book:

For investments in the purchase and sale of asset securitization products, each responsible unit regularly evaluates the associated risks in an appropriate and explicit manner.

B. Trading book:

- (A) Risk management personnel of the trading units shall assess market prices and profit and loss on a daily basis and control the relevant limits.
- (B) The Risk Management Department reports daily to senior management on positions, changes in valuation gains and losses, and limit monitoring, and periodically submits reports to the Risk Management Committee and the Board of Directors.

(3) Market risk

A. Market risk reporting:

- (A) Each trading unit shall report trading information to its respective supervisory unit in real time or on a periodic basis in accordance with regulations, and shall ensure its accuracy and validity.
- (B) The Risk Management Department reports daily to senior management on the Bank's trading book positions and changes in valuation gains and losses. It also periodically reports to the Risk

Management Committee and the Board of Directors on the implementation of market risk management across the Bank, including the Bank's market risk positions, risk levels, profit and loss status, limit utilization, and compliance with relevant market risk management regulations, and provides recommendations.

- (C) Currently, the standardized approach for market risk is adopted to calculate the required regulatory capital. In addition, in accordance with the principle of public disclosure and the regulations of the competent authority, the Bank regularly discloses its market risk management information to the public.

B. Market risk measurement system:

- (A) At present, the scope of financial instruments measured by the value-at-risk (VaR) assessment system includes the Bank's bond, bills, equity, fund, and foreign exchange positions.
- (B) The Risk Management Department calculates the trading book VaR on a daily basis, monitors DVO1 as well as the limits for various products and overall risk value, and reports to the Bank's risk management supervisor.
- (C) Market risk stress tests are conducted periodically across the Bank to measure potential losses under various risk factors during severe market conditions, and reports and recommendations are submitted to the Risk Management Committee and the Board of Directors.

(4) Operational risk

- A. The Bank periodically reviews, consolidates, and analyzes the overall operational risk exposure across the Bank, including analyses of RCSAs, monitoring of key risk indicators, and the review and improvement of significant operational risk events, and reports the results to the Risk Management Committee and the Board of Directors.
- B. An operational risk management system (including operational risk event reporting and RCSA management) has been established to strengthen the linkage between operational risk events and self-assessment management tools, as well as related report inquiries, thereby enhancing management efficiency.

(5) Climate risk

- A. Climate risk management practices are progressively enhanced in accordance with the scale, nature, and complexity of various business activities.
- B. The implementation status of climate risk management is disclosed on an annual basis in accordance with the policies and regulations of the competent authority and internationally recognized initiatives or guidelines, in order to improve the quality and transparency of information disclosures.

Taiwan Cooperative Bills Finance Corporation, Ltd.

The risk management unit reports the implementation status of risk management to the Board of Directors on a quarterly basis:

(1) Capital adequacy ratio

Monitors capital adequacy ratio and analyzes changes in qualifying capital and various risk-weighted assets.

(2) Credit risk

Overdue loans and limit control, including industry credit, guarantees, single enterprise, same affiliated enterprises, and same related party.

(3) Market risk

Analysis of positions, gains and losses, risk horizons, and interest rate sensitivity of various types of bills, bonds, equities, and financial products.

(4) Liquidity risk

The management of total liabilities and the management of cash flow gap limits for each period.

(5) Climate risk

Comply with the policies and regulations of the competent authority and regularly disclose the implementation status of climate risk management according to the policy of the financial holding company.

Taiwan Cooperative Securities Co., Ltd.

(1) Credit risk

The use of credit rating to manage limits and exceptions, defaults in the brokerage business, and debt collection cases are regularly reported to the Risk Management Committee and the Board of Directors.

(2) Market risk

The company's market risk profile, including trading positions, profits and losses, implementation status of risk limits, and exceptions, is regularly reported to senior managers, the Risk Management Committee, and the Board of Directors.

(3) Liquidity risk

The liquidity risk profile, including liquidity gap analysis, stress test reports, and use of market liquidity limits for positions held, is regularly reported to the Risk Management Committee and the Board of Directors.

(4) Operational risk

The operational risk profile, including analysis of operational risk loss events, analysis of brokerage error loss events, compliance overview, lawsuits, is regularly reported to the Risk Management Committee and the Board of Directors. Major operational risk events are handled in accordance with the major event reporting mechanism.

(5) Climate risk

The implementation status of climate risk management is disclosed on an annual basis in accordance with the policies and regulations of the competent authority and internationally recognized initiatives or guidelines, in order to improve the quality and transparency of information disclosures.

Co-Operative Assets Management Co., Ltd.

The Risk Management Department reports the implementation status of risk management to the Risk Management Committee and the Board of Directors on a quarterly basis:

(1) Capital adequacy ratio

The main capital monitoring indicator.

(2) Credit risk

The status of overdue loans, the loan loss coverage ratio, advances, and various control measures for leasing business.

(3) Liquidity risk

The management of total liabilities and the management of cash flow gap limits for different terms.

(4) Operational risk

Each department performs its respective duties under the three lines of defense to carry out effective controls. Relevant operational guidelines have been established for the businesses under their responsibility to prevent the occurrence of operational risk events. We regularly conduct self-inspections and various reviews, and regularly report reviews and audits in accordance with the operational risk management mechanism to

achieve early discovery of potential operational risks, taking improvement measures to reduce the occurrence of operational risks.

(5) Climate risk

Climate risks are divided into two major categories, namely physical risks related to the physical hazards caused by climate change and transition risks brought about by the transition to a low-carbon economy. The Company regularly identifies and measures the impact of climate events, the probability of occurrence, and the potential risks to operations and business activities in different periods, and then formulates response strategies based on the level of risk.

(6) Emerging risks

Emerging risks are identified and their developments are continuously monitored. Response measures are implemented and existing risk management mechanisms are enhanced to achieve the goal of sustainable and sound operations, and mitigation measures are formulated to address potential impacts on operations.

BNP Paribas Cardif TCB Life Insurance Co., Ltd.

(1) Asset risks

Asset risks can be divided into market risk, liquidity risk and credit risk. Management mechanisms have been established for each of these risks. Before making an investment, the risks of the asset must be assessed to determine if it is a suitable investment target. After purchasing assets, management reports are regularly prepared and analyze the exposure of current investment positions, so that management can understand the risks of various assets as the basis for decision-making and determination.

(2) Insurance risk

Insurance products are all designed, developed, and sold in accordance with relevant laws and regulations, and the status of insurance policies is regularly reviewed. We have established appropriate operating procedures and control measures for underwriting, claims, reinsurance, reserve adequacy, and statistical analysis for personnel to follow in order to reduce the occurrence of risk events.

(3) Asset–liability mismatch risk

An asset–liability management mechanism has been established to appropriately allocate assets based on the characteristics of insurance products, and the durations of assets and liabilities and changes in cash flow gaps are regularly monitored.

(4) Operational risk

Each department carries out effective management according to the three lines of defense, and has established relevant operating guidelines to prevent operational risks from occurring. We regularly conduct self-inspections and various reviews, and regularly report reviews and audits in accordance with the operational risk management mechanism to achieve early discovery of potential operational risks, taking improvement measures to reduce the occurrence of operational risks.

(5) Climate risk

Climate risks are divided into two major categories, namely physical risks related to the physical hazards caused by climate change and transition risks brought about by the transition to a low-carbon economy. The Company identifies and measures the impact of climate events, the probability of occurrence, and the potential risks to operations and business activities in different periods based on the characteristics of different businesses, and then formulates response strategies based on the level of risk.

Taiwan Cooperative Securities Investment Trust Co., Ltd.

- (1) Investments in fund targets, derivative financial instruments, and counterparties are regularly reviewed in accordance with regulations with respect to credit risk, liquidity risk, and market risk, and the results are periodically reported to the Risk Management Committee and the Board of Directors.

- (2) ESG-related investments are reported to the Board of Directors on a quarterly basis. If any significant abnormalities or special circumstances are identified, response measures shall be taken immediately in accordance with internal regulations and reported to the Board of Directors.
- (3) Relevant operating procedures have been established for the operations of each department and office. Through regular self-inspections, operational risk events are prevented, or potential risks are identified early so that improvement measures can be taken.

Taiwan Cooperative Venture Capital Co., Ltd.

The Company's risk management is implemented in accordance with the Company's Annual Investment Strategy, Investment Business Management Regulations, Emerging Stock Investment and Disposal Management Regulations, Listed Stock/Bond/Fund Investment and Disposal Management Regulations, Risk Limit Management Guidelines, Market Risk Management Guidelines, and New Business Evaluation Guidelines, in order to effectively manage the Company's risks, and report risk exposure and market risk stress tests to the Board of Directors in accordance with regulations. If an operational risk constitutes a material event, it will be handled in accordance with the material event reporting mechanism.

2-4. Policies for hedging and mitigating risks, and strategies and processes for monitoring the continued effectiveness of hedging and mitigation instruments

Taiwan Cooperative Bank Co., Ltd.

(1) Credit risk

- A. The Bank has established the "Credit and Investment Policy" and the Credit Risk Management Guidelines", and has formulated relevant regulations governing various credit risk concentrations and related-party transactions in order to effectively manage credit risk and strengthen the credit risk management mechanism.
- B. Credit and investment businesses are conducted in compliance with the relevant limits prescribed by the competent authority.
- C. Limits are set for individual enterprises, individual groups, industries, countries, and types of collateral, and these limits are continuously monitored. In addition, such limits are adjusted periodically or as necessary to avoid excessive risk concentration and to ensure the Bank's sound operations.
- D. When conducting credit or investment business, the Bank evaluates the credit status of customers and, when necessary, requires appropriate collateral or guarantees to mitigate risk. In addition, monitoring of various risk mitigation tools is carried out through the review system and collateral management mechanism.

(2) Asset securitization risks

TCB does not act as the originating bank. Risk hedging for investments in asset securitization products is carried out in accordance with the Bank's "Investment Guidelines", "Guidelines for Foreign Exchange Funds Operations and International Banking Business Authorization", "Directions for the Management of Financial Instruments Trading Book", and "Directions for Authorization of Investments in New Taiwan Dollar-Denominated Marketable Securities", among other relevant regulations.

(3) Market risk

- A. To hedge against financial risks such as market or credit risks arising from assets or liabilities, various derivative financial instruments may be used to conduct hedging transactions.
- B. At present, hedging transactions are mainly used to hedge against exchange rate and interest rate risks associated with foreign currency funds and investments in marketable securities. The primary hedging instruments are derivative swap transactions.

- C. For non-hedging positions in derivative financial instruments, mark-to-market valuation is performed on a daily basis; hedging positions are assessed twice a month. Relevant assessment reports are submitted to the Bank's risk management supervisor.
- D. To maintain an effective control mechanism for derivative financial instruments, the Risk Management Department regularly validates the valuation models for derivative financial instruments. The validation items include the accuracy of transaction data, the reasonableness of parameters, and the appropriateness of mathematical formulas. Validation reports shall be submitted to the head of the Risk Management Department, and relevant records and documents must be kept in a special file for reference.

(4) Operational risk

- A. Each unit, based on the results of operational risk assessments, the monitoring of key risk indicators, and the Bank's overall exposure, conducts a comprehensive assessment of the frequency of occurrence and severity of impact, and adopts corresponding risk mitigation measures. These include strengthening staff education and training, improving operational processes, enhancing system controls, and utilizing insurance and outsourcing, in order to keep operational risk within the tolerance level.
- B. Through RCSA, residual risk assessments are conducted regularly for risk events and control measures in various business activities to ensure the effectiveness of the control measures.

(5) Climate risk

The Bank supports transition targets aligned with the Paris Agreement and the "Taiwan's Pathway to Net-Zero Emissions in 2050", assesses the impacts of physical risks and transition risks on the Bank, conducts scenario analysis, and formulates corresponding response measures.

Taiwan Cooperative Bills Finance Corporation, Ltd.

(1) Credit risk

Credit cases approved by the Credit Review Committee are handled in accordance with the prescribed credit investigation and extension procedures. We then consider collateral and guarantor requirements and strengthen post-loan management. Financial products held are managed according to the counterparty's credit ratings, and changes to their credit rating are regularly reviewed, tracked, and evaluated.

(2) Market risk

The Company's interest rate sensitivity is regularly assessed and stress test results are reported to the Risk Management Committee and the Board of Directors.

(3) Operational risk

Regulatory changes are regularly reviewed and internal regulations are adjusted accordingly. In addition, the audit unit regularly reviews whether each department complies with guidelines to reduce the occurrence of operational risks.

(4) Liquidity risk

Financial products held should be liquid, safe and diverse, and appropriate liquidity should be maintained to ensure payment ability. An overview of risks, such as liquidity gap analysis and use of market liquidity limit, is regularly reported to the Risk Management Committee and the Board of Directors.

(5) Climate risk

Information on businesses or transactions with high climate risks is regularly disclosed, and the adoption of differentiated risk management measures is discussed if necessary, in order to reduce risks.

Taiwan Cooperative Securities Co., Ltd.**(1) Credit risk**

The company established a credit rating management mechanism to map the external credit rating of issuers or counterparties to the company's credit rating, regulate the limit of business and pre-delivery risk limit, and regularly update credit rating information. If the limit is exceeded due to a deterioration in credit rating, it must be handled according to the over-limit handling procedure, and the position must be adjusted to within the limit.

(2) Market risk

Hedging transactions are executed according to the characteristics of each product. Currently, the main hedging tools used include futures and options, foreign exchange transactions, and short selling. The profit and loss of positions is regularly assessed based on market prices or model evaluations, and the execution of the positions and stop loss limits is checked.

(3) Operational risk

Matters are handled in accordance with external regulations and internal control systems, self-inspections and audits of the internal control system are regularly conducted, an operational risk event reporting mechanism has been established, and analysis and reporting are regularly conducted.

(4) Liquidity risk

Sources of funding are based on the principles of stability and diversity. Currently, self-owned funds, loans from financial institutions, and issuance of commercial bills are the main sources of funding. The use of funds is based on the principles of liquidity, stability, and diversification. Investment positions must comply with the statutory investment limit, and are also limited by concentration and liquidity based on product characteristics.

(5) Climate risk

For businesses or transactions with high climate risks, differentiated risk management measures are adopted to reduce risks.

Co-Operative Assets Management Co., Ltd.**(1) Credit risk**

- A. Leasing credit cases reviewed by the Credit Review Committee are handled in accordance with the prescribed credit investigation and extension procedures, and collateral and guarantor requirements are considered to mitigate risks. In addition, monitoring of various risk mitigation tools is carried out through the review system and collateral management mechanism. Advance payment business cases reviewed by the Investment Review Committee are handled in accordance with the relevant regulations under the Acceptance Regulations and Operating Guidelines, and are also processed in accordance with the Directions for Review Implementation.
- B. The company established regulations on credit risk concentration and related party transactions to effectively manage credit risks and strengthen credit risk management mechanisms.
- C. Limits are set for leasing business and advance payment business respectively. The limits are continuously monitored and adjusted regularly or irregularly to avoid over concentration of risks and ensure the company's stable operation.

(2) Operational risk

In addition to reviewing changes to relevant regulations and regularly conducting self-inspections, the company also regularly submits reports and conducts reviews according to the operational risk event reporting mechanism, in order to reduce the occurrence of operational risks.

(3) Liquidity risk

Funding gaps are regularly reviewed, and appropriate liquidity is maintained to ensure solvency.

BNP Paribas Cardif TCB Life Insurance Co., Ltd.

(1) Credit risk

The company has rating requirements and concentration standards before transactions, and credit status is regularly reviewed after transactions, with early warnings issued when appropriate.

(2) Market risk

The company regularly conducts stress tests and has implemented early warning and stop-loss mechanisms. The company also engages in derivatives trading for hedging purposes to avoid exchange rate risks, and regularly reviews their effectiveness and conducts risk assessments.

(3) Operational risk

Each department performs its duties according to the three lines of defense for effective management, reviews changes in relevant laws and regulations and adjusts internal regulations accordingly, and reduces the occurrence of operational risks through regular self-inspections and various reviews, as well as regular reporting, review, and audits in accordance with the operational risk management mechanism.

(4) Liquidity risk

The investment strategy is to prioritize financial products with good credit ratings and high liquidity. In addition, the concentration of financial products and cash flow gaps is regularly reviewed to ensure that the company's liquidity risk is not a concern.

(5) Climate risk

Response measures for factors with high climate risk to reduce the negative impact brought by climate change are formulated. The company also sets suitable indicators and targets for the transition to a low-carbon economy, and regularly monitors their implementation.

Taiwan Cooperative Securities Investment Trust Co., Ltd.

(1) Credit risk

The Credit Risk Management Operating Guidelines have been established. The management of credit risk is primarily based on the nature of the investment target or transaction type, with controls implemented over the credit ratings of the underlying assets or counterparties as well as credit limits (including concentration limits).

(2) Market risk

Hedging instruments mainly include futures, options, and foreign exchange swap transactions. The limits and risks of trading positions are regularly monitored, and the implementation of positions and stop-loss limits is reviewed.

(3) Operational risk

All business activities are conducted in compliance with external regulations and the internal control system. Self-assessments of the internal control system and audit reviews are conducted periodically. In addition, Directions for Handling and Reporting Emergency Events and Operational Risk Events have been established, with regular reporting and reviews carried out.

Taiwan Cooperative Venture Capital Co., Ltd.

(1) Credit risk

The company's main credit risk lies in the performance of investee companies, which causes the value of the securities held to fluctuate. To minimize this risk, in addition to assisting investee companies with improving

their operations through daily investment management mechanisms, the company also conducts regularly assessments and reviews to optimize asset quality.

(2) Market risk

The company is exposed to the risk of equity prices due to its investments in equity securities, and has thus established an Investment Review Committee to conduct a complete and detailed review of each investment case, achieving optimal risk management from the source. The company also regularly manages the percentage invested in each industry and group, in order to diversify investments, disperse investment risks, reduce possible losses due to industry changes, market trends, and price fluctuations, and thereby achieve the goal of reasonable risk and return.

(3) Operational risk

In addition to reviewing changes to relevant regulations and regularly conducting self-inspections, the company also regularly submits reports and conducts reviews according to the operational risk event reporting mechanism, in order to reduce the occurrence of operational risks.

(4) Liquidity risk

The company regularly reviews changes in funding needs and maintains sufficient cash positions to support daily operations and investing. It also increases asset liquidity through asset portfolio adjustments, and formulates relevant emergency response measures to be able to handle liquidity risks caused by sudden major events.

2-5. Risk management method and information on quantified risk exposure

Taiwan Cooperative Bank Co., Ltd.

(1) Credit risk

Exposure after risk mitigation using the credit risk standardized approach and capital requirement

Unit: NT\$ thousand

Baseline date	December 31, 2025		March 31, 2026	
Type of exposure	Exposure after risk mitigation	Capital requirement	Exposure after risk mitigation	Capital requirement
Sovereign state	1,359,070,768	700,716	1,315,830,610	705,592
Public sector - Non-central government	348,813,058	5,470,946	302,451,858	4,708,948
Bank (including multilateral development banks)	282,662,282	6,376,400	287,405,063	6,755,598
Covered bonds	507,447	4,060	518,134	4,145
Enterprise (including securities and insurance companies)	855,451,609	48,759,553	954,086,825	54,142,859
Retail exposure	259,784,584	10,379,110	263,665,880	10,600,337
Real estate exposure	1,884,638,122	89,887,074	1,888,048,099	90,062,327
Equity securities exposure	67,843,449	7,845,876	78,576,847	8,888,698
Equity Securities Investment of Fund	0	0	0	0
Other assets	77,337,518	4,009,921	79,703,484	4,059,913
Total	5,136,108,837	173,433,656	5,170,286,800	179,928,417

Note: The figures for March 31, 2026 are self-reported amounts.

(2) Asset securitization risks

Securitization exposure and capital requirement - by transaction type

December 31, 2025

Unit: NT\$ thousand

Role of Bank	Exposure type Book Type	Asset category	Traditional					Assorted		Total		
			Exposure amount				Capital requirement (2)	Exposure amount	Capital requirement (4)	Exposure amount (5)=(1)+(3)	Capital requirement (6)=(2)+(4)	Capital requirement before securitization
			Retain or buy-in	Credit limit for Liquidity loan	Provision of Credit enhancement	sub-total (1)		Retain or buy-in (3)				
Non-originating bank	Banking book	Mortgage-based securities	32,131,039			32,131,039	391,772			32,131,039	391,772	
		-	-	-	-	-	-	-	-	-	-	
	Trading book	-	-	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	
	Subtotal	-	32,131,039			32,131,039	391,772			32,131,039	391,772	
Originating bank	Banking book	-	-	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	
	Trading book	-	-	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	
	Subtotal	-	-	-	-	-	-	-	-	-	-	
Total		-	32,131,039			32,131,039	391,772			32,131,039	391,772	

Securitization exposure and capital requirement - by transaction type

March 31, 2026

Unit: NT\$ thousand

Role of Bank	Exposure type Book Type	Asset category	Traditional					Assorted		Total		
			Exposure amount				Capital requirement (2)	Exposure amount	Capital requirement (4)	Exposure amount (5)=(1)+(3)	Capital requirement (6)=(2)+(4)	Capital requirement before securitization
			Retain or buy-in	Credit limit for Liquidity loan	Provision of Credit enhancement	Sub-total (1)		Retain or buy-in (3)				
Non-originating bank	Banking book	Mortgage-based securities	34,036,288	-	-	34,036,288	399,652	-	-	34,036,288	399,652	
		-	-	-	-	-	-	-	-	-	-	
	Trading book	-	-	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	
	Subtotal	-	34,036,288	-	-	34,036,288	399,652	-	-	34,036,288	399,652	
Originating bank	Banking book	-	-	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	
	Trading book	-	-	-	-	-	-	-	-	-	-	
		-	-	-	-	-	-	-	-	-	-	
	Subtotal	-	-	-	-	-	-	-	-	-	-	
Total		-	34,036,288	-	-	34,036,288	399,652	-	-	34,036,288	399,652	

Note: The figures for March 31, 2026 are self-reported amounts.

(3) Market risk

Capital requirement for market risk

Unit: NT\$ thousand

Baseline date	December 31, 2025	March 31, 2026
Type of risk	Capital requirement	Capital requirement
Interest rate risk	1,188,503.87	887,926.88
Equity securities risk	18,241.44	50,168.79
Product risk		
Foreign exchange risk	758,355.26	481,493.58
Credit Spread Risk Non-Securitisations	589,981.35	718,447.19
Credit Spread Risk Securitisations, Non-Correlation Trading Portfolio		
Credit Spread Risk Securitisations, Correlation Trading Portfolio		
Default Risk Non-Securitisations	1,071,983.84	1,506,573.96
Default Risk Securitisations, Non-Correlation Trading Portfolio		
Default Risk Securitisations, Correlation Trading Portfolio		
Residual Risk Add-on		
Total	3,627,065.76	3,644,610.40

Note: The figures for March 31, 2026 are self-reported amounts.

(4) Operational risk

Capital requirement for operational risks

December 31, 2025

Unit: NT\$ thousand

Type	Amount
Business Indicator Component (BIC)	7,881,294
Internal Loss Multiplier (ILM)	0.55161849
Operational risk capital (ORC)	4,347,468
Operational Risk-weighted Assets (RWA)	54,343,346
Supplemental information on Internal Loss Multiplier (ILM): None.	

- (5) Liquid reserves are allocated in accordance with regulations promulgated by the Central Bank for various deposit balances, in order to maintain appropriate liquidity. The liquid reserves ratio is calculated and controlled on a daily basis. A liquidity gap analysis report on NTD and foreign currency assets and liabilities is prepared on a monthly basis, and the monitoring status is reported to the Assets and Liabilities Management Committee and the Board of Directors on a regular basis.

Analysis of NTD maturity structure

December 31, 2025

Unit: NT\$ thousand

	Total	The amount remaining until the maturity date					
		0 to 10 days	11 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	Over 1 year
Main cash inflow from maturity	4,576,119,300	673,687,959	421,010,526	192,114,616	211,472,394	664,702,963	2,413,130,842
Main cash outflow from maturity	5,327,890,528	302,499,478	250,527,626	650,074,816	651,252,642	1,192,253,681	2,281,282,285
Gap	(751,771,228)	371,188,481	170,482,900	(457,960,200)	(439,780,248)	(527,550,718)	131,848,557

Note: This table refers to the bank-wide amount in New Taiwan Dollars.

March 31, 2026

Unit: NT\$ thousand

	Total	The amount remaining until the maturity date					
		0 to 10 days	11 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	Over 1 year
Main cash inflow from maturity	4,550,243,760	667,334,943	295,544,134	225,772,305	310,072,813	629,023,656	2,422,495,909
Main cash outflow from maturity	5,187,503,523	316,129,031	246,150,708	601,680,439	712,316,740	1,086,163,492	2,225,063,113
Gap	(637,259,763)	351,205,912	49,393,426	(375,908,134)	(402,243,927)	(457,139,836)	197,432,796

Note: This table refers to the bank-wide amount in New Taiwan Dollars.

Analysis of USD maturity structure

December 31, 2025

Unit: Thousand USD

	Total	The amount remaining until the maturity date				
		0 days to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	Over 1 year
Main cash inflow from maturity	29,956,343	8,312,037	3,134,716	2,831,028	4,676,970	11,001,592
Main cash outflow from maturity	34,421,176	13,751,956	6,828,188	5,469,288	4,622,216	3,749,528
Gap	(4,464,833)	(5,439,919)	(3,693,472)	(2,638,260)	54,754	7,252,064

Note: This table refers to the bank-wide amount in US dollars.

March 31, 2026

Unit: Thousand USD

	Total	The amount remaining until the maturity date				
		0 days to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	Over 1 year
Main cash inflow from maturity	31,182,614	8,747,403	3,954,749	3,217,819	3,874,929	11,387,714
Main cash outflow from maturity	34,655,951	13,714,401	7,503,240	4,951,886	5,256,696	3,229,728
Gap	(3,473,337)	(4,966,998)	(3,548,491)	(1,734,067)	(1,381,767)	8,157,986

Note: This table refers to the bank-wide amount in US dollars.

Taiwan Cooperative Bills Finance Corporation, Ltd.

(1) Credit risk

On-balance sheet assets - credit risk-weighted assets

Unit: NT\$ thousand

December 31, 2025		
Item	Applicable risk weight	Risk-weighted asset
Sovereign state	20%	233
Public sector - Non-central government	0%	-
	20%	-
	50%	-
	100%	-
	150%	-
	Subtotal	-
Bank(including multilateral development banks)	0%	-
	20%	107,882
	50%	14,364
	100%	-
	150%	-
	Subtotal	122,246
Enterprise(including securities and insurance companies)	20%	1,541
	50%	22,136
	100%	102,049
	150%	-
	Subtotal	125,726
Other assets	100%	683,094
	Subtotal	683,094

March 31, 2026		
Item	Applicable risk weight	Risk-weighted asset
Sovereign state	20%	515
Public sector - Non-central government	0%	-
	20%	-
	50%	-
	100%	-
	150%	-
	Subtotal	-
Bank(including multilateral development banks)	0%	-
	20%	82,521
	50%	4,815
	100%	-
	150%	-
	Subtotal	87,336
Enterprise(including securities and insurance companies)	20%	1,830
	50%	24,294
	100%	105,997
	150%	-
	Subtotal	132,121
Other assets	100%	638,951
	Subtotal	638,951

General off-balance sheet and counterparty items - credit risk-weighted assets

Unit: NT\$ thousand

December 31, 2025	
Item	Risk-weighted asset
General off-balance sheet transactions	33,124,015
Transaction counterparty	2,387,042
Total	35,511,057

March 31, 2026	
Item	Risk-weighted asset
General off-balance sheet transactions	35,581,823
Transaction counterparty	2,976,940
Total	38,558,763

(2) Market risk

Capital requirement and risk-weighted assets

Unit: NT\$ thousand

December 31, 2025	
Type of risk	Capital requirement
Interest rate risk	1,347,613
Equity securities risk	73,843
Foreign exchange risk	534
Product risk	-
Total	1,421,990

March 31, 2026	
Type of risk	Capital requirement
Interest rate risk	1,416,639
Equity securities risk	85,647
Foreign exchange risk	5,033
Product risk	-
Total	1,507,319

Taiwan Cooperative Securities Co., Ltd.

Market risk, counterparty risk, basic risk, and operational risk. The capital adequacy ratio is calculated in accordance with the advanced calculation method for the capital adequacy ratio of securities firms, and the equivalent amount of market risk, credit risk, and operational risk is required. In addition to meeting the minimum legal requirements, the company also meets the target ratio and trigger ratio approved by the Board of Directors to ensure adequate capital.

Capital adequacy ratio and equivalent amount of each risk

Unit: %; NT\$ thousand

Item	December 31, 2025	March 31, 2026
Capital adequacy ratio	418%	347%
Net eligible capital	6,214,746	6,586,900
Market risk equivalent amount	626,518	865,601
Credit risk equivalent amount	620,965	791,481
Operational risk equivalent amount	239,891	239,891

BNP Paribas Cardif TCB Life Insurance Co., Ltd.**Capital adequacy ratio analysis**

December 31, 2025

Unit: NT\$ thousand

Risk item	Risk-based capital	As a percentage of total risk-based capital before adjustment
C0: Asset risk--Related party risk	75,269	3.72%
C0O: Asset risk--Asset risk of related parties other than exchange rate	27,520	1.36%
C0C: Asset risk--Related party exchange rate risk	47,749	2.36%
C1: Asset risk--Non-related party risk	857,691	42.41%
C1O: Asset risk--Asset risk other than stocks and exchange rates	428,780	21.20%
C1C: Asset risk--Non-related party exchange rate risk	196,615	9.72%
C1S: Asset Risk--Non-related party stock risk	232,296	11.49%
C2: Insurance risk	291,264	14.40%
C3: Interest rate risk	-	0.00%
C4: Other risk	272,145	13.46%
C5: Catastrophe risk	526,066	26.01%
Total risk-based capital before adjustment	2,022,435	100.00%
Total risk-based capital	555,760	
Total self-owned capital	11,393,620	
Capital adequacy ratio	2050.10%	

Note: According to Article 7 of the "Regulations Governing Capital Adequacy of Insurance Companies," which came into effect on January 1, 2026. The first submission of the information related to the capital level to the competent authority will be the capital adequacy ratio on June 30, 2026, verified by a certified accountant. The capital adequacy ratio on March 31, 2026 was calculated by the Company itself in accordance with the calculation method currently published by the competent authority and it was significantly higher than the statutory minimum capital requirement of 100%.

3. The effect of changes in important domestic and foreign policies and laws on the financial holding company's financial position and business operations, and response measures:
None.

4. The impacts of technology changes (including information security risks) and industry changes on the financial holding company's financial position and business performance, and response measures.

4-1. Impact of technology changes and response measures:

In response to the trend of digitalization and the development of FinTech, TCFHC continues to optimize its digital financial services and focuses on core areas such as FinTech talent training and innovative technology applications, with the aim of comprehensively building a smart financial environment that meets customer needs. Each core area is separately described below:

4-1-1. FinTech talent training

TCFHC has long been committed to promoting sustainable development and talent cultivation. To build consensus on FinTech transformation, TCB, in collaboration with the Taiwan Academy of Banking and Finance, held the annual AI × Future Finance Consensus Camp on November 26, 2025, to help management deepen their understanding of FinTech. In recent years, through professional programs such as the Business Innovation IDEA Training Program, Digital Program for Innovative Service Design, Customer Experience Standards Workshop, and FinTech Capability Talent Development Program, TCB has continuously strengthened employees' digital capabilities. This year, with knowledge management as the core focus, TCB also launched an AI Workshop to enhance digital leadership and talent empowerment planning, further advancing the dual-track strategy of talent cultivation and technological innovation.

4-1-2. Innovative technology applications

- A. In response to the rapid rise of AI and the future challenges and opportunities it brings to the financial industry, TCB has been closely monitoring the application of AI technologies and has incorporated them into its key areas of future research and development. To date, TCB has obtained approximately 90 AI-related patents, covering areas such as financial fraud early warning, risk identification, intelligent customer services, green lending, and business process automation. These initiatives aim to enhance service efficiency, strengthen risk management, and optimize business processes, thereby improving competitiveness and providing customers with more precise and secure financial services.
- B. To safeguard the security of customers' assets, TCB continues to strengthen its AI-driven anti-fraud initiatives. In addition to joining the Eagle Eye Fraud Detection Alliance to learn and apply AI technologies for identifying risk accounts and intercepting fraudulent fund flows in advance, TCB has also adopted a dedicated SMS sender ID for the financial industry to prevent customers from being misled by fraudulent messages. Furthermore, based on a risk-based approach, TCB has strengthened controls over high-risk patterns to enhance its ability to identify suspicious transactions and improve the efficiency of fraud prevention.
- C. In response to the Financial Supervisory Commission's FinTech Development Roadmap 2.0 policy, TCB has officially joined the Financial Fast-ID Verification Hub established by the Financial Information Service Co., Ltd., introducing a cross-institution identity verification mechanism that breaks through the limitations of traditional financial services. Customers only need to complete identity verification and bind their mobile device once with any participating institution. They can then conduct identity verification and share information across different financial institutions. While ensuring information security, this mechanism significantly simplifies operational procedures.
- D. In 2025, BNP TCB Life once again received the Customer Trust Award and the Digital Finance Award in the Excellent Insurance Evaluation, demonstrating its achievements in customer service and digital transformation. In recent years, BNP TCB Life has focused on efficiency, business development, and digitalization as its core priorities, promoting digital transformation and process reengineering. It has successively completed upgrades to its official website and optimized customer service processes to enhance the convenience of purchasing insurance. At the same time, to strengthen policyholders' awareness of fraud prevention, BNP TCB Life has applied for an exclusive corporate SMS short code to ensure the credibility of message sources and prevent fraud risks. These initiatives demonstrate the

company's commitment to protecting policyholders' rights and interests while gradually building a secure digital service ecosystem.

4-1-3. Promotion of technological innovation

The TCFHC Group places great importance on FinTech services and continues to develop and enhance its products and services, while actively applying for financial patents to protect its innovative technologies from infringement. As of December 31, 2025, TCB had obtained a total of 935 patents approved by the Intellectual Property Office of the Ministry of Economic Affairs, including 85 invention patents, 848 utility model patents, and 2 design patents. At the same time, to realize the practical value of intellectual property, 189 patents have already been applied in business operations and products, helping to enhance operational efficiency and service quality.

4-1-4. Implementation of intellectual property management

A. Intellectual Property Management Program

Intellectual property refers to the legally protected results of human intellectual activities that possess economic or spiritual value, including patents, trademarks, copyrights, and trade secrets. In establishing intellectual property management, the Company and its subsidiaries shall align such management with their business direction and performance. Depending on their scale or nature, they should establish and implement management systems consistent with their intellectual property policies and objectives, maintain effective and appropriate system operations, and ensure comprehensive intellectual property management through the management cycle of "Plan, Do, Check, and Act." Such efforts shall further integrate with operational development strategies to strengthen competitive advantages. The Company and its subsidiaries should adopt measures to avoid infringement and protect rights in the acquisition, protection, maintenance, and utilization of intellectual property.

B. Implementation status

The Board of Directors approved the Intellectual Property Management Program on June 22, 2020. The implementation status for 2025 was submitted to and approved by the Board of Directors on January 26, 2026. The implementation status is as follows:

(A) List of intellectual property acquisitions:

a. Patents:

- i. TCB: A cumulative total of 1,054 patent applications have been filed, and a total of 933 patents have been granted, including 84 invention patents, 847 utility model patents, and 2 design patents.
- ii. TCS: A total of 1 patent has been granted, which is a utility model patent.
- iii. BNP TCB Life: A total of 4 patents have been granted, including 2 invention patents and 2 utility model patents.

b. Trademark rights:

- i. TCB: Obtained 156 domestic and international trademarks.
- ii. TCS: Obtained 2 trademark rights.
- c. Trade secrets: Management has been strengthened in areas including non-compete obligations, confidentiality of customer information, information sharing for anti-money laundering compliance, prevention of insider trading, information security controls, and undisclosed information.

(B) The Company has revised the Consent Form relating to employee confidentiality and intellectual property rights. In addition to including "research and development-related information" within the

scope of confidentiality, relevant provisions of the Trade Secrets Act have also been added to more effectively protect the Company's rights and interests.

(C) The Company and its subsidiaries have conducted relevant education and training programs or seminars as needed to promote employees' awareness of applicable laws and regulations.

(D) The Company will continue to promote and implement intellectual property management, strengthen the corporate governance framework, and reduce infringement litigation and operational risks in order to safeguard the intellectual property rights and interests of the Company and its subsidiaries.

C. Certification obtained

Taiwan Cooperative Bank introduced the Taiwan Intellectual Property Management System (TIPS) in 2020 and obtained Level A certification. In 2023, the scope of certification was expanded, and the Bank once again received TIPS Level A certification for the fourth time in 2025. The certificate remains valid through December 31, 2027

4-2. Impact of industry changes and response measures

In recent years, FinTech has developed rapidly, and digital transformation has become the core of competition in the financial industry. The Financial Supervisory Commission will continue to follow the Five Strategies for Promoting FinTech Development and the FinTech Development Roadmap 2.0. Under the premise of controllable risks, it will promote the comprehensive upgrading of the financial industry through regulatory optimization and industry collaboration. At the same time, it will support the development of FinTech startups and foster innovative financial products and services that better meet public needs, thereby enhancing the competitiveness and resilience of the financial market.

In addition, to foster a diverse, fair, and inclusive digital financial environment, the Financial Supervisory Commission has issued the Guidelines for Inclusive Digital Financial Services, encouraging financial institutions to provide differentiated financial products and services in response to the needs of different customer groups, thereby implementing people-centered financial inclusion. Meanwhile, as environmental and social issues receive increasing international attention, the indicators of the Corporate Governance Evaluation have gradually expanded to include environmental and social dimensions. Starting from 2026, the evaluation will be transformed into an ESG Evaluation, structured around the three pillars of environmental (E), social (S), and governance (G) to guide enterprises in deepening a culture of sustainable governance.

In response to the rapidly changing financial environment, TCFHC will continue to keep abreast of global financial and technological development trends, dynamically adjust its business strategies, and integrate innovative financial services and sustainable development concepts into its core operations. It will also optimize operational processes and enhance service efficiency, while developing financial services that balance security and convenience and strengthening the practice of financial inclusion. In terms of sustainable development, we promote net-zero carbon reduction under the core philosophy of "innovative energy conservation and sustainable prosperity." By integrating diverse energy-saving initiatives and working together with stakeholders to implement ESG practices, we seek to realize the core values of finance and steadily advance sustainable operations.

5. Impact of changes in the image of the financial holding company and its subsidiaries and response measures

The Company adheres to the business philosophy of "Proactive. Agile. Innovative" and is committed to integrating the Group's resources. As a result, it has received high recognition in various fields and for its operating performance. In addition, the Group's long-standing contributions to supporting domestic industrial development and maintaining financial stability have also been widely recognized by all sectors. Our excellent image is deeply rooted among the general public. If an event is likely to cause a negative impact, we will activate a crisis response plan in accordance with the relevant internal procedures, and the responsible business management unit will propose response measures. With respect to the monitoring and handling of public opinion, the Company will proactively issue clarifications and explanations at the earliest opportunity to avoid any impact on the Company's image.

6. Expected benefits and potential risk of merger and acquisition and response measures

6-1. The expected benefits of mergers and acquisitions (M&A) include expanding market presence, customer networks, and capital flows, as well as increasing economies of scale. However, given that the parties involved in an M&A transaction may differ in terms of financial and operational conditions, corporate culture, organizational structure, and operating procedures, attention should be paid to the risks that may potentially increase the difficulty of integration and may prevent the realization of merger benefits in the short term.

6-2. If there is a need for a merger in the future based on the overall operational strategy, the Company will prudently evaluate merger partners in terms of market scale, business strategy, merger synergies, and corporate culture. At the same time, the Company will take into account the interests of shareholders, employees, and customers to maximize overall benefits.

7. Risks associated with over-concentration in sales and response measures

The Company regularly monitors the credit, market, operational, and liquidity risks of its subsidiaries, and established the "Risk Management Regulations for China", "Regulations for the Management of Credit, Endorsement, and Other Transactions with the Same Person, the Same Related Party, the Same Affiliated Enterprise, and the Same Group Enterprise", "Country Risk Limit Management Regulations", "Large Group Enterprise Limit Management Regulations", and "Industry Limit Management Regulations", in order to diversify risks and strengthen risk management mechanisms.

8. The effects and risks of large-scale share transfers or conversions by directors, supervisors, or major shareholders holding more than 1% of the Company's shares, and response measures

The Company's shareholding is stable, and the transfer or exchange of some shares has no impact or risk on the Company's overall shareholding structure.

9. The effect of changes in management rights on the financial holding company, risks, and response measures

As of the end of 2025, there were no significant changes in the Company's management rights.

10. Litigation or non-litigation events

10-1. Taiwan Cooperative Bank Co., Ltd.:

10-1-1 Far Eastern Air Transport Corporation (hereinafter referred to as "Far Eastern") applied for a line of credit line from TCB in 2016. Far Eastern subsequently suspended operations due to financial difficulties and delayed payment. The loan was thus listed as a non-performing loan. Regarding this credit facility case, the then-Chairman of TCB, Liao ○○, the S.V.P. & General Manager of the Credit Management Department, Chen ○○, and other employees were suspected of violating the Banking Act of the Republic of China by committing aggravated breach of trust, among other offenses, and were indicted by the Taipei District Prosecutors Office. Subsequently, on September 30, 2024, the Criminal Division of the Taipei District Court rendered a criminal judgment (Case No. 109-Jin-Zhong-Su-Zi-28) acquitting all relevant personnel of TCB. After the prosecutor appealed, the Criminal Court of Taiwan High Court rendered a criminal judgment (Case No. 114-Jin-Sang-Zhong-Su-Zi No.17) on November 14, 2025, which upheld the not-guilty judgment for all relevant personnel of TCB. As the prosecutor did not lodge a further appeal, the not-guilty judgment for all the relevant

personnel of TCB have become final and conclusive. TCB also filed a supplementary civil action under criminal proceedings against then-Chairman Liao ○○, Far Eastern, and its then-Chairman Chang ○○, seeking damages of NT\$2,050,770,166. Taiwan Taipei District Court rendered a judgment (Case No. 110-Zhong-Fu-Min-Zi-81) dismissing the claims of TCB.

- 10-1-2 The persons in charge of Runyin Industrial Co., Ltd. and Runqi Industrial Co., Ltd., Yang ○○, Wang ○○, and related persons, are suspected of fraudulently obtaining loans from TCB. Taiwan Taipei District Prosecutors Office indicted the chairman, executive vice president, personnel of the Credit Management Department (S.V.P. & General Manager, V.P. & Deputy General Manager, A.V.P. & Senior Manager, Deputy Manager, and case officer), and personnel of the Shuanglian Branch (V.P. & General Manager, Assistant General Manager, and case officer) for special breach of trust in violation of the Banking Act of the Republic of China. The case is currently being heard at Taiwan Taipei District Court.

10-2. Taiwan Cooperative Bills Finance Co., Ltd.:

- 10-2-1 In the case of Taiwan Land Development Corporation, TCBF has a maximum limit mortgage right of NT\$180,000,000 on the collateral of Taiwan Land Development Corporation located on Zhishan Road, Shilin District, Taipei City. The collateral was auctioned for NT\$258,270,000. However, after deducting taxes and the execution fees of NT\$69,937,695 for other creditors in this case, TCBF only received compensation of NT\$116,784,085. TCBF thus filed a lawsuit against 7 legal persons, including King's Town Bank, that received a high amount of execution fees, to object to the distribution table. The case was accepted by Taiwan Shilin District Court in 2023 Chong-Su-Zi No. 191, and we are still waiting for the results of the trial.
- 10-2-2 In the case of compulsory enforcement against the former person in charge of Lihua Bills Finance Corporation, TCBF filed a provisional attachment against Tsai, ○-Lang's real estate located on Fujin Street, Songshan District, Taipei City with Taiwan Taipei District Court's 2008 Zhi-Quan-Zi No. 293. After obtaining the writ of execution, TCBF filed a petition for compulsory enforcement on December 29, 2022. The real estate was auctioned for NT\$36,800,001 on September 5, 2023. After deducting taxes, TCBF received compensation of NT\$34,859,472. However, the debtor Fang, ○-Hua (the heir of Tsai, ○-Lang) filed a lawsuit to object to NT\$1,737,042 in the distribution table against TCBF. After being accepted by the Taiwan Taipei District Court, the court rendered a civil judgment in 2024 Su-Zi No. 4092 on December 26, 2024, dismissing the plaintiff Fang, ○-Hua's claims. The Taiwan Taipei District Court subsequently issued a certificate of final judgment on February 14, 2025, and the judgment in this case has therefore become final.

11. Other significant risks and response measures: None.

VII. Crisis Management and Response Mechanisms

In order to handle emergency events throughout the Group effectively and in real time, and to quickly address events or restore operations, the Company has established the Regulations Governing Emergency and Crisis Management, and a crisis management group is in place to take charge of management and command when an emergency event occurs. When an emergency occurs, the Group's emergency reporting and communication system will be activated, and an explanation is provided to the public through the spokesperson system when appropriate. The crisis management unit is required to review operating procedures of emergency events, and submit a written report after the event.

VIII. Other Important Matters: None.



6. *Special Disclosures*

- 167 I. Information on affiliates
- 167 II. Private placement of marketable securities and financial bonds in 2025 and as of the date of publication of the annual report
- 167 III. Other necessary supplemental information
- 167 IV. Events with material impact on shareholders' equity or stock prices set forth in Article 36, Paragraph 3, Subparagraph 2 of Securities and Exchange Act in 2025 and up to the publication date of the annual report

I. Information on affiliates

1. Consolidated Business Report of Affiliated Enterprises

The Company shall submit the Chinese and English versions of the consolidated business report of affiliated enterprises to the Market Observation Post System in accordance with the "Criteria Governing Preparation of Affiliation Reports, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises". Please refer to the following URL:

https://doc.twse.com.tw/server-java/t57sb01?step=1&colorchg=1&co_id=5880&year=&mtype=K&isnew=true

2. Consolidated Business Report of Affiliated Enterprises

The companies that should be included in the preparation of the consolidated financial report of affiliated enterprises in accordance with the "Criteria Governing Preparation of Affiliation Reports, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises" are the same as the companies that should be included in the preparation of the parent-subsidiary consolidated financial report in accordance with the Regulations Governing the Preparation of Financial Reports by Financial Holding Companies and International Financial Reporting Standard No. 10. In addition, the information that should be disclosed in the consolidated financial report of affiliated enterprises has been disclosed in the aforementioned parent-subsidiary consolidated financial report. Therefore, the consolidated financial report of affiliated enterprises will not be prepared separately.

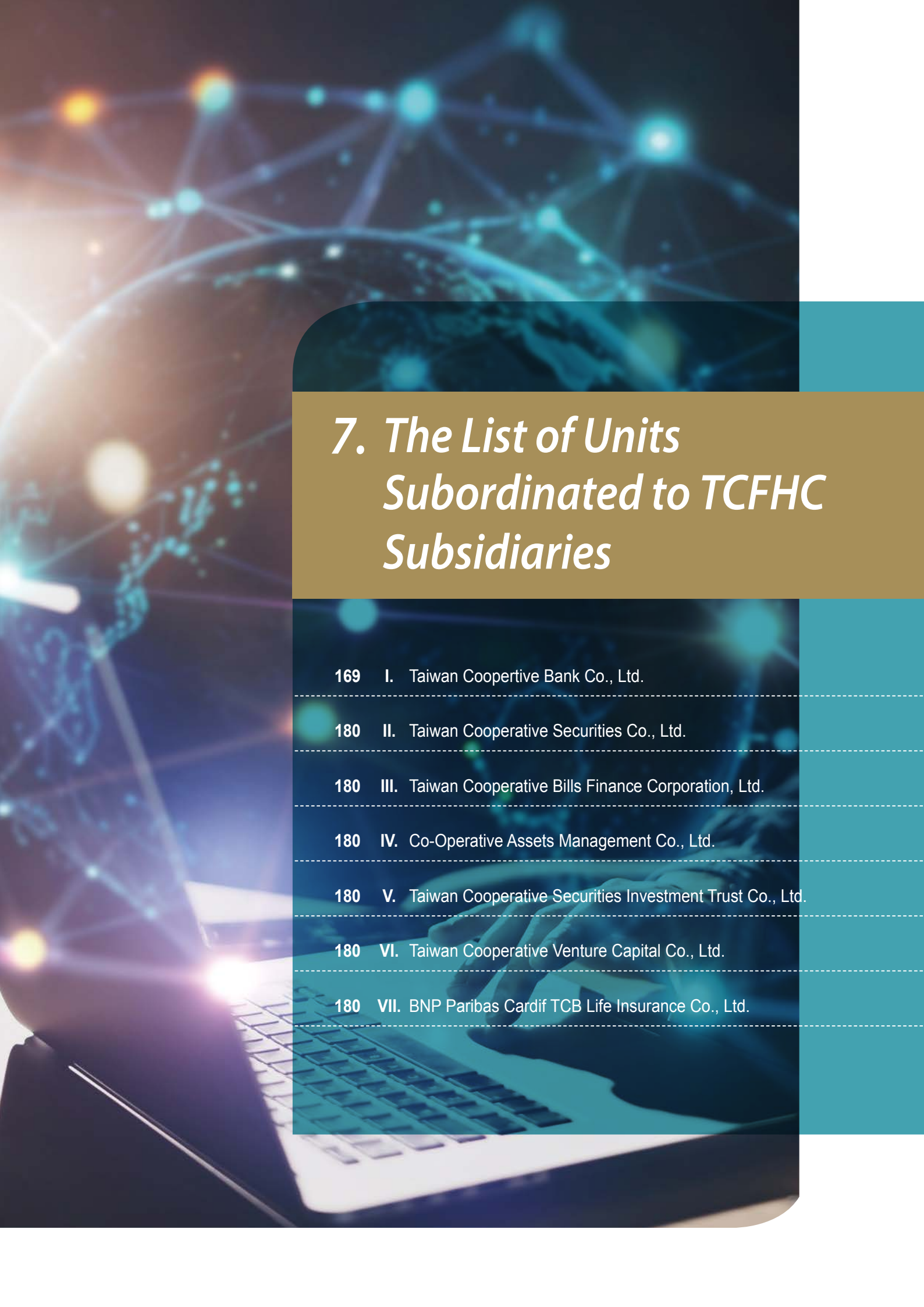
3. Affiliation Report

TCFHC is not a subsidiary of any other company as defined in the chapter on affiliated enterprises of the Company Act and is therefore exempted from preparation.

II. Private placement of marketable securities and financial bonds in 2025 and as of the date of publication of the annual report: None.

III. Other necessary supplemental information: None.

IV. Events with material impact on shareholders' equity or stock prices set forth in Article 36, Paragraph 3, Subparagraph 2 of Securities and Exchange Act in 2025 and up to the publication date of the annual report: None.



7. The List of Units Subordinated to TCFHC Subsidiaries

- | | |
|-----|---|
| 169 | I. Taiwan Cooperative Bank Co., Ltd. |
| 180 | II. Taiwan Cooperative Securities Co., Ltd. |
| 180 | III. Taiwan Cooperative Bills Finance Corporation, Ltd. |
| 180 | IV. Co-Operative Assets Management Co., Ltd. |
| 180 | V. Taiwan Cooperative Securities Investment Trust Co., Ltd. |
| 180 | VI. Taiwan Cooperative Venture Capital Co., Ltd. |
| 180 | VII. BNP Paribas Cardif TCB Life Insurance Co., Ltd. |

I. Taiwan Cooperative Bank Co., Ltd.

1. Units in the Head Office

	Department Name	Address	Telephone
	Head Office	No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Auditing Department, Board of Directors	8F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Secretariat, Board of Directors	18F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Business Management Department	16F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Credit Analysis and Research Department	16F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Credit Management Department	15F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Corporate Banking Department	15F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Compliance Department	14F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Legal Affairs Department	14F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Administrative Management Department	13F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Accounting Department	12F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Human Resource Department	12F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Personal Banking Department	11F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Risk Management Department	11F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Wealth Management Department	10F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Trust Department	10F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Treasury Department	9F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Loan Assets Management Department	9F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Insurance Agent Department	7F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Electronic Banking Department	7F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Information Security Department	6F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Private Banking Department	5F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
*	International Banking Department	3 & 4F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
	Information Technology Department	No. 9, Ln. 30, Sec. 4, Xinyi Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27045799
	Credit Card Department	4 & 5F, No. 77, Kunming St., Wanhua Dist., Taipei City 108, Taiwan (R.O.C.)	(02)23317531

2. Domestic Branches

	Department Name	Address	Telephone
	Taipei City		
*	Guancian Branch	No. 77, Guanqian Rd., Zhongzheng Dist., Taipei City 100, Taiwan (R.O.C.)	(02)23315528
*	Simen Branch	No. 77, Kunming St., Wanhua Dist., Taipei City 108, Taiwan (R.O.C.)	(02)23814949
*	Yanping Branch	No. 301, Nanjing W. Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25554111
*	Dadaocheng Branch	No. 67, Sec. 2, Chongqing N. Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25568111

	Department Name	Address	Telephone
*	Dongmen Branch	No. 208, Sec. 2, Sinyi Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)23933123
*	Songshan Branch	No. 622, Sec. 4, Bade Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)27656261
*	Nanjing Donglu Branch	No. 19, Sec. 1, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25623150
*	Wujhou Branch	No. 152, Songjiang Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25113880
*	Datong Branch	No. 10, Sec. 3, Chengde Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25932323
*	Jhongsiao Branch	No. 285, Sec. 4, Jhongsiao E. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27718811
*	Jingmei Branch	No. 457, Sec. 6, Roosevelt Rd., Wunshan Dist., Taipei City 116, Taiwan (R.O.C.)	(02)29318111
*	Shihlin Branch	No. 469, Zhongzheng Rd., Shilin Dist., Taipei City 111, Taiwan (R.O.C.)	(02)28805161
*	Taipei Branch	No. 55, Fusing N. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)27724277
*	Department of Business	No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
*	Chengdong Branch	No. 87, Songjiang Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25070111
*	Da-an Branch	No. 1, Ln. 81, Sec. 2, Dunhua S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27553482
*	Mincyuan Branch	No. 58, Sec. 3, Mincyuan E. Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25057011
*	Dong Taipei Branch	No. 31, Ln. 11, Guangfu N. Rd., Songshan Dist., Taipei City 105410, Taiwan (R.O.C.)	(02)27721234
*	Chengnei Branch	No. 87, Hengyang Rd., Jhongheng Dist., Taipei City 100, Taiwan (R.O.C.)	(02)23311041
*	Jianguo Branch	No. 77, Sec. 3, Sinyi Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27027851
*	Yuanshan Branch	No.113, Minsheng W. Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25113245
*	Sinyi Branch	No. 172, Sec. 4, Sinyi Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27067188
*	Changchun Branch	No. 201, Changchun Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25035015
*	Ren-ai Branch	No. 325, Sec. 4, Ren-ai Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27763071
*	Yucheng Branch	No. 815, Sec. 5, Jhongsiao E. Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)	(02)27856060
*	Guting Branch	No. 65, Sec. 1, Heping E. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)23949205
*	Chang-an Branch	No. 9, Sec. 1, Chang-an E. Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25637181
*	Songsing Branch	No. 202-1, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)27643131
*	Minzu Branch	No. 277, Sec. 3, Chengde Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.)	(02)25962271
*	Fusing Branch	No. 237, Sec. 1, Fusing S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27541111
*	Minsheng Branch	No. 158-1, Sec. 3, Minsheng E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)25162338
*	Sinsheng Branch	No. 93, Sec. 1, Sinsheng S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27771888
	Offshore Banking Branch	5F, No. 225, Sec. 2, Chang'an E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.)	(02)21738888
*	Fudan Branch	No. 100, Sec. 4, Civic Blvd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27215551
*	Taida Branch	B1., No. 7-B, Jhongshan S. Rd., Jhongheng Dist., Taipei City 100, Taiwan (R.O.C.)	(02)23568071
*	Sansing Branch	No. 77, Sec. 2, Keelung Rd., Sinyi Dist., Taipei City 110, Taiwan (R.O.C.)	(02)27388181
*	Shihpai Branch	B1., No. 201, Sec. 2, Shihpai Rd., Beitou Dist., Taipei City 112, Taiwan (R.O.C.)	(02)28747611

The List of Units Subordinated to TCFHC Subsidiaries

	Department Name	Address	Telephone
*	Neihu Branch	No. 502, Rueiguang Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)26590001
*	Nangang Branch	No. 19-16, Sanchong Rd., Nangang Dist., Taipei City 115, Taiwan (R.O.C.)	(02)26550777
*	Sinhu Branch	No. 255&257, Sinhu 2nd Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)27908118
*	Zihciang Branch	No. 85, Sec. 2, Nanjing E. Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)21003100
*	Jhongshan Branch	No. 2, Sec. 2, Nanjing E. Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)25214065
*	Dunnan Branch	No. 362, Sec. 1, Dunhua S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27011117
*	World Trade Center Branch	2F, No. 333, Sec. 1, Keelung Rd., Sinyi Dist., Taipei City 110, Taiwan (R.O.C.)	(02)27291333
*	Bei Shihlin Branch	No. 837, Sec. 5, Jhongshan N. Rd., Shihlin Dist., Taipei City 111, Taiwan (R.O.C.)	(02)88665959
*	Sinwei Branch	No. 303, Sec. 1, Fusing S. Rd., Da-an Dist., Taipei City 106, Taiwan (R.O.C.)	(02)27053828
*	Dahu Branch	No. 314, Sec. 6, Mincyuan E. Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)26328600
*	National Medical Center Branch	No. 325, Sec. 2, Chenggong Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.)	(02)87925745
*	Nanmen Branch	No. 97, Sec. 1, Roosevelt Rd., Jhongjheng Dist., Taipei City 100, Taiwan (R.O.C.)	(02)23966363
*	Dajhih Branch	No. 409, Bei-an Rd., Jhongshan Dist., Taipei City 104, Taiwan (R.O.C.)	(02)85099188
New Taipei City			
*	Xindian Branch	No. 32, Guangming St., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02)29111111
*	Beisin Branch	No. 6, Sec. 1, Beisin Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02)29172911
*	Yonghe Branch	No. 575, Jhongjheng Rd., Yonghe Dist., New Taipei City 234, Taiwan (R.O.C.)	(02)29236611
*	Sanchong Branch	No. 17, Jhengyi S. Rd., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.)	(02)29738111
*	Banciao Branch	No. 330, Zhongzheng Rd., Banciao Dist., New Taipei City 220, Taiwan (R.O.C.)	(02)29660971
*	Sijhih Branch	No. 225, Jongsiao E. Rd., Sijhih Dist., New Taipei City 221, Taiwan (R.O.C.)	(02)26413211
*	Sinjhuang Branch	No. 379, Jhongping Rd., Sinjhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29929981
*	Jhonghe Branch	No. 9, Taihe St., Jhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)	(02)22499500
*	Dong Sanchong Branch	No. 37, Sec. 2, Sanhe Rd., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.)	(02)29728111
*	Nanshihiao Branch	No. 20, Sec. 1, Singnan Rd., Jhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)	(02)29461266
*	Dong Sinjhuang Branch	No. 339, Sihyuan Rd., Sinjhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29973456
*	Lujhou Branch	No. 84, Sanmin Rd., Lujhou Dist., New Taipei City 247, Taiwan (R.O.C.)	(02)82825678
*	Haishan Branch	No. 443, Sec. 2, Wunhua Rd., Banciao Dist., New Taipei City 220, Taiwan (R.O.C.)	(02)22551333
*	Pucian Branch	2F, No. 33, Sec. 2, Sanmin Rd., Banciao Dist., New Taipei City 220, Taiwan (R.O.C.)	(02)29631122
*	Shuanghe Branch	No. 196, Jian 1st Rd., Jhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)	(02)82271627
*	Tucheng Branch	No. 96, Sec. 2, Jhongyang Rd., Tucheng Dist., New Taipei City 236, Taiwan (R.O.C.)	(02)22651611
*	Sansia Branch	No. 61, Wunhua Rd., Sansia Dist., New Taipei City 237, Taiwan (R.O.C.)	(02)26747999
*	Erchong Branch	No. 81, Sec. 1, Guangfu Rd., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.)	(02)29993399
*	Wugu Branch	No. 2, Sec. 1, Jhongsing Rd., Wugu Dist., New Taipei City 248, Taiwan (R.O.C.)	(02)89769698

	Department Name	Address	Telephone
*	Shulin Branch	No. 152, Sec. 1, Jhongshan Rd., Shulin Dist., New Taipei City 238, Taiwan (R.O.C.)	(02)86872211
*	Dapinglin Branch	No. 67, Mincyuan Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02)29138611
*	Yingge Branch	No. 175, Jhongshan Rd., Yingge Dist., New Taipei City 239, Taiwan (R.O.C.)	(02)86781188
*	Sinshu Branch	No. 224, Sinshu Rd., Sinhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)22012797
*	Bei Jhonghe Branch	No. 35, Sec. 3, Jhongshan Rd., Jhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)	(02)22263667
*	Danfong Branch	No. 657-10, Jhongheng Rd., Sinhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29088979
*	Bei Sansia Branch	No. 71, Wunhua Rd., Sansia Dist., New Taipei City 237, Taiwan (R.O.C.)	(02)26711110
*	Bansin Branch	No. 43, Sec. 2, Nanya S. Rd., Banciao Dist., New Taipei City 220, Taiwan (R.O.C.)	(02)89663889
*	Baociao Branch	No. 2, Lane 235, Baociao Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.)	(02)29185506
*	Sintai Branch	No. 115, Sintai Rd., Sinhuang Dist., New Taipei City 242, Taiwan (R.O.C.)	(02)29986688
*	Bei Tucheng Branch	No. 200, Sec. 1, Syuefu Rd., Tucheng Dist., New Taipei City 236, Taiwan (R.O.C.)	(02)22731688
*	Nan Sijih Branch	No. 94-1, Sec. 1, Sintai 5th Rd., Sijih Dist., New Taipei City 221, Taiwan (R.O.C.)	(02)26968888
*	Wugu Industrial Park Branch	No. 119, Wugong Rd., Wugu Dist., New Taipei City 248, Taiwan (R.O.C.)	(02)22989898
*	Danshuei Branch	No. 219, Sec. 2, Zhongshan N. Rd., Tamsui Dist., New Taipei City 251, Taiwan (R.O.C.)	(02)26211415
*	Linkou Wenhua Branch	No. 62-5, Sec. 1, Wenhua 2nd Rd., Linkou Dist., New Taipei City 244, Taiwan (R.O.C.)	(02)26086883
Keelung City			
*	Keelung Branch	No. 255, Ren 2nd Rd., Ren-ai Dist., Keelung City 200, Taiwan (R.O.C.)	(02)24284181
*	Dong Keelung Branch	No. 143, Sin 1st Rd., Sinyi Dist., Keelung City 201, Taiwan (R.O.C.)	(02)24283111
Taoyuan City			
*	Taoyuan Branch	No. 58, Jhongheng Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03)3326121
*	Dasi Branch	No. 43, Sinyi Rd., Dasi Dist., Taoyuan City 335, Taiwan (R.O.C.)	(03)3874666
*	Gueishan Branch	No. 1068, Sec. 2, Wanshou Rd., Gueishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	(03)3299661
*	Jhongli Branch	No. 180, Jhongshan Rd., Jhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03)4225141
*	Qingpu Branch	No. 139, Sec. 2, Qingpu Rd., Zhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03)3578811
*	Longtan Branch	No. 221, Jhongheng Rd., Longtan Dist., Taoyuan City 325, Taiwan (R.O.C.)	(03)4893512
*	Cihwun Branch	No. 720, Jhongheng Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03)3578811
*	Hueilong Branch	No. 163, Sec. 1, Wanshou Rd., Gueishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	(02)82098266
*	Nan Taoyuan Branch	No. 793, Jhongshan Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03)3692188
*	Jhongyuan Branch	No. 392, Sec. 2, Jhongbei Rd., Jhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03)4688998
*	Pingjhen Branch	No. 290, Sec. 2, Huannan Rd., Pingjhen Dist., Taoyuan City 324, Taiwan (R.O.C.)	(03)4689299
*	Linkou Branch	No. 49, Wunhua 2nd Rd., Gueishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	(03)3183880
*	Bade Branch	No. 767, Sec. 1, Jieshou Rd., Bade Dist., Taoyuan City 334, Taiwan (R.O.C.)	(03)2185888
*	Luchu Branch	No. 387, Daihu Rd., Lujhu Dist., Taoyuan City 338, Taiwan (R.O.C.)	(03)3232010

The List of Units Subordinated to TCFHC Subsidiaries

	Department Name	Address	Telephone
*	Dayuan Branch	No. 47-1, Zhongzheng E. Rd., Dayuan Dist., Taoyuan City 337, Taiwan (R.O.C.)	(03)3867733
*	Dong Taoyuan Branch	No. 12, Jhonghua Rd., Taoyuan Dist., Taoyuan City 330, Taiwan (R.O.C.)	(03)3355009
*	Lisin Branch	No. 119, Jhongshan Rd., Jhongli Dist., Taoyuan City 320, Taiwan (R.O.C.)	(03)4222131
*	Nankan Branch	No. 11, Nanshang Rd., Lujhu Dist., Taoyuan City 338, Taiwan (R.O.C.)	(03)3221199
*	Sinming Branch	No. 1, Huannan Rd., Pingjhen Dist., Taoyuan City 324, Taiwan (R.O.C.)	(03)4939393
*	Yangmei Branch	No. 10-1, Damo St., Yangmei Dist., Taoyuan City 326, Taiwan (R.O.C.)	(03)4754411
*	Changgung Branch	No. 5, Fusing St., Gueishan Dist., Taoyuan City 333, Taiwan (R.O.C.)	(03)3970781
Hsinchu City			
*	Hsinchu Branch	No. 23, Jhongheng Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5244151
*	Bei Hsinchu Branch	No. 168, Beida Rd., North Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5284001
*	Guangfu Branch	No. 57, Dongguang Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5753666
*	Jhucian Branch	No. 60, Dongmen St., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5215121
*	Hsinchu Science-based Industrial Park Branch	No. 1, Keji Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.)	(03)5783962
Hsinchu County			
*	Jhudong Branch	No. 92, Sec. 2, Changchun Rd., Jhudong Township, Hsinchu County 310, Taiwan (R.O.C.)	(03)5963126
*	Jhubei Branch	No. 261, Guangming 6th Rd., Jhubei City, Hsinchu County 302, Taiwan (R.O.C.)	(03)5546000
*	Lioujia Branch	No. 259, Dong Sec. 1, Guangming 6th Rd., Jhubei City, Hsinchu County 302, Taiwan (R.O.C.)	(03)6586969
*	Dong Jhubei Branch	No. 296, Zhongzheng E. Rd., Zhubei City, Hsinchu County 302, Taiwan (R.O.C.)	(03)5540108
Miaoli County			
*	Miaoli Branch	No. 660, Jhongheng Rd., Miaoli City, Miaoli County 360, Taiwan (R.O.C.)	(037)320921
*	Toufen Branch	No. 70, Ren-ai Rd., Toufen Township, Miaoli County 351, Taiwan (R.O.C.)	(037)665115
*	Bei Miaoli Branch	No. 396, Jhongheng Rd., Miaoli City, Miaoli County 360, Taiwan (R.O.C.)	(037)351111
*	Zhunan Branch	No. 218, Daying Rd., Zhunan Township, Miaoli County 350, Taiwan (R.O.C.)	(037)466790
Taichung City			
*	Taichung Branch	No. 2, Sec. 2, Zihyou Rd., Central Dist., Taichung City 400, Taiwan (R.O.C.)	(04)22245121
*	Jhongsing Branch	No. 5, Gongyuan Rd., Central Dist., Taichung City 400, Taiwan (R.O.C.)	(04)22241161
*	Wucyuan Branch	No. 61, Sec. 2, Gongyi Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04)23229191
*	Nan Taichung Branch	No. 789, Jhongming S. Rd., South Dist., Taichung City 402, Taiwan (R.O.C.)	(04)22617211
*	Nantun Branch	No. 103, Sec. 2, Wucyuan W. Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04)24752171
*	Si Taichung Branch	No. 151, Sec. 2, Hankou Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)23170311
*	Situn Branch	No. 67, Sec. 3, Wunsin Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)23112411
*	Beitun Branch	No. 670, Sec. 4, Wunsin Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22301199

	Department Name	Address	Telephone
*	Bei Taichung Branch	No. 375, Wucyuan Rd., North Dist., Taichung City 404, Taiwan (R.O.C.)	(04)22055588
*	Jyungong Branch	No. 315, Sec. 1, Dongshan Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22390128
*	Yong-an Branch	No. 15, Yongfu Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)24623181
*	Jhongcyuan Branch	No. 728, Sec. 1, Taiwan Blvd., West Dist., Taichung City 403, Taiwan (R.O.C.)	(04)22037979
*	Taiyuan Branch	No. 247, Beitun Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22334291
*	Songjhu Branch	No. 95, Sec. 2, Changping Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)24228751
*	Jhongcing Branch	No. 17, Sec. 2, Zhongqing Rd., Beitun Dist., Taichung City 406, Taiwan (R.O.C.)	(04)22913176
*	Jiancheng Branch	No. 1499, Jiancheng Rd., South Dist., Taichung City 402, Taiwan (R.O.C.)	(04)22873311
*	Chaoma Branch	No. 526, Sec. 3, Taiwan Blvd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)27013115
*	Meichun Branch	No. 136, Sec. 2, Fuxing Rd., South Dist., Taichung City 402, Taiwan (R.O.C.)	(04)22614377
*	Liming Branch	No. 1064, Sec. 1, Liming Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04)23892493
*	Jingwu Branch	No. 170, Jingwu E. Rd., East Dist., Taichung City 401, Taiwan (R.O.C.)	(04)22116358
*	Wunsin Branch	No. 316, Sec. 1, Wunsin Rd., Nantun Dist., Taichung City 408, Taiwan (R.O.C.)	(04)23223300
*	Sinjhong Branch	No. 91, Mincyuan Rd., West Dist., Taichung City 403, Taiwan (R.O.C.)	(04)22237711
*	Jhonggang Branch	No. 152, Sec. 3, Wunsin Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)23138811
*	Weidao Branch	No. 447, Sec. 1, Zhongqing Rd., North Dist., Taichung City 404, Taiwan (R.O.C.)	(04)22987988
*	Jhongming South Road Branch	No. 451, Zhongming S. Rd., West Dist., Taichung City 403, Taiwan (R.O.C.)	(04)23764066
*	Shueinan Branch	No. 2, Hanxiang Rd., Situn Dist., Taichung City 407, Taiwan (R.O.C.)	(04)27029354
*	Fongyuan Branch	No. 102, Zhongjheng Rd., Fongyuan Dist., Taichung City 420, Taiwan (R.O.C.)	(04)25231122
*	Shalu Branch	No. 106, Shatian Rd., Shalu Dist., Taichung City 433, Taiwan (R.O.C.)	(04)26622141
*	Nan Fongyuan Branch	No. 222, Yuanhuan S. Rd., Fongyuan Dist., Taichung City 420, Taiwan (R.O.C.)	(04)25244180
*	Dali Branch	No. 384, Sec. 1, Jhongsing Rd., Dali Dist., Taichung City 412, Taiwan (R.O.C.)	(04)24934111
*	Taiping Branch	No. 84, Jhongsing Rd., Taiping Dist., Taichung City 411, Taiwan (R.O.C.)	(04)22761515
*	Wurih Branch	No. 598, Sec. 1, Jhongshan Rd., Wurih Dist., Taichung City 414, Taiwan (R.O.C.)	(04)23369911
*	Shenggang Branch	No. 799-1, Zhongzheng Rd., Shenggang Dist., Taichung City 429, Taiwan (R.O.C.)	(04)25621111
*	Daya Branch	No. 95, Sec. 2, Yahuan Rd., Daya Dist., Taichung City 428, Taiwan (R.O.C.)	(04)25660199
*	Tanzih Branch	No. 281, Sec. 2, Jhongshan Rd., Tanzih Dist., Taichung City 427, Taiwan (R.O.C.)	(04)25325566
*	Fongjhong Branch	No. 351, Zhongjheng Rd., Fongyuan Dist., Taichung City 420, Taiwan (R.O.C.)	(04)25280369
*	Bei Dali Branch	No. 261, Sec. 2, Sinren Rd., Dali Dist., Taichung City 412, Taiwan (R.O.C.)	(04)24836699
*	Dong Shalu Branch	No. 307, Guanghua Rd., Shalu Dist., Taichung City 433, Taiwan (R.O.C.)	(04)26653311
*	Houli Branch	No. 899, Sec. 3, Sanfong Rd., Houli Dist., Taichung City 421, Taiwan (R.O.C.)	(04)25563188
Nantou County			
*	Nantou Branch	No. 96, Jhongshan St., Nantou City, Nantou County 540, Taiwan (R.O.C.)	(049)2234141

The List of Units Subordinated to TCFHC Subsidiaries

	Department Name	Address	Telephone
*	Jhushan Branch	No. 839, Sec. 3, Jishan Rd., Jhushan Township, Nantou County 557, Taiwan (R.O.C.)	(049)2652721
*	Puli Branch	No. 299, Sec. 2, Jhongshan Rd., Puli Township, Nantou County 545, Taiwan (R.O.C.)	(049)2986411
*	Caotun Branch	No. 864, Jhongjheng Rd., Caotun Township, Nantou County 542, Taiwan (R.O.C.)	(049)2338141
*	Jiji Branch	No. 176, Minsheng Rd., Jiji Township, Nantou County 552, Taiwan (R.O.C.)	(049)2761501
Changhua County			
*	Changhua Branch	No. 279, Minsheng Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7225151
*	Yuanlin Branch	No. 844, Sec. 1, Jhongshan Rd., Yuanlin City, Changhua County 510, Taiwan (R.O.C.)	(04)8322181
*	Jhangying Branch	No. 532, Minzu Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7229221
*	Jhangchu Branch	No. 321, Sec. 1, Jhongjheng Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7240082
*	Sihu Branch	No. 56, Sihuan Rd., Sihua Township, Changhua County 514, Taiwan (R.O.C.)	(04)8829121
*	Hemei Branch	No. 361, Sec. 6, Luhe Rd., Hemei Township, Changhua County 508, Taiwan (R.O.C.)	(04)7570123
*	Dajhu Branch	No. 239, Sec. 2, Jhangnan Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7373311
*	Shengang Branch	No. 35, Sinsing Rd., Shengang Township, Changhua County 509, Taiwan (R.O.C.)	(04)7996922
*	Lugang Branch	No.242, Zhongshan Rd., Lukang Township, Changhua County 505, Taiwan (R.O.C.)	(04)7788511
*	Yuansin Branch	No. 733, Sec. 1, Jhongshan Rd., Yuanlin City, Changhua County 510, Taiwan (R.O.C.)	(04)8322741
*	Nan Changhua Branch	No. 43, Siaoyang Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.)	(04)7254611
*	Beidou Branch	No. 168, Jhongjheng Rd., Beidou Township, Changhua County 521, Taiwan (R.O.C.)	(04)8880181
Yunlin County			
*	Douliou Branch	No. 3, Datong Rd., Douliou City, Yunlin County 640, Taiwan (R.O.C.)	(05)5323981
*	Beigang Branch	No. 53, Yimin Rd., Beigang Township, Yunlin County 651, Taiwan (R.O.C.)	(05)7836136
*	Huwei Branch	No. 15, Jhongjheng Rd., Huwei Township, Yunlin County 632, Taiwan (R.O.C.)	(05)6313821
*	Linnei Branch	No. 21, Jhongs Rd., Linnei Township, Yunlin County 643, Taiwan (R.O.C.)	(05)5897811
*	Yunlin Branch	No. 223, Minsheng Rd., Douliou City, Yunlin County 640, Taiwan (R.O.C.)	(05)5324811
Chiayi City			
*	Chiayi Branch	No. 279, Guohua St., West Dist., Chiayi City 600, Taiwan (R.O.C.)	(05)2224571
*	Nan Chiayi Branch	No. 746, Minzu Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.)	(05)2286311
*	Bei Chiayi Branch	No. 3, De-an Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.)	(05)2815500
*	Dong Chiayi Branch	No. 425, Mincyuan Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.)	(05)2225281
Chiayi County			
*	Puzih Branch	No. 62, Haitong Rd., Puzih City, Chiayi County 613, Taiwan (R.O.C.)	(05)3794171
*	Minsiong Branch	No. 266, Sec. 3, Jianguo Rd., Minsiong Township, Chiayi County 621, Taiwan (R.O.C.)	(05)2213311
Tainan City			
*	Tainan Branch	No. 48, Chenggong Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)2232101

	Department Name	Address	Telephone
*	Chenggong Branch	No. 97, Sec. 1, Beimen Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.)	(06)2269161
*	Nansing Branch	No. 72, Sec. 2, Minsheng Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.)	(06)2221291
*	Chengda Branch	No. 138, Shengli Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)3028001
*	Dong Tainan Branch	No. 197, Sec. 2, Jhonghua E. Rd., East Dist., Tainan City 701, Taiwan (R.O.C.)	(06)2882211
*	Bei Tainan Branch	No. 159, Sec. 3, Simen Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)2209211
*	Chihkan Branch	No. 204, Chenggong Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)2201302
*	Fucheng Branch	No. 380, Sec. 2, Jiankang Rd., South Dist., Tainan City 702, Taiwan (R.O.C.)	(06)2910896
*	Kaiyuan Branch	No. 147, Kaiyuan Rd., North Dist., Tainan City 704, Taiwan (R.O.C.)	(06)2753345
*	Xinying Branch	No. 115, Jhongshan Rd., Xinying Dist., Tainan City 730, Taiwan (R.O.C.)	(06)6324121
*	Jiali Branch	No. 83, Heping St., Jiali Dist., Tainan City 722, Taiwan (R.O.C.)	(06)7223131
*	Yongkang Branch	No. 328, Zhongzheng S. Rd., Yongkang Dist., Tainan City 710, Taiwan (R.O.C.)	(06)2533533
*	Bei Xinying Branch	No. 360, Minjih Rd., Xinying Dist., Tainan City 730, Taiwan (R.O.C.)	(06)6562718
*	Rende Branch	No. 4, Sec. 3, Jhongheng Rd., Rende Dist., Tainan City 717, Taiwan (R.O.C.)	(06)2794616
*	Nan Yongkang Branch	No. 202, Jhonghua Rd., Yongkang Dist., Tainan City 710, Taiwan (R.O.C.)	(06)3121916
Kaohsiung City			
*	Kaohsiung Branch	No. 97, Dayong Rd., Yancheng Dist., Kaohsiung City 803, Taiwan (R.O.C.)	(07)5514221
*	Cianjhen Branch	No. 56, Caoya 1st Rd., Qianzhen Dist., Kaohsiung City 806, Taiwan (R.O.C.)	(07)8416491
*	Sinsing Branch	No. 110, Cisian 2nd Rd., Sinsing Dist., Kaohsiung City 800, Taiwan (R.O.C.)	(07)2887121
*	Siande Branch	No. 182, Gongjheng Rd., Cianjhen Dist., Kaohsiung City 806, Taiwan (R.O.C.)	(07)7112046
*	Lingya Branch	No. 394, Cingnian 1st Rd., Sinsing Dist., Kaohsiung City 800, Taiwan (R.O.C.)	(07)2918151
*	Sanmin Branch	No. 30, Bo-ai 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07)3127191
*	Nan Kaohsiung Branch	No. 94, Sanduo 3rd Rd., Lingya Dist., Kaohsiung City 802, Taiwan (R.O.C.)	(07)3348141
*	Dong Kaohsiung Branch	No. 176, Minsheng 1st Rd., Sinsing Dist., Kaohsiung City 800, Taiwan (R.O.C.)	(07)2265666
*	Cianjin Branch	No. 45, Jhonghua 4th Rd., Lingya Dist., Kaohsiung City 802, Taiwan (R.O.C.)	(07)3363966
*	Wannei Branch	No. 675, Jiangong Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07)3861591
*	Guanghua Branch	No. 148-82, Guanghua 1st Rd., Lingya Dist., Kaohsiung City 802, Taiwan (R.O.C.)	(07)2223020
*	Yisin Lu Branch	No. 119, Yisin 2nd Rd., Cianjhen Dist., Kaohsiung City 806, Taiwan (R.O.C.)	(07)3332020
*	Gushan Branch	No. 352, Jhonghua 1st Rd., Gushan Dist., Kaohsiung City 804, Taiwan (R.O.C.)	(07)5223311
*	Kaohsiung Software Park Branch	No. 11-2, Chenggong 2nd Rd., Cianjhen Dist., Kaohsiung City 806, Taiwan (R.O.C.)	(07)5351888
*	Gangdu Branch	No. 230, Jhongheng 4th Rd., Cianjin Dist., Kaohsiung City 801, Taiwan (R.O.C.)	(07)2914131
*	Cisian Branch	No. 216, Cisian 1st Rd., Sinsing Dist., Kaohsiung City 800, Taiwan (R.O.C.)	(07)2365503
*	Shihcyuan Branch	No. 189, Bo-ai 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07)3230611
*	Jiouru Branch	No. 581, Jyuemin Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.)	(07)3805001
*	Siaogang Branch	No. 526, Hongping Rd., Siaogang Dist., Kaohsiung City 812, Taiwan (R.O.C.)	(07)8062289

The List of Units Subordinated to TCFHC Subsidiaries

	Department Name	Address	Telephone
*	Nanzih Branch	No. 1111, Houchang Rd., Nanzih Dist., Kaohsiung City 811, Taiwan (R.O.C.)	(07)3625678
*	Fongshan Branch	No. 95, Jhongheng Rd., Fongshan Dist., Kaohsiung City 830, Taiwan (R.O.C.)	(07)7460181
*	Gangshan Branch	No. 2, Siaocian Rd., Gangshan Dist., Kaohsiung City 820, Taiwan (R.O.C.)	(07)6216161
*	Lujhu Branch	No. 68, Guochang Rd., Lujhu Dist., Kaohsiung City 821, Taiwan (R.O.C.)	(07)6966122
*	Dafa Branch	No. 345, Fonglin 3rd Rd., Daliao Dist., Kaohsiung City 831, Taiwan (R.O.C.)	(07)7830589
*	Dashe Branch	No. 177-1, Cueiping Rd., Dashe Dist., Kaohsiung City 815, Taiwan (R.O.C.)	(07)3582121
*	Linyuan Branch	No. 200, Linyuan N. Rd., Linyuan Dist., Kaohsiung City 832, Taiwan (R.O.C.)	(07)6416171
*	Chi Shan Branch	No. 3, Huazhong St., Qishan Dist., Kaohsiung City 842, Taiwan (R.O.C.)	(07)6622333
*	Fongsong Branch	No. 3-4, Fongsong Rd., Fongshan Dist., Kaohsiung City 830, Taiwan (R.O.C.)	(07)7471131
*	Meinong Branch	No. 172-2, Tai'an Rd., Meinong Dist., Kaohsiung City 843, Taiwan (R.O.C.)	(07)6816101
*	Dashu Branch	No. 2-8, Jhongsing E. Rd., Dashu Dist., Kaohsiung City 840, Taiwan (R.O.C.)	(07)6517726
*	Renmei Branch	No. 87-2, Syuetang Rd., Renmei Village, Niasong Dist., Kaohsiung City 833, Taiwan (R.O.C.)	(07)7321370
*	Wujia Branch	No. 164, Wujia 2nd Rd., Fongshan Dist., Kaohsiung City 830, Taiwan (R.O.C.)	(07)7172250
Pingtung County			
*	Pingtung Branch	No. 42, Jhongheng Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)	(08)7343611
*	Chaozhou Branch	No. 91-1, Sinsheng Rd., Chaozhou Township, Pingtung County 920, Taiwan (R.O.C.)	(08)7883101
*	Pingnan Branch	No. 287, Minsheng Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)	(08)7326391
*	Donggang Branch	No. 186, Sec. 1, Guangfu Rd., Donggang Township, Pingtung County 928, Taiwan (R.O.C.)	(08)8353701
*	Wandan Branch	No. 661, Sec. 2, Jhongsing Rd., Wandan Township, Pingtung County 913, Taiwan (R.O.C.)	(08)7779311
*	Fangliao Branch	No. 255-2, Zhongshan Rd., Fangliao Township, Pingtung County 940, Taiwan (R.O.C.)	(08)8787611
*	Shepi Branch	No. 500, Sec. 2, Shepi Rd., Wandan Township, Pingtung County 913, Taiwan (R.O.C.)	(08)7071578
Yilan County			
*	Yilan Branch	No. 30, Sec. 3, Jhongshan Rd., Yilan City, Yilan County 260, Taiwan (R.O.C.)	(03)9323911
*	Su-ao Branch	No. 56, Yugang Rd., Su-ao Township, Yilan County 270, Taiwan (R.O.C.)	(03)9962521
*	Luodong Branch	No. 51, Gongjheng Rd., Luodong Township, Yilan County 265, Taiwan (R.O.C.)	(03)9545191
*	Bei Luodong Branch	No. 54, Jhongheng N. Rd., Luodong Township, Yilan County 265, Taiwan (R.O.C.)	(03)9545795
*	Jiaosi Branch	No. 32, Sec. 5, Jiaosi Rd., Jiaosi Township, Yilan County 262, Taiwan (R.O.C.)	(03)9887100
Hualien County			
*	Hualien Branch	No. 124, Jhongshan Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	(03)8338111
*	Bei Hualien Branch	No. 371, Jhongshan Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)	(03)8350151
Taitung County			
*	Taitung Branch	No. 336, Sec. 1, Jhonghua Rd., Taitung City, Taitung County 950, Taiwan (R.O.C.)	(089)323011
Penghu County			
*	Penghu Branch	No. 26, Ren'ai Rd., Magong City, Penghu County 880, Taiwan (R.O.C.)	(06)9272766

3. Overseas Branches

area	Unit Name	Tel/Fax/Email/ Address
Belgium	United Taiwan Bank	Tel:+322-2305359 Fax:+322-2300470 E-mail: info@utb-bank.be Address: 5F Square de Meeûs 38/40, 1000 Brussels, Belgium
Czech Republic	Prague Representative Office	Tel:+420-272-143-399 #43 E-mail: peterhsieh@tcb-bank.com.tw Address: 7F, Na Příkopě 583/15, Prague 1, 110 00, Czech Republic
USA	Los Angeles Branch	Tel:+1-213-4895433 Fax:+1-213-4895195 E-mail: tcbla@tcbla.com Address: 601 South Figueroa St., Suite 3500, Los Angeles, CA 90017, USA
USA	Seattle Branch	Tel:+1-206-5872300 Fax:+1-206-6224491 E-mail: bank@tcbseattle.com Address: 1201 Third Ave., Suite 1200, Seattle, WA 98101, USA
USA	New York Branch	Tel:+1-212-6341818 Fax:+1-212-6341828 E-mail: tcbny@tcbny.com Address: 88 Pine Street, 31st Floor, New York, NY 10005, USA
USA	Houston Branch	Tel:+1-713-2582588 Fax:+1-713-2582699 E-mail: branch@tcbhouston.com Address: 1200 Smith Street, Suite 850, Houston, TX 77002, USA
Australia	Sydney Branch	Tel:+61-2-92990068 Fax:+61-2-92903897 E-mail: sydney@tcb-bank.com.tw Address: Suite 101, Level 1, 50 Carrington Street, Sydney NSW 2000, Australia
Australia	Melbourne Branch	Tel:+61-3-99771800 Fax:+61-3-99771809 E-mail: melbourne@tcb-bank.com.tw Address: Suite 2, Level 2, 356 Collins Street, Melbourne, Vic 3000, Australia
China	Suzhou Branch	Tel:+86-512-62953336 Fax:+86-512-62955335 E-mail: suzhou@tcb-bank.com.tw Address: Room 1601, No.24 Building, Times Square, Hua Chi St., SIP, Suzhou 215028, China
China	Suzhou New District Sub-Branch	Tel:+86-512-86868168 Fax:+86-512-87660869 E-mail: suzhougaoxin@tcb-bank.com.tw Address: Room 3601, 36 Floor, Shishan Road 28th, SND. Suzhou 215011, China
China	Changsha Branch	Tel:+86-731-8823-2259 Fax:+86-731-8823-2279 E-mail: changsha@tcb-bank.com.tw Address: Room 021-023, 28F, BOFO International Plaza, No.416, Section 1, Furong Middle Road, Kaifu Dist., Changsha 410003, China
China	Tianjin Branch	Tel:+86-22-58526999 Fax:+86-22-59956011 E-mail: tianjin@tcb-bank.com.tw Address: Room 1801,1802,1803,1804,1807, Floor 18, Golden Valley Center Building 1, No.1 Binjiang Road, Heping District, Tianjin 300041, China
China	Fuzhou Branch	Tel:+86-591-86320069 Fax:+86-591-86320109 E-mail: fuzhou@tcb-bank.com.tw Address: Room 2608, 26F, Shenglong Financial Center, Guangming Nan Road No.1, Fuzhou 350000 China

The List of Units Subordinated to TCFHC Subsidiaries

area	Unit Name	Tel/Fax/Email/ Address
China	Beijing Representative Office	Tel:+86-10-65188173 E-mail: tcbbro@vip.sina.com Address: Room 507, East Ocean Centre A-24, Jianguomenwai Road, Chao Yang District, Beijing, 100022 China
Hong Kong	Hong Kong Branch	Tel:+852-25981128 Fax:+852-25981028 E-mail: tcbhk@tcb-bank.com.tw Address: Suites 1303-1310,13/F, Everbright Centre, No.108 Gloucester Road, Wanchai, Hong Kong
The Philippines	Manila Offshore Banking Branch	Tel:+632-88481959 Fax:+632-88481952 E-mail: tcbmnl@tcb-bank.com.tw Address: 26th Floor, BDO Towers Valero, 8741 Paseo de Roxas, Makati City, Metro Manila, Philippines
Cambodia	Phnom Penh Branch	Tel:+855-23-430800 Fax:+855-23-210630 E-mail: admin@tcb-bank.com.kh Address: No.171, Norodom Blvd Corner Street 322, Sangkat Boeng Keng Kang Ti Muoy, Khan Chamkarmon, Phnom Penh, Cambodia
Cambodia	Tuek Thla Sub-Branch	Tel:+855-23-430703 Fax:+855-23-883991/992 Address: Tuek Thla Building No.A111, Confederation de la Russie Blvd Corner Northbridge Street, Sangkat Tuek Thla, Khan Saen Sok, Phnom Penh, Cambodia
Cambodia	Pur Senchey Sub-Branch	Tel:+855-23-430705 Fax:+855-23-729548 Address: Building No.62, National Road 4, Sangkat Chaom Chau, Khan Pur Senchey, Phnom Penh, Cambodia
Cambodia	Siem Reap Sub-branch	Tel:+855-63-765595 Address: No.0583, National road No.6A, Chongkaosou Village, Sangkat Sla Kram, Krong Siem Reap, SiemReap Province, Cambodia
Cambodia	City Center Sub-Branch	Tel:+855-23-430058 Address: No. A2-2, Street 169, Sangkat Veal Vong, Khan Prampir Meakkakra, Phnom Penh, Cambodia
Cambodia	Veng Sreng Sub-Branch	Tel:+855-23-722381 Address: No. 34-35, Preah Monireth Blvd.(217), Phum Damnak Thum, Sangkat Stueng Mean Chey 2, Khan Mean Chey, Phnom Penh, Cambodia
Cambodia	Sihanouk Ville Sub-Branch	Tel:+855-34-214888 Address: No.170-172, Street Ou 01, Phum Muoy, Sangkat Buon, Preah Sihanouk Ville, Preah Sihanouk Province, Cambodia
Cambodia	Tuol Kouk Sub-Branch	Tel: +855-23-725180 Address: Building 150B1&150D1, St.516, Phum 13, Sangkat Boeng Kak Ti Muoy, Khan Tuol Kouk, Phnom Penh, Cambodia
Laos	Vientiane Capital Branch	Tel: +856-21-415666 E-mail: coA01474@tcb-bank.com.tw Address: Unit 03 Dongpayna Road, Saphanthong Neua Village, Sisattanak District, Vientiane Capital, Lao PDR
Myanmar	Yangon Representative Office	Tel:+95-18610478 E-mail: SIMON2304@tcb-bank.com.tw Address: Unit No. 08-01, Level 8, Union Financial Centre (UFC), Corner of Mahabandoola Road and Thein Phyu Road, Botahtaung Township, Yangon, Myanmar

II. Taiwan Cooperative Securities Co., Ltd.

Office	Address	Telephone
Brokerage Head Office	1 st Floor, No.285, Section 4, Jhongsiao East Road, Da-an District, Taipei City, Taiwan (R.O.C.)	(02)2731-9987
Keelung Branch	3 rd Floor, No.225, Ren 2nd Rd., Ren'ai District, Keelung City, Taiwan (R.O.C.)	(02)2428-8468
Tzechiang Branch	3 rd Floor, No.85, Section 2, Nanjing East Road, Zhongsan District, Taipei City, Taiwan (R.O.C.)	(02)2521-8815
Sanchong Branch	1 st Floor, No.17, Zhengyi South Road, Sanchong District, New Taipei City, Taiwan (R.O.C.)	(02)2977-9588
Taoyuan Branch	3 rd Floor, No.12, Zhonghua Rd., Taoyuan Dist., Taoyuan City, Taiwan (R.O.C.)	(03)347-3456
Hsinchu Branch	5 th Floor, No.60, Dongmen St., East District, Hsinchu City, Taiwan (R.O.C.)	(03)526-2711
Taichung Branch	6 th Floor, No.91, Minquan Rd., West Dist., Taichung City, Taiwan (R.O.C.)	(04)2225-5141
West Taichung Branch	3 rd Floor, No.151, Section 2, Hankou Rd., Xitun District, Taichung City, Taiwan (R.O.C.)	(04)2316-6368
Changhua Branch	5 th Floor, No. 279, Minsheng Rd., Changhua City, Changhua County, Taiwan (R.O.C.)	(04)729-5528
Chayi Branch	2 nd Floor, No.279, Guohua St., West Dist., Chiayi City, Taiwan (R.O.C.)	(05)222-0016
Tainan Branch	3 rd Floor, No. 48, Chenggong Rd., North Dist., Tainan City, Taiwan (R.O.C.)	(06)226-0148
Kaohsiung Branch	5 th Floor, No.97, Dayong Rd., Yancheng Dist., Kaohsiung City, Taiwan (R.O.C.)	(07)531-9755
Fengshan Branch	No.3, Fengsong Rd., Fengshan Dist., Kaohsiung City, Taiwan (R.O.C.)	(07)790-5555
Taiwan Cooperative Securities Investment Consulting Co.,Ltd. (a subsidiary of TCS)	2 nd Floor, No.85 & 87, Section 2, Nanjing East Road, Zhongsan District, Taipei City, Taiwan (R.O.C.)	02-2562-6200

III. Taiwan Cooperative Bills Finance Corporation, Ltd.

Office	Address	Telephone
Taipei Head Office	14 th Floor, No. 85&87, Section 2, Nanjing East Road, Zhongsan District, Taipei City, Taiwan (R.O.C.)	02-25221656
Kaohsiung Office	5 th Floor – 1, No.128, Yixin 2nd Rd., Qianzhen Dist., Kaohsiung City, Taiwan (R.O.C.)	07-3315568

IV. Co-Operative Assets Management Co., Ltd.

Office	Address	Telephone
Taipei Head Office	3 rd Floor, No.77, Guancian Road, Zhongzheng District, Taipei City, Taiwan (R.O.C.)	02-23820868
Cooperative International Financial Leasing Corporation., Ltd. (a leasing subsidiary of CoAMC in China)	Room 1618 – 10 & 11 & 12, No.23 Building, Times Square, Suzhou Industrial Park, Jiangsu Free Trade Zone, Suzhou, Jiangsu Province, China.	+86-512-67483215

V. Taiwan Cooperative Securities Investment Trust Co., Ltd.

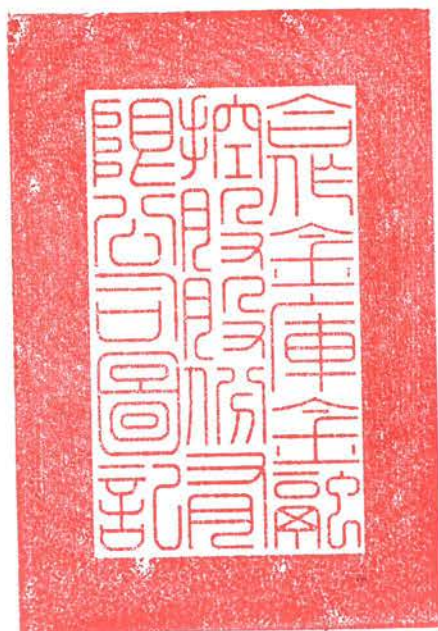
Office	Address	Telephone
Taipei Head Office	13th Floor, No. 85 & 87, Section 2, Nanjing East Road, Zhongsan District, Taipei City, Taiwan (R.O.C.)	02-21815999

VI. Taiwan Cooperative Venture Capital Co., Ltd.

Office	Address	Telephone
Taipei Head Office	4th Floor – 1, No. 7, Section. 1, Roosevelt Rd., Zhongzheng Dist., Taipei City, Taiwan (R.O.C.)	02-23952115

VII. BNP Paribas Cardif TCB Life Insurance Co., Ltd.

Office	Address	Telephone
Taipei Head Office	5 th Floor, No. 85 & 87, Section 2, Nanjing East Road, Zhongsan District, Taipei, Taiwan (R.O.C.)	02-27726772



TAIWAN COOPERATIVE FINANCIAL
HOLDING CO., LTD.

chairman

A handwritten signature in black ink, consisting of the name "Jenmas" followed by the surname "Lin" in a cursive style.

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