



**Union Bank of Taiwan Co., Ltd.
Human Rights Protection and Due Diligence Report
(HRDD) 2025**

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Preface

Union Bank of Taiwan Co., Ltd. (hereinafter referred to as “UBOT” or “the Bank”) is committed to fulfilling our corporate social responsibility and to safeguarding the fundamental human rights of our employees, customers, suppliers, contractors and other business partners. We recognize and observe the human rights principles articulated in international instruments, including the Universal Declaration of Human Rights, the UN Global Compact and the conventions of the International Labor Organization, and we regard respect for human rights as an essential foundation of sustainable business.

To uphold these commitments and to fully discharge our responsibility to respect and protect human rights, we actively advance our human rights due diligence mechanisms and have established a systematic process for identifying, preventing and responding to human rights risks.

This Report presents UBOT’s human rights management and human rights due diligence activities in 2025, covering our human rights governance and management mechanisms, the identification of salient human rights topics, risk assessment results, improvement and remedy measures, supply chain management and stakeholder engagement, together with our directions for future improvement.

Through the implementation of human rights due diligence, we aim to deepen the respect for and protection of our employees, customers, suppliers and business partners, to demonstrate our continuing efforts to strengthen human rights governance capability and sustainability resilience, and to enhance human rights resilience across the financial industry value chain.

1. Human Rights Policy

1.1 Scope and Management Process of the Human Rights Policy

UBOT complies with the labor and human rights regulations applicable to all of our operational locations and refers to international standards such as the Universal Declaration of Human Rights, the UN Global Compact and the conventions of the International Labor Organization. We also take into consideration the Taiwan Supply Chain Respect for Human Rights Action Plan in formulating our Human Rights Policy, which serves as the foundation for all of our human rights management practices.

The scope of the Policy covers all direct operations, products and services of the parent company (Union Bank of Taiwan), including branches, digital banking, customer service centers and operations centers, as well as our subsidiaries and suppliers. It applies to all employees (including full-time employees, hourly-paid personnel, dispatched workers and interns), outsourced and contracted personnel (such as security, cleaning, customer service and IT maintenance providers) and other business partners.

Through management measures covering workplace human rights protection and equality, diversity and inclusion; a healthy and safe workplace; freedom of association and the maintenance of labor–management relations; and the protection of personal data and information security, we continue to work with our supply chain partners to foster a working and service environment that is respectful, equal, inclusive and safe.

Human rights management process



1.2 Human Rights–Related Policies

UBOT's human rights–related policies	Policy description	Policy document link
Human Rights Policy	We are committed to fulfilling our corporate social responsibility and to safeguarding the fundamental human rights of our employees, customers, suppliers and business partners. We recognize and support the human rights principles articulated in international instruments, including the Universal Declaration of Human Rights, the UN Global Compact and the conventions of the International Labor Organization. To uphold these commitments and to fully embody the responsibility to respect and protect human rights, we have established this Policy.	<u>Union Bank of Taiwan Human Rights Policy</u>
Supplier Management Policy	We require our suppliers to comply with corporate social responsibility principles, ethical business practices and applicable legal and regulatory requirements, and to sign a commitment letter affirming their adherence to these expectations, so as to jointly advance sustainability measures including environmental stewardship, occupational health and safety and the protection of human rights. Suppliers are required to commit to the relevant standards at the time of contracting, and we review suppliers' environmental and social performance records to ensure alignment with the Bank's corporate social responsibility policies.	<u>Supplier Management Policy, Union Bank of Taiwan Co., Ltd.</u>
Code of Integrity and Business Conduct	We conduct our business activities in accordance with the principles of fairness, honesty, integrity and transparency. To implement our integrity management policy and to prevent unethical behavior, we have established this Code based on the Ethical Corporate Management Best Practice Principles for TWSE/TPEX Listed Companies and the applicable laws and regulations of the jurisdictions where UBOT and its group companies operate. The Code sets out the standards of conduct that all Bank personnel are expected to follow when performing their duties.	<u>Union Bank of Taiwan Code of Integrity and Business Conduct</u>
Code of Ethical Conduct for Directors and Managerial Officers	This Code is established to guide the conduct of UBOT's directors and managerial officers in accordance with high ethical standards, and to provide clarity for stakeholders regarding the ethical standards that must be understood and observed when carrying out their duties and responsibilities.	<u>Code of Ethical Conduct for Directors and Managerial Officers of Union Bank of Taiwan</u>
Information Security Policy	Our Information Security Policy aims to strengthen UBOT's overall information security framework and to ensure the security of data, systems, equipment and network	<u>Union Bank of Taiwan Information Security</u>

UBOT's human rights-related policies	Policy description	Policy document link
	infrastructure; the Policy is reviewed regularly. The overarching objective is to maintain the confidentiality, integrity and availability of the Bank's information applications, while preventing operational disruptions caused by information security incidents and reducing potential operational risks. All personnel, data, application systems, hardware equipment, data centers and network facilities are required to comply with this Policy.	<u>Policy</u>

2. Human Rights Governance

2.1 Organizational Structure

The Board of Directors serves as the highest supervisory body for sustainability and human rights governance at UBOT. Human rights-related policies, management approaches and implementation plans are overseen and coordinated through the Sustainable Development Committee established under the Board – formerly the CSR Committee established in 2015 and renamed in 2022 following amendments to its organizational charter – and are incorporated into corporate governance and business decision-making.

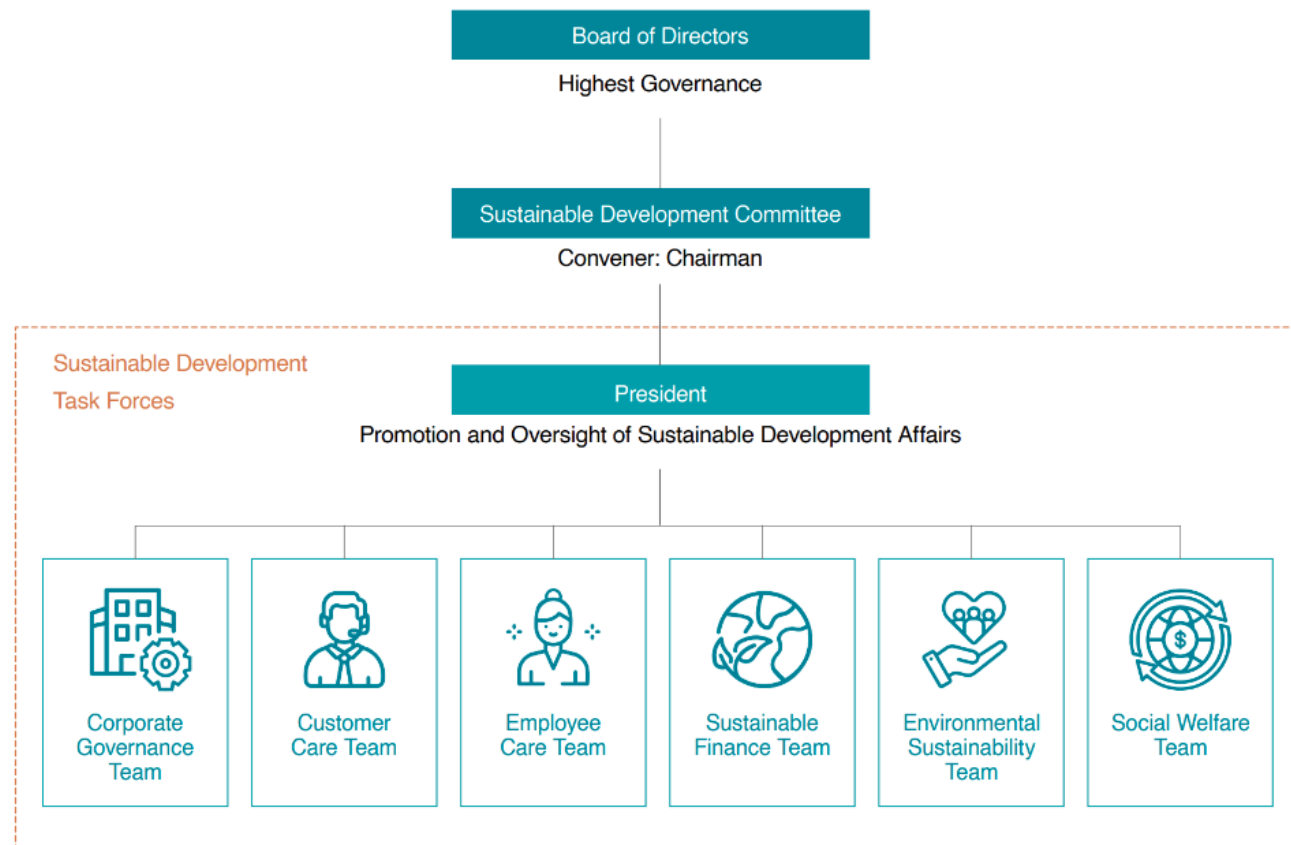
The Sustainable Development Committee consists of at least three members and is chaired by the Chairperson of the Board, who also serves as the convener; at least one member is an independent director. The Committee convenes at least once every quarter to review or acknowledge sustainability and human rights matters, and reports on policy implementation and outcomes to the Board of Directors.

To ensure effective cross-departmental management of human rights, six task forces operate under the Committee, covering Corporate Governance, Customer Care, Employee Care, Sustainable Finance, Environmental Sustainability and Social Welfare. Each task force develops action plans addressing internal and external stakeholder issues – such as employee rights, fair treatment of customers and financial inclusion, human rights risks in lending and investment activities, and supply chain responsibility – and submits them for review. The Business Management Department acts as the administrative unit, responsible for convening meetings, arranging agendas, consolidating information and tracking the implementation of resolutions. This overall structure responds to the United Nations Sustainable Development Goals (SDGs) and institutionalizes environmental, social and governance topics, including human rights, within management processes and daily operations, thereby strengthening risk identification, oversight and continuous improvement.

The Employee Care Task Force operates as a functional unit under the Sustainable Development Committee and is responsible for

coordinating the Bank's human rights management with respect to employees, including: (1) establishing and regularly reviewing human rights and labor rights systems and overseeing the implementation of human rights due diligence and related mechanisms; (2) consolidating, on an annual basis, the operation of training programs and grievance mechanisms and monitoring the implementation of confidentiality, non-retaliation, remedy and support measures; and (3) collaborating with other task forces to embed human rights topics into risk management, internal control and day-to-day operational decision-making, so as to continuously enhance the Bank's human rights governance effectiveness.

In 2025, the Committee reviewed the human rights due diligence project and its timeline on 30 September and reviewed the implementation status on 22 December, both of which were subsequently submitted to and approved by the Executive Board Meeting.



2.2 Stakeholder Engagement

UBOT attaches great importance to communication and engagement with stakeholders and regards employees and suppliers as the key stakeholders in advancing our human rights commitments. Through institutionalized and diversified communication and engagement mechanisms, we seek to ensure that human rights topics are continuously discussed, responded to and translated into concrete improvement actions.

Under the oversight of the Board of Directors, the Sustainable Development Committee and its task forces are responsible for coordinating engagement with the various stakeholder groups, including the promotion of relevant policies and improvement measures. Internally, we encourage all colleagues and business partners to participate actively in human rights policy awareness programs, training and improvement initiatives. Externally, we collect stakeholder opinions and feedback through diverse channels, including our bilingual corporate website, shareholders' meetings, annual reports, visitor feedback, the 24-hour customer service hotline, the text-based customer service application, customer suggestion boxes, community seminars and social welfare activities.

Engagement outcomes and material concerns are consolidated annually and reported to the Board of Directors, and serve as an important basis for human rights risk identification, the conduct of due diligence and subsequent improvement measures, so as to continuously strengthen the understanding, management and fulfilment of human rights commitments both within and beyond the organization.

Stakeholder	Communication channel	Direct / indirect	2025 engagement performance
Employees	Labor-management meetings	Direct	Four meetings convened during the year
Employees	Sexual harassment grievance channels and the Sexual Harassment Review Committee	Direct	2 cases
Employees	Employee grievance system (1) and the Employee Portal website (2)	Direct	(1) 2 cases (2) 2 submissions, covering communication and training and the appropriate allocation of work
Employees	Business lectures and seminars, and external professional training	Direct	235 sessions
Employees	Employee health examinations (1)	Direct	(1) Conducted once every three years

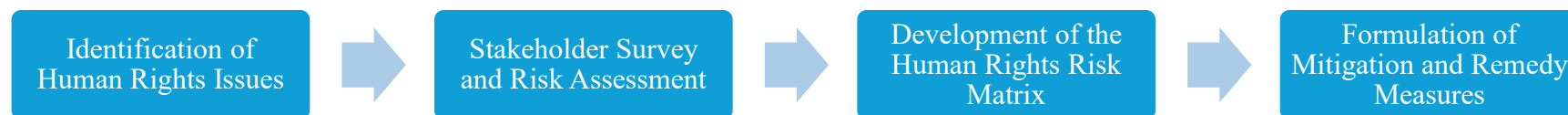
Stakeholder	Communication channel	Direct / indirect	2025 engagement performance
	and health consultations (2) provided by professional medical institutions		(2) 28 sessions; in addition, 1,756 employee health-care consultations were provided
Employees	Formulation of occupational safety and health-related plans	Indirect	91 business locations
Key suppliers	On-site inspections	Direct	No formal on-site inspections were conducted in 2025; communication was carried out through construction coordination meetings and contract negotiations. On-site inspections are planned to be introduced from 2026 onwards
Key suppliers	Interviews, product launches, exhibitions, written self-assessment forms, e-mail or samples	Direct	219 Supplier Commitment Letters 66 Supplier Self-Assessment Forms 36 SDGs awareness sessions
Key suppliers	User feedback and suggestions	Indirect	As above

3. Human Rights Topic Identification and Due Diligence

3.1 Human Rights Topics and the Identification Process

UBOT regularly conducts the identification of and due diligence on human rights topics. In order to systematically and preliminarily identify all human rights topics relevant to the Bank, we refer to domestic and international human rights standards, our internal Human Rights Policy and the human rights topics addressed by industry peers and other benchmark companies, and consolidate them into a list of human rights topics, defining the potential adverse scenarios associated with each topic.

Identification process



Issue Category	No.	Human Rights Issue	Description of Potential Adverse Impacts
Multicultural Inclusion & Equal Opportunity	1	Equal Rights	● If the company fails to create an equal employment environment and safeguard labor rights, it may face difficulties in talent recruitment and retention, thereby weakening operational development and competitiveness in the labor market. In severe cases, it may damage corporate reputation and brand value.
	2	Discrimination and Sexual Harassment	● Harsh or inhumane treatment of employees, including violence, sexual violence, sexual harassment, sexual assault, corporal punishment, psychological or physical coercion, bullying, public humiliation, verbal abuse, or threats of such acts. ● Discrimination or harassment during recruitment or employment based on race, color, age, gender, sexual orientation, gender identity or expression, ethnicity or nationality, disability, pregnancy, religion, political affiliation, social group, veteran status, protected genetic information, or marital status, affecting wages, promotions, bonuses, or access to training opportunities. ● Failure to provide appropriate facilities for religious practices or accessibility accommodations; requiring discriminatory medical examinations (e.g., pregnancy tests or virginity tests) or other inappropriate physical checks.
	3	Workplace Misconduct	● Failure to establish appropriate prevention plans or handling mechanisms for workplace misconduct may lead to physical or psychological harm, legal liabilities, reputational damage, and difficulties in attracting and retaining talent.
Labor Relations	4	Freedom of Association	● Employees are denied the right to freely form, join, or leave unions, participate in peaceful assemblies, or engage in lawful activities. Those participating in unions or collective bargaining may face dismissal, demotion, wage reduction, or other retaliation.

Issue Category	No.	Human Rights Issue	Description of Potential Adverse Impacts
	5	Communication Channels	Employees or their representatives lack channels to negotiate working conditions, wages, and benefits. Companies may fail to respect collective bargaining rights or impose suppression/interference. In jurisdictions restricting collective bargaining, failure to provide alternative mechanisms prevents open dialogue and discourages employees from expressing opinions safely.
	6	Grievance Mechanisms	Failure to establish effective grievance and remedy channels, or complainants suffering retaliation, breaches of privacy, or prolonged failure to handle cases after filing a grievance, resulting in victims being unable to obtain timely remedy and exposing the company to legal liability and reputational damage.
Working Conditions	7	Occupational Safety and Health (OSH)	Failure to systematically identify and control risks in accordance with occupational safety and health management procedures (such as prolonged sitting, visual and musculoskeletal strain, overwork, robbery or threats of violence associated with cash and personal data handling, and slips and trips along branch circulation routes), and to establish risk assessment, training and drills, may result in physical and mental injury and occupational disease among employees or outsourced personnel, labor disputes arising from inadequate incident handling and remedy, and penalties for breaches of occupational safety, labor or personal data laws, further affecting business continuity, brand reputation and the trust of investors and customers.
	8	Human Trafficking	The company or its supply chain may be involved in the illegal recruitment, transportation, harboring or control of individuals for exploitative labor. Victims are often forced into unreasonable or dangerous work without full consent, through deception, coercion, violence or restrictions on their freedom, seriously infringing their personal liberty and fundamental human rights. Human trafficking is not only a criminal offence but may also have a material impact on the company's reputation, operational stability and investor trust.
	9	Child Labor	Employing child labor may cause children working long hours to miss out on education, and expose them to a high risk of accidents, injuries, chronic health problems and illness, with limited access to basic medical care. "Child labor" refers to the employment of any person under the age of 16, under the age for completing compulsory education, or under the minimum working age of the country/region concerned (whichever is highest).

Issue Category	No.	Human Rights Issue	Description of Potential Adverse Impacts
			● Young workers under the age of 18 performing work that may jeopardize their health or safety, including night shifts or overtime; failure to maintain records of student workers, to protect their rights in accordance with applicable laws and regulations, or to adopt appropriate mechanisms to verify workers' ages; and student workers, interns and apprentices being paid less than other entry-level employees performing the same or similar work. As young workers are not yet fully mature, they are entitled to special protection under the law to prevent harm to their physical and mental health or occupational injury, which could also expose the company to related treatment, care and compensation costs. ● Legitimate workplace learning programs that comply with all applicable laws and regulations are excluded.
	10	Forced Labor	● Employees are pressured into non-voluntary work, including forced overtime, restricted leave, coercion, threats, withholding deposits, or confiscation of personal documents. Includes debt bondage, contract slavery, involuntary or exploitative prison labor, and other forms of forced labor. ● Unreasonable restrictions on freedom of movement in workplaces, dormitories, or living areas. ● All work must be voluntary; employees may leave employment with reasonable notice without penalty, and this must be stipulated in contracts.
Privacy Protection	11	Privacy Protection	● Failure by the company or its value chain to properly manage employees' personal data, business information and customers' personal data in business dealings, or personal information within products, resulting in data theft, leakage or misuse, or in the inability to delete or amend information at the data subject's request, may affect the company's legal compliance, reputation, operations and financial position.
Integrity Management	12	Ethical Conduct	● Unethical behavior (e.g., corruption, asset misappropriation, infringing consumer rights) may materially impact legal compliance, corporate reputation, business stability, and financial performance.

Issue Category	No.	Human Rights Issue	Description of Potential Adverse Impacts
New Business Relationships	13	Right to Work	● New business relationships may cause workforce restructuring, layoffs, or changes in employment conditions (including compensation, retirement, insurance). Failure to safeguard rights of both existing and new employees may lead to human rights concerns.
	14	Customer Rights	● Transfers of customer data or business operations may create privacy and information security risks, deteriorating original contractual terms or service quality and affecting customer rights.
	15	Intellectual Property	● Imposing overly restrictive or unlawful confidentiality or non-compete clauses on former employees, or failing to manage risks related to IP infringement by third parties.
	16	Business Changes	● Changes in business partners, operations, contractual terms, or organizational culture due to new business relationships may impact various participants across the value chain.

3.2 Human Rights Due Diligence Process

UBOT follows international human rights standards and UBOT's own Human Rights Policy, together with issues disclosed by industry peers, to compile a list of human rights topics relevant to both the Bank and its suppliers. A human rights identification questionnaire was developed and distributed to employees of the parent company, local subsidiaries in Taiwan, key suppliers, and local community residents.

The questionnaire is structured around four dimensions: probability of occurrence, scale of impact, scope of impact and remediability of impact, each of which is assessed using a five-level rating system.

Based on the completed questionnaires, UBOT analyzed responses across five stakeholder groups—suppliers, local community members, vulnerable groups (including persons with disabilities and foreign nationals), female employees, and male employees. The aggregated results were used to construct UBOT's Human Rights Risk Matrix, which supports ongoing monitoring and identification of salient risks.

Dimension	Score	Level	Description
Probability of the impact	1	Very Minor	The issue is unlikely to occur.

Dimension	Score	Level	Description
	2	Minor	The issue may occur only in rare circumstances.
	3	Moderate	The issue may occur under certain circumstances.
	4	Significant	The issue is likely to occur in many circumstances.
	5	Severe	The issue occurs frequently.
Scale of the impact	1	Very Minor	Negligible impact on physical or mental health and safety.
	2	Minor	Mild impact; minor injury or illness without affecting working hours.
	3	Moderate	Moderate impact; affects normal working hours and requires recovery.
	4	Significant	Major impact; leads to disability.
	5	Severe	Severe impact; may lead to fatality.
Scope of the impact	1	Very Minor	Almost no negative impact on employees.
	2	Minor	A small proportion of employees are affected.
	3	Moderate	Approximately half of employees are affected.
	4	Significant	Most employees are affected.
	5	Severe	All employees are affected.

Dimension	Score	Level	Description
Remediability of the impact	1	Very Minor	Recoverable within one year or less.
	2	Minor	Requires 1–3 years to restore.
	3	Moderate	Requires 3–5 years to restore.
	4	Significant	Requires 5–10 years to restore.
	5	Severe	Restoration is nearly impossible.

3.3 Human Rights Risk Due Diligence Results

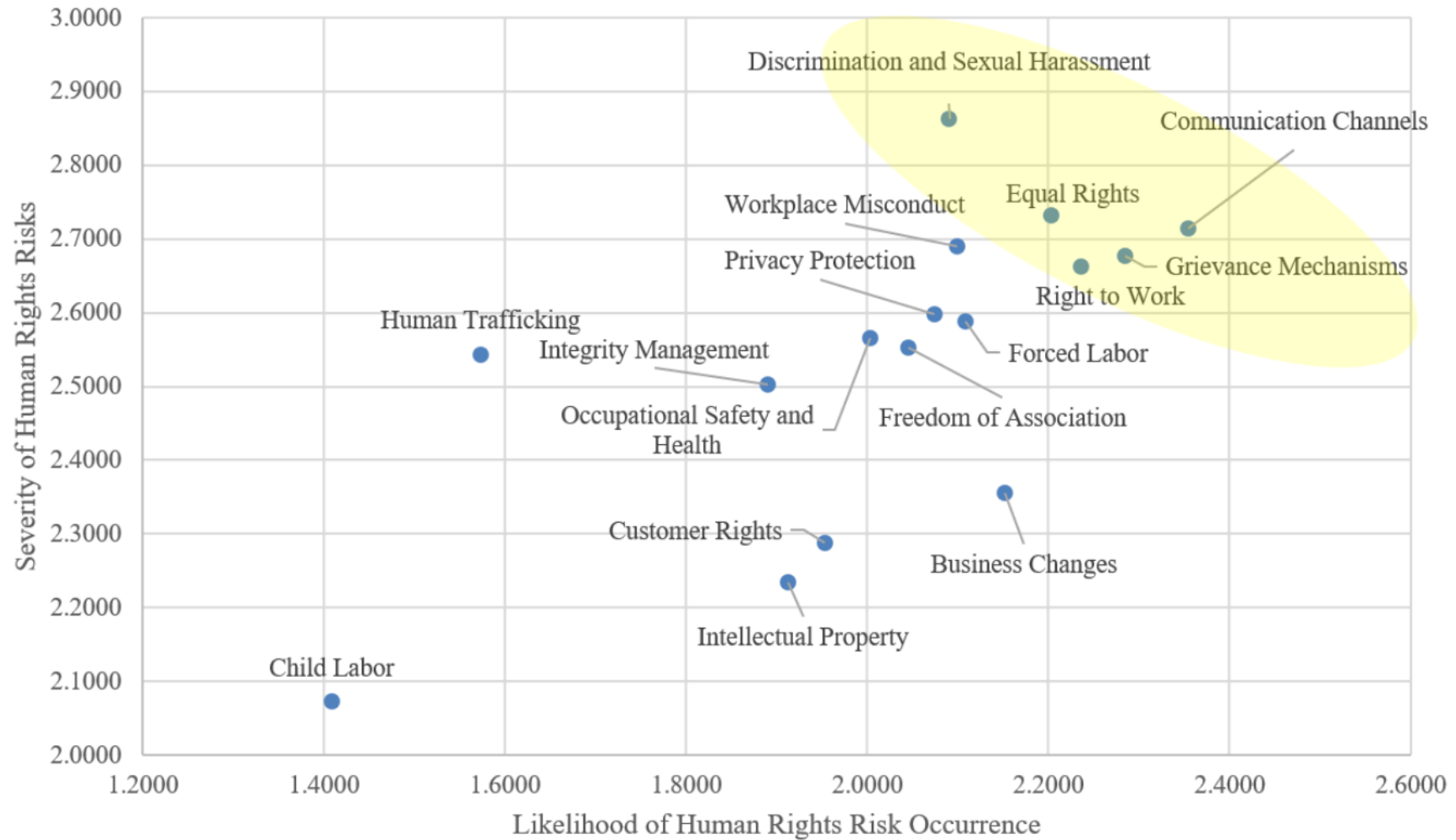
UBOT collected a total of 1,990 valid questionnaires. The dimensions of scale, scope and remediability of the impact were consolidated to determine the severity of each human rights issue. The resulting severity was then assessed alongside the probability of occurrence. Based on this analysis, UBOT developed its Human Rights Risk Matrix, using severity as the vertical axis and probability as the horizontal axis, to support continuous monitoring and proactive risk mitigation. The five human rights issues with the highest combined scores were classified as high-risk issues, for which UBOT formulated targeted mitigation and remediation measures as part of its response strategy.

UBOT has completed human rights risk identification and impact assessment for the diverse employee groups within its operations (including local community residents, vulnerable groups and employees of different genders), achieving 100% coverage of its own operations.

Rank	Human Rights Issue	Rank	Human Rights Issue
1	Communication Channels	9	Freedom of Association
2	Grievance Mechanisms	10	Occupational Safety and Health

Rank	Human Rights Issue	Rank	Human Rights Issue
3	Equal Rights	11	Business Changes
4	Discrimination and Sexual Harassment	12	Integrity Management
5	Right to Work	13	Customer Rights
6	Workplace Misconduct	14	Intellectual Property
7	Forced Labor	15	Human Trafficking
8	Privacy Protection	16	Child Labor

Human Rights Issue Analysis – Union Bank of Taiwan



3.4 Mitigation and Remedy Measures for Human Rights Topics

Based on the results of its human rights due diligence and the analysis of salient human rights risks, UBOT has formulated mitigation and remedy measures for high-risk issues.

In 2025, UBOT continued to strengthen the prevention, identification, mitigation and follow-up management of human rights risks through human rights due diligence, stakeholder engagement, training, grievance and remedy mechanisms, and health promotion measures. Where adverse human rights impacts have occurred or may occur, investigation, improvement and remediation procedures are initiated according to the nature of each case, so as to reduce human rights impacts, ensure that the rights of affected persons are appropriately protected, and continuously enhance the effectiveness of the Bank's human rights governance and risk management.

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
Communication Channels	05. Safeguarding employees' freedom of association and collective bargaining 09. Maintaining accessible and diversified communication channels	5 labor dispute cases, all resolved through successful mediation or settlement.	Diversified and accessible communication channels: We provide multiple formal channels—including labor–management meetings, employee grievance mechanisms, the Employee Portal discussion board, health seminars, and occupational safety and health meetings—to ensure stakeholders can express concerns	100%	- Employee grievance mechanism and Employee Portal established as formal channels for inquiries and suggestions, with dedicated personnel providing timely responses. - Labor–management meetings apply to 100% of employees, ensuring fair dialogue on working conditions and	- Human rights due diligence conducted, with 1,990 valid stakeholder questionnaires collected. - Four labor–management meetings convened and the election of new representatives completed (nine management and nine employee representatives), with discussions covering employee rights, the

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			- and safeguard their rights. ● Labor–management meetings: Held quarterly to enhance benefits, workplace conditions, and labor relations, strengthening mutual trust and cooperation. ● Pre-employment training for new hires: In-person training covers OSH knowledge, work rules and HR procedures, enabling direct communication with management; online modules introduce employee benefits and insurance rights.		- revisions to work rules. ● Complaint-handling and whistleblowing policies implemented, including guidelines, procedures, disciplinary rules, and annual legal compliance training.	working environment and labor–management cooperation.
Grievance Mechanisms	05. Safeguarding employees’ freedom of	2 unlawful conduct grievances, both	● Establishment of incident-handling and grievance mechanisms: Channels	100%	● Employee grievance mechanism and Employee Portal serve as formal	● UBOT continued to operate its employee grievance, unlawful infringement and

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
	association and collective bargaining 09. Maintaining accessible and diversified communication channels	investigated in accordance with the prescribed procedures.	are provided to report unlawful or unethical conduct, supported by clear procedures to ensure fair assessment and protect stakeholders' rights. - Customer communication channels: Includes complaint platform, email, message boards, 24-hour hotline, and real-time text-based service, with satisfaction surveys integrated into the chatbot system to drive continuous improvement. - Employee grievance procedures: Employees may file grievances in writing, by email to HR, or via direct phone contact		channels with dedicated staff providing appropriate follow-up. - Formal review bodies (Sexual Harassment Review Committee and Workplace Misconduct Handling Team) ensure fair and confidential investigations. - Whistleblowing mechanisms and disciplinary frameworks included in HR policies and work rules to ensure appropriate corrective actions.	sexual harassment grievance mechanisms, and delivered legal compliance and whistleblowing training to 3,680 participants, totaling 5,888 training hours. A total of 10 whistleblowing reports were received during the year, all of which were investigated in accordance with the Whistleblowing Implementation Rules; 9 were not accepted and 1 was substantiated and referred to the Personnel Evaluation Committee, none of which involved corruption or bribery. Two grievances relating to unlawful

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			with designated head-office personnel.			infringement were received in 2025; in both cases the investigation procedure and follow-up handling mechanism were initiated in accordance with the rules to protect the rights of the complainants.
Equal Rights	06. Diverse and inclusive workplace	No risk occurred.	- Equal rights framework: Compliance with employment laws related to gender, age, disability, and indigenous rights; merit-based hiring; and clear salary guidelines in work rules. - Equal pay for equal work: Regular gender pay-gap reviews to ensure fairness.	100%	- Immediate grievance channels (hotline, fax, dedicated email) with designated personnel coordinating responses. - Corrective actions and follow-up reviews applied where necessary; disciplinary actions imposed for verified violations.	- Female employees accounted for 63.3% of the workforce and female managers for 53.1% of managerial positions, both above half for two consecutive years. 15 employees with disabilities were employed in accordance with the law, and awareness and training programs on gender equality,

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			● Performance evaluation and rights protection: Annual performance review based on financial and non-financial indicators, including self-evaluation and performance dialogue. ● Diversity and inclusion: Compliance with disability employment requirements and establishment of accessible facilities. ● Training programs: Lectures on intergenerational inclusion, labor relations, gender equality, and anti-bullying to foster an inclusive work environment.			intergenerational inclusion and a friendly workplace continued to be delivered.

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			External certifications: Recognized as an age-friendly enterprise under Taipei City's certification program.			
Discrimination and Sexual Harassment	01. Prohibition of discrimination and sexual harassment	2 sexual harassment grievances—one substantiated, resulting in a written warning; one pending the outcome of judicial investigation.	- Senior management commitment: Senior leaders sign and publicly display declarations preventing workplace misconduct. - Workplace misconduct prevention program: Annual self-assessment by supervisors to identify risks of misconduct. - Sexual harassment prevention and handling measures: Clear definitions, privacy-protection responsibilities, environmental risk assessments, and	100%	- Through the “Unlawful Conduct Grievance and Investigation Mechanism,” a dedicated Investigation Task Group is established for any reported incidents of unlawful conduct. - The task group handles employee complaints and provides immediate psychological counselling and legal assistance. Upon receipt of a grievance or transferred case, a designated officer	13 sessions on unlawful harm, abnormal workload, ergonomic hazards, maternity health protection, and sexual harassment prevention, with 4,353 participants.

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			disciplinary rules. Environmental and facility risks of public or openly accessible premises are periodically reviewed—for example by installing additional surveillance equipment—to reduce the likelihood of incidents. ● Protection of complainants: In accordance with the principles of protecting the complainant and avoiding secondary harm, the respondent is transferred out of the original unit immediately after the incident; the complainant’s service unit is adjusted in line with their wishes, and		initiates the investigation within three days, completes it within two months, and may extend the period by one additional month if necessary. ● Dedicated reporting channels for sexual harassment cases are available, including a hotline, a dedicated fax number, and designated mailboxes for gender equality and workplace bullying complaints. ● Strict confidentiality and de-identification principles apply throughout the grievance, investigation, and review process. Retaliation against any complainant,	

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			psychological counselling and medical and legal consultation are proactively provided. ● Safe working environment: Adequate staffing, stress relief, psychological counselling, and mental health initiatives. ● Training: Online and in-person courses on workplace misconduct, workload risks, gender equality, and sexual harassment prevention.		witness, or assisting individual is strictly prohibited; corrective actions and reinstatement of rights are undertaken immediately if retaliation occurs. ● Where allegations are substantiated, disciplinary measures—including a written warning, reassignment, suspension, or other sanctions—are imposed depending on the severity of the misconduct. Where judicial proceedings are involved, subsequent disciplinary measures follow the outcome of the police investigation.	

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
					Post-incident reviews of workplace safety and management systems are conducted to prevent recurrence and mitigate systemic risks.	
Right to Work	04. Reasonable Wages and Benefits	No risk occurred.	Fair Employment and Reasonable Compensation: We maintain a comprehensive compensation and benefits framework grounded in principles of fairness and merit. New employees receive salaries above the statutory minimum wage, and a competency-based salary system ensures that no employee is treated differently based on gender, age, religion, ethnicity,	100%	- Monthly reviews of overtime outliers are conducted, requiring supervisors to understand workload distribution and reasons for extended hours, enabling timely task adjustment and support to prevent long-hour risks. - In accordance with the Labor Standards Act and UBOT's Overtime Compensation Guidelines,	- The average annual total salary of employees was 4.84 times the per-capita basic living expenses announced by the Ministry of Finance. Participation in the employee stock ownership trust reached 75.88%; take-up of employee remuneration in shares reached 74.5%. - Two disputes concerning the determination of overtime pay were

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			language, political affiliation, or other non-performance-related factors. ● Working Hours Strategy: In alignment with the Labor Standards Act, we have established the Work Rules, Attendance Management Guidelines, and Overtime Compensation Guidelines. Senior staff verify attendance records daily, with strict controls ensuring that working hours do not exceed 12 hours per day and overtime does not exceed 46 hours per month, and that average monthly overtime does not		employees receive full overtime payment or compensatory leave entitlements. ● Head Office management periodically issue reminders and notices to reinforce compliance, strengthen internal controls, and prevent recurrence of similar issues.	accepted by the competent authority, both resolved through settlement or successful mediation. ● 1,756 medical and nursing consultations were provided and 28 on-site physician health consultation sessions were held. ● 4,476 musculoskeletal symptom questionnaires were completed, and individual health guidance and improvement recommendations were provided to 31 employees identified as having health risks.

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			exceed 45 hours over a six-month period. ● Overtime Strategy (Pre-Approval and Post-Monitoring): Employees must submit an Overtime Approval Form and receive supervisory approval prior to working overtime. An overtime exception report is submitted for managerial review; for employees with more than 20 hours of overtime in a month, supervisors reassess workloads, redistribute tasks, or provide support. ● Healthy and Safe Workplace: In accordance with the Guidelines for Preventing Diseases Triggered by			

Major Human Rights Issue	Corresponding UBOT Human Rights Topics	2025 Risk Occurrence	Risk Mitigation Measures	Mitigation Implementation Rate ¹	Remediation Measures	2025 performance
			Abnormal Workload, we regularly monitor employee health conditions and overtime hours, and arrange on-site physician consultations where the six-month average overtime exceeds 45 hours.			

Note 1: The employee human rights risk mitigation and remedy measures adopted by the Group cover 100% of its 92 operating locations in Taiwan and overseas.

4. Human Rights Management Performance

4.1 Human Rights–Related Training

UBOT continues to strengthen the awareness and capability of employees and management through institutionalized human rights education. In the area of a safe, healthy and friendly workplace, the Bank delivered online and in-person courses on topics including physical and psychological unlawful harm in the performance of duties, abnormal workload, ergonomic hazards, maternity health protection and the prevention of sexual harassment, with a total of 4,353 participants completing the training. In 2025, online training on personal data protection (including employee legal education and the whistleblowing system, the fair treatment of customers principle, and common deficiencies in business operations and amendments to relevant laws and regulations) and on information security was completed by 14,825 and 3,761 participants respectively; personal data protection rules were also incorporated into the Bank-wide compliance curriculum, resulting in 7,940 training participations during the year. With respect to service fairness and customer rights,

the participation rate in fair customer treatment training reached 100%, with 43,167 training hours in total; in addition, 3,881 employees completed the online course on financial services friendly to people with disabilities. In the area of occupational safety and health, 93 courses were held during the year with 4,287 participations.

Management and key personnel also strengthened their leadership and human rights expertise. Head office management units sent representatives to 29 external training sessions on gender equality and sexual harassment prevention, human rights and workplace labor–management relations and information security controls. The Bank also delivered two courses of 2.5 hours each under the “Union Academy Advanced Management Program – Situational Leadership and Clear Communication” (covering communication and expression, corporate social responsibility and talent management); held cross-generational team leadership and communication sessions together with financial-friendly service briefings with 90 participations; and provided worker health education (covering unlawful conduct, maternity health protection and the prevention of sexual harassment) with 517 participations – demonstrating a comprehensive commitment to safeguarding employee rights, information security and the fair treatment of customers.

The following table sets out the human rights–related training delivered in 2025.

Training	Human Rights Topic	Target Audience	Participants	Hours
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	Deposit & Remittance Basic Class Trainees	90	0.5
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	New Employee Pre-employment Training (incl. occupational safety) – Interns	36	3.5
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	New Employee Pre-employment Training (incl. occupational safety) Trainees	28	3.5
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	New Employee Pre-employment Training Trainees	21	1

Training	Human Rights Topic	Target Audience	Participants	Hours
	sexual harassment)			
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	Legal Compliance Basic Class (incl. occupational safety) Trainees	21	3
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	Deposit & Remittance Basic Class Trainees	65	0.5
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	New Employee Pre-employment Training (incl. occupational safety) Trainees	36	3.5
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	New Employee Pre-employment Training (incl. occupational safety) – Interns	28	3.5
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	New Employee Pre-employment Training (incl. occupational safety) Trainees	35	3.5
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	Credit Card Business Basic Class Trainees	28	0.5
In-person	Occupational Health Education (including unlawful infringement, maternity health protection, and prevention of sexual harassment)	Authorized Signatories for Deposits and Remittances at all branches	94	5.5

Training	Human Rights Topic	Target Audience	Participants	Hours
In-person	Occupational Health Education (including unlawful infringement, gender diversity, and prevention of sexual harassment)	New Employee Pre-employment Training Trainees	35	3.5
Online	2025 Worker Health Awareness E-Learning	All Employees	3,836	1
Online	2025 Legal Compliance On-the-Job Training (Personal Data Protection) E-Learning	All Employees	3,725	2
Online	2025 Legal Compliance On-the-Job Training (Employee Legal Education and Whistleblowing System) E-Learning	All Employees	3,680	1.6
Online	2025 Legal Compliance On-the-Job Training (Fair Treatment of Customers Principle) E-Learning	All Employees	3,719	3.5
Online	2025 Legal Compliance On-the-Job Training (Common Deficiencies and Newly Amended Regulations) E-Learning	All Employees	3,710	3.8
Online	2025 Fair Treatment of Customers Series (Customer Complaint and Dispute Case Studies) E-Learning	All Employees	3,839	3.2
Online	2025 Fair Treatment of Customers Series (Friendly Digital Financial Services) E-Learning	All Employees	3,815	1.5
Online	2025 Fair Treatment of Customers Series (Combating Financial Fraud) E-Learning	All Employees	3,821	1.35
Online	2025 Fair Treatment of Customers Series (Customer Complaint and Dispute Case Studies II) E-Learning	All Employees	3,843	1.83

Training	Human Rights Topic	Target Audience	Participants	Hours
In-person	2025 Information Security Control Mechanism Awareness Training	Heads of Head Office Departments	17	2
Online	2025 Information Security Awareness On-the-Job Training E-Learning	All Employees	3,768	3
Online	2025 Financial-Friendly Service Training (incl. persons with disabilities and senior customers) E-Learning	All Employees	3,881	1.5
In-person	Union Academy Advanced Management Program – Situational Leadership: Building High-Performing Teams	Mid-to-Senior Level Supervisors	21	2.5
In-person	Union Academy Advanced Management Program – Clear Communication: Cross-Generational Leadership	Mid-to-Senior Level Supervisors	21	2.5
In-person	Financial-Friendly Services; Cross-Generational Team Leadership and Communication	Deposit & Remittance Operations Supervisors at all branches	90	8
In-person	2025 Second Exchange Meeting of the Taiwan–Japan Occupational Accident Prevention Mechanism Exchange Program	Headquarters Designated Personnel	1	7
In-person	2025 Labor Pension System and Regulations Briefing (Morning Session)	Headquarters Designated Personnel	1	4
In-person	2025 Workplace Sexual Harassment Prevention Regulations Awareness Sessions (Session 10)	Headquarters Designated Personnel	1	2.5
In-person	2025 Workplace Sexual Harassment Prevention Regulations	Headquarters Designated Personnel	1	2.5

Training	Human Rights Topic	Target Audience	Participants	Hours
	Awareness Sessions (Session 2)			
In-person	2025 Workplace Sexual Harassment Prevention Regulations Awareness Sessions (Session 5)	Headquarters Designated Personnel	1	2.5
In-person	2025 Workplace Sexual Harassment Prevention Regulations Awareness Sessions (Session 7)	Headquarters Designated Personnel	1	2.5
In-person	2025 Workplace Sexual Harassment Prevention Regulations Awareness Sessions (Session 8)	Headquarters Designated Personnel	1	2.5
In-person	2025 Workplace Sexual Harassment Prevention Regulations Awareness Sessions (Session 9)	Headquarters Designated Personnel	1	2.5
In-person	2025 Occupational Safety and Health Awareness Session (incl. prevention of unlawful conduct)	Headquarters Designated Personnel	1	7.5
In-person	2025 HR × ESG Corporate Culture and Sustainability Action Forum	Headquarters Designated Personnel	1	3
In-person	Human Resources Executives' Exchange Meeting for the Financial Industry	Headquarters Designated Personnel	1	4
In-person	When the Phone Keeps Ringing After Hours: Working Hour Rules and the Boundaries of Overtime	Headquarters Designated Personnel	1	3
In-person	Not a Joke but Harm: Definition, Prevention Mechanisms and Grievance Procedures for Workplace Sexual Harassment	Headquarters Designated Personnel	1	3

Training	Human Rights Topic	Target Audience	Participants	Hours
In-person	Farewell – or Not? A Discussion on Resignation and Labor Disputes	Headquarters Designated Personnel	1	3
In-person	Into the Workplace: Protecting Rights in the Four Major Types of Labor Dispute Announced by the Ministry of Labor	Headquarters Designated Personnel	1	3
In-person	Which One Governs? The Formulation and Interaction of Labor Contracts and Work Rules	Headquarters Designated Personnel	1	3
In-person	Workshop on the Regulations of the Act of Gender Equality in Employment (Afternoon Session)	Headquarters Designated Personnel	1	3.5
In-person	Amendments to the Act of Gender Equality in Employment – with Workplace Gender Equality Indicators	Headquarters Designated Personnel	2	6
In-person	Types, Prevention and Remedy Measures for Workplace Bullying	Headquarters Designated Personnel	1	6
In-person	Why Was My Salary Deducted? Wage Payment Rules and Analysis of Common Unlawful Cases	Headquarters Designated Personnel	1	3
In-person	Technology Changes the Rules for Workers: Protecting Labor Rights in the AI Era	Headquarters Designated Personnel	2	6
In-person	Leave Entitlements Never Close: Understanding Your Right to Leave	Headquarters Designated Personnel	1	3
In-person	Labor Rights from the Interview Onwards (Employment	Headquarters Designated Personnel	1	3

Training	Human Rights Topic	Target Audience	Participants	Hours
	Discrimination and Employment Privacy)			
In-person	Employers' Obligations and Measures for the Prevention of Occupational Accidents, with Case Sharing	Headquarters Designated Personnel	2	12
In-person	Online Lecture – Actions Expected of Financial Institutions on Gender Equality	Headquarters Designated Personnel	1	1.5
In-person	Analysis of the Scope of Wages and Common Practical Cases	Headquarters Designated Personnel	1	3
In-person	Banking Sector Core Talent – HR Advanced Training Program (Session 1): Labor Legislation and Dispute Resolution	Headquarters Designated Personnel	2	12
In-person	Prevention and Handling of Workplace Bullying	Headquarters Designated Personnel	2	6

4.2 Grievance Channels

In order to prevent workplace sexual harassment and safeguard employees' rights and interests, UBOT has established the "Union Bank of Taiwan Guidelines for Sexual Harassment Prevention Measures, Complaints, and Investigation Procedures" and the "Union Bank Prevention Plan for Unlawful Infringement in the Course of Performing Duties" in accordance with the Act of Gender Equality in Employment and other applicable regulations. In addition to issuing a written statement publicly committing to building a safe workplace and posting it at each work site, the Bank also requires the head of each unit to complete, on an annual basis, the "Confirmation Form on Behavioral Patterns Potentially Constituting Unlawful Workplace Infringement" and the "Hazard Identification and Risk Assessment Form for Unlawful Workplace Infringement." Through self-inspection and identification of the relevant behavioral patterns, unit heads are expected to exercise their supervisory function and prohibit any conduct among colleagues that poses a risk of potential unlawful workplace infringement.

The Bank encourages employees to proactively report any incident of assault or intimidation and maintains strict confidentiality over the identity and information of complainants and whistleblowers. Multiple channels – a dedicated grievance hotline, fax, grievance mailbox and the Employee Portal website – are provided for employees’ convenience.

Employee Grievance Channels	Grievance Method
Grievance Hotline	(02)2718-0001 ext.2701
Fax	(02)2713-6869
Grievance Email	Richard_Lee@ubot.com.tw
Website	Employee Portal Website

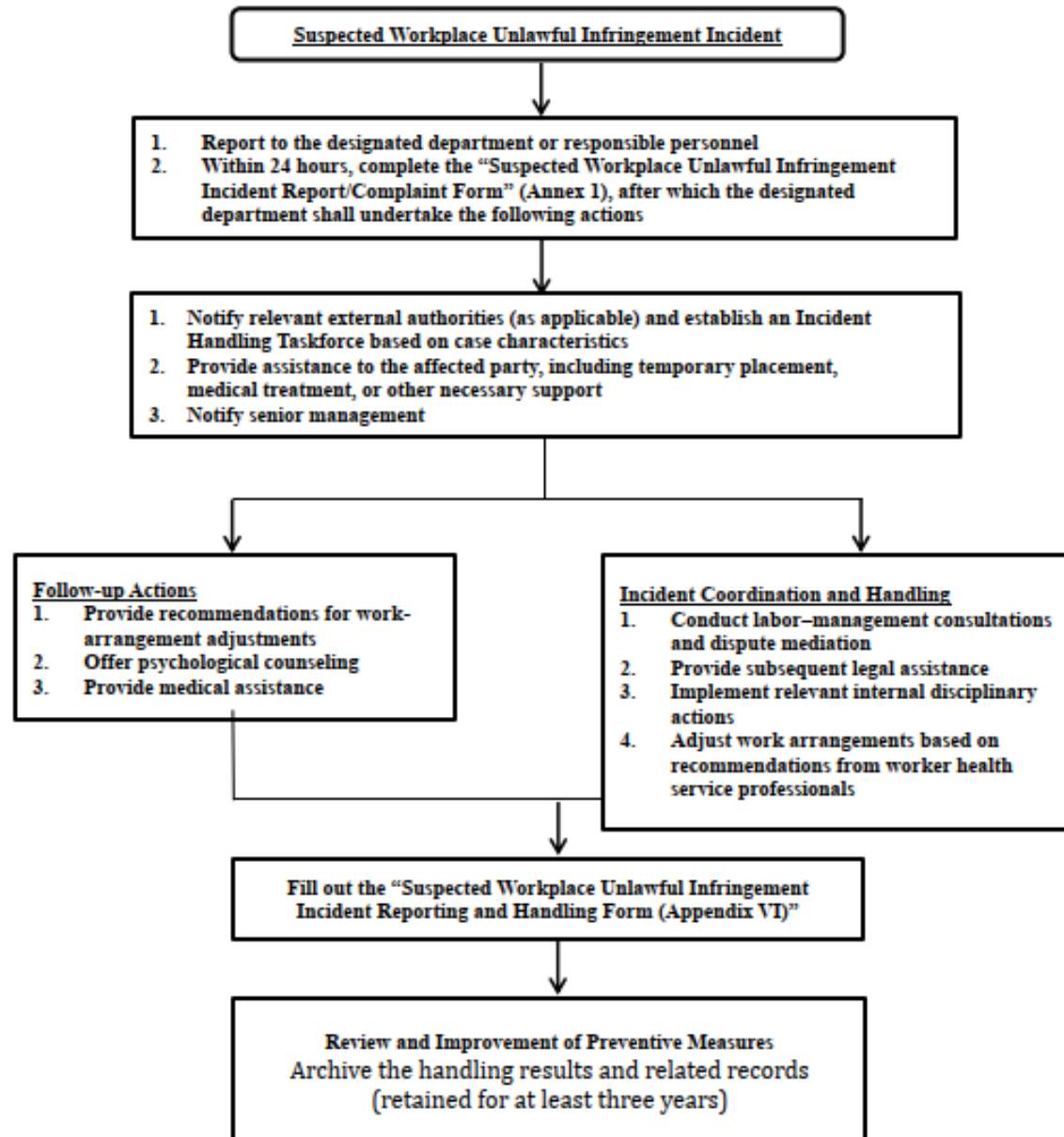
UBOT’s grievance mechanism operates on the principles of “multiple reporting channels, dedicated case handling, confidentiality and non-retaliation, and timely case closure”. Where employees or related personnel encounter suspected workplace unlawful conduct (including sexual harassment, bullying, violence or discrimination), they may complete the “Report/Grievance Form for Suspected Workplace Unlawful Conduct” and submit it to the responsible department. Upon receipt, the responsible department shall, having regard to the nature and severity of the case, appoint appropriate personnel to establish a handling team within three days in order to conduct mediation or an investigation and to respond to the incident (where both the complainant and the respondent agree to mediation, the investigation procedure need not be initiated).

Where an investigation is conducted, the investigation team shall comprise at least three members, of whom at least two are external professionals; meetings require the attendance of more than half of all members and of more than half of the external members. The investigation shall be completed within two months, with a possible extension of one further month where necessary. Throughout the process, the Bank emphasizes objectivity, fairness and confidentiality, protects complainants, whistleblowers and witnesses from adverse treatment or retaliation, and provides work adjustments, psychological counselling and medical and legal assistance as required. For internal incidents, security personnel or the police may be called upon to intervene immediately where necessary; for external incidents, reporting and liaison arrangements are maintained with the local police and prosecutorial authorities.

Investigation records, meeting minutes, reporting and handling forms and training and evaluation materials are retained for at least three

years and serve as the basis for the annual risk assessment and improvement process. Sexual harassment cases are additionally handled in accordance with the “Sexual Harassment Prevention Measures, Grievance and Investigation Handling Guidelines”, which provide enhanced requirements for confidentiality, assistance and handling procedures.

Workplace Unlawful Infringement Incident Handling Flowchart



4.3 Labor Rights Practices

UBOT attaches great importance to the protection of labor and human rights and, upholding the principles of “integrity, fairness and respect”, ensures that all recruitment, remuneration and working conditions comply with the Labor Standards Act and related regulations. Our recruitment and appointment procedures strictly observe the principles of the “prohibition of child labor” and “personal data protection”: at the recruitment stage, résumés are reviewed to confirm that the applicant’s age complies with employment regulations, and at onboarding the date of birth is further verified against the national identification card; where the requirements are not met, the recruitment process is terminated immediately. Documents collected for onboarding verification are used solely for review purposes and are marked “for Union Bank of Taiwan business use only” to prevent misuse; all documents are centrally controlled in accordance with the Personal Data Protection Act, access to the archive requires supervisory approval and registration, and documents are securely destroyed (for example by pulping or shredding) upon expiry of the retention period, thereby implementing the principle of data minimization and ensuring the security of personal data.

In addition, all employment at the Bank is premised on the principle of voluntariness. Applicants are fully informed of the job content, salary conditions and working hour requirements before reporting for duty; at onboarding, employees personally sign two copies of the contract and retain one. The Bank does not collect deposits or withhold identification documents, and provides accessible grievance channels to safeguard employees’ labor rights.

In order to ensure that labor rights are effectively implemented, the Bank has established concrete and workable policies and management practices based on the core labor and human rights topics, including the payment of wages sufficient to maintain a basic standard of living, the avoidance of excessive working hours, the setting of maximum working hour limits, equal pay for equal work, the payment of annual leave wages, and consultation and advance notice prior to mass redundancies. Together these form a complete labor rights management system, ensuring that human rights are protected and work–life balance promoted across employment, remuneration and working conditions.

The policy basis and implementation results for each item are set out in the table below.

Labor Rights Practice Item	Policy System and Commitment	Labor Rights Practice Management Plan
Paying Wages Sufficient to Maintain Basic Living	To safeguard the rights and obligations of both labor and management and establish sound operating and management systems, UBOT has established a labor	Living Wage Survey and Benchmarking:

Labor Rights Practice Item	Policy System and Commitment	Labor Rights Practice Management Plan
Standards	practices plan. The “Work Rules” provide that employee salaries are determined by job evaluation, market surveys, and job negotiation, and that remuneration received during normal working hours may not be lower than the basic wage approved by the central competent authority.	● In 2025, the average annual total salary of UBOT employees was 4.84 times the per-capita basic living expenses in Taiwan announced by the Ministry of Finance.
Avoiding or Reducing Overtime and Excessive Working Hours	UBOT adheres to the principle of safeguarding employees' physical and mental well-being and has established a comprehensive overtime management system in accordance with the Labor Standards Act. All overtime work must be approved in advance and subsequently recorded in the system to ensure automatic calculation of overtime hours and proper payment on pay day.	Monitoring Working Hours, Including Overtime Control: ● Management reviews the “Overtime Exception Report” each month to identify cases in which employees exceed 20 overtime hours in a single month or exhibit patterns of long-term overtime; root causes are clarified and workloads adjusted accordingly, thereby ensuring a reasonable allocation of working hours and preventing excessive or extended working hours. ● UBOT promotes a culture of leaving work on time, urges supervisors to regularly show concern for employees' workloads, and, through family care and workplace-friendly policies, helps employees balance work and personal life, thereby fulfilling the management objective of reducing unnecessary overtime.
Setting Maximum Working Hours Limits	UBOT clearly stipulates the maximum daily and monthly working hours for employees and strictly complies with the requirements of the Labor Standards Act. Employees should not work more than 12 hours per day or exceed 46 hours of overtime per month, and UBOT monitors that the average monthly overtime over the most recent six months does not exceed 45 hours.	Ensuring the Payment of Overtime Wages: ● UBOT has established a structured “Overtime Application and Approval Process,” allowing supervisors to monitor employees' working hours and leave arrangements in real time to prevent excessive working hours. ● Employees may choose either overtime pay or compensatory leave according to their needs. Any unused compensatory leave at the end of the year or

Labor Rights Practice Item	Policy System and Commitment	Labor Rights Practice Management Plan
		upon termination of the employment contract is fully converted into salary.
Equal Pay for Equal Work Between Men and Women	● Equal Rights and Non-Discrimination Policies: ● UBOT complies with the Employment Services Act and all relevant equality and anti-discrimination laws (including gender, age, disability, and indigenous peoples' rights). ● Employment decisions follow the principles of merit-based hiring and non-discriminatory treatment. ● Principle of Equal Pay for Equal Work: ● UBOT clearly upholds the principle of equal pay for equal work. ● Discrimination based on gender, sexual orientation, age, race, disability, or any other personal characteristic is strictly prohibited. ● Gender pay indicators are reviewed regularly to ensure fair labor rights and a sound compensation system.	Ongoing Monitoring of Gender Pay Equity to Achieve Equal Pay: ● The Bank is committed to promoting workplace diversity and gender equality, ensuring fairness in employment diversity, remuneration, and promotion opportunities, and safeguarding an equitable pay structure through regular reviews of the gender pay gap. In 2025, women accounted for 63.3% of total employees and 53.1% of management positions, with female representation at management level remaining above half for two consecutive years. In accordance with Article 38 of the People with Disabilities Rights Protection Act, 15 employees with disabilities were employed. ● Compensation comparison results (2025): Female managers earned 1.01 times the salary of male managers; female managerial total compensation reached 1.11 times that of male managers; non-managerial female employees earned 0.95 times the salary of their male counterparts. Overall, gender pay differences remain within a balanced range. (Note: Salary covers monthly salary and allowances for January to December; bonuses cover variable remuneration such as unused-leave, year-end, and performance bonuses; total compensation is the sum of salary and bonuses.) ● Based on gender pay indicators, the median salary gap was 7.23% and the median bonus gap was 10.00%, both

Labor Rights Practice Item	Policy System and Commitment	Labor Rights Practice Management Plan
		within a reasonable range. UBOT will continue strengthening annual compensation reviews and verifying pay adjustments based on job grade and performance evaluation to ensure that no gender-related pay disparity occurs. (Note: Gender pay gap = (male salary – female salary) / male salary; gender bonus gap = (male bonus – female bonus) / male bonus.)
Providing Paid Annual Leave	UBOT safeguards employees’ entitlement to annual leave in accordance with the Labor Standards Act. Employees who have accumulated the required years of continuous service are granted statutory annual leave, during which full salary is paid, enabling employees to rest fully while their income is protected.	Ensuring Employees Can Make Full Use of Paid Annual Leave: ● UBOT safeguards employees’ entitlement to paid annual leave in accordance with applicable laws and regulations. Employees who have completed the required period of service are entitled to paid annual leave. Any unused leave remaining at the end of the year or upon termination of employment is either compensated in accordance with applicable law or carried over to the following year, thereby protecting employees’ statutory leave entitlements. ● UBOT provides regular reminders through the HR system and encourages supervisors to proactively assist employees in planning and scheduling their leave, supporting employees’ well-being and promoting work–life balance.
Minimum Consultation or Notice Period Prior to Mass Layoffs	UBOT complies with the provisions of the Act for Worker Protection of Mass Redundancy. If a mass layoff is planned, UBOT will provide written notice to the competent authority and labor representatives at least 60 days prior to the effective date and will conduct the legally required consultation process.	● For employees who leave UBOT involuntarily, UBOT provides two job-search leave days per week in accordance with relevant regulations. ● These employees may also apply for employment counseling and vocational training programs offered by local employment service centers.

Labor Rights Practice Item	Policy System and Commitment	Labor Rights Practice Management Plan
	During the consultation period, UBOT will provide complete information—including the reason for the layoff, the number of affected employees, the implementation timeline, and the proposed compensation measures—and will engage in full communication with labor representatives to explore feasible alternatives or mitigating actions. All consultation records and resolutions are properly retained for audit purposes, ensuring transparency and compliance with statutory requirements.	Such training programs are equally available to retired employees or those whose employment relationship has been terminated, supporting them in enhancing employability and planning for future career development.

In addition to implementing labor rights management in accordance with legal requirements, UBOT further advances forward-looking human rights measures across three dimensions: labor–management communication, the extension of social protection and talent development.

The Bank values employees’ right to express their views and to participate in decision-making and regularly consults labor representatives on working conditions and welfare systems in order to ensure transparency and two-way communication. In addition to the statutory labor and health insurance and pension systems, the Bank proactively expands employee protection and welfare measures, such as group insurance and health care and support programs, in order to enhance the overall well-being of all employees.

In response to the challenges arising from industrial and climate transition, the Bank actively invests in employee reskilling and upskilling programs, helping employees to continuously strengthen their professional capabilities and reducing the impact of transition risks on employment stability, thereby demonstrating a long-term, people-centered commitment.

The table below sets out the Bank’s policies and management practices in respect of the relevant items.

Labor Rights Program Item	Description
Engagement in Regular Communication and Consultation with Employee Representatives	UBOT places strong emphasis on establishing and operating an effective labor–management communication mechanism. In accordance with the Labor Standards Act, UBOT has established

Labor Rights Program Item	Description
on Working Conditions	a Labor–Management Meeting, composed of representatives from both labor and management, serving as a formal platform for consultation on working conditions and labor-related matters. Meeting members include nine elected labor representatives together with nine management-appointed representatives, who jointly discuss and decide on matters such as amendments to work rules, adjustments to employment conditions, and measures to safeguard employee rights. ● Labor representatives are elected through a company-wide online voting system, with nominees categorized by region (North, Central, South). The top nine candidates with the highest votes—three men and six women—are elected, ensuring representativeness and gender balance. All labor representatives are full-time employees of UBOT, enabling them to fully understand workplace conditions and accurately reflect on frontline concerns. ● The Labor–Management Meeting convenes on a regular annual basis (four meetings held in 2025), and additional ad hoc meetings are arranged when necessary to ensure timely communication. Through this institutionalized dialogue mechanism, UBOT strengthens mutual trust between labor and management, enhances transparency of employment conditions, and ensures that all employees enjoy legally protected labor rights, human rights, and freedom of association. UBOT has not established a labor union and has not entered into a collective agreement. In accordance with the Labor Standards Act, the Labor–Management Meeting serves as the alternative mechanism for employee representation. In 2025, labor–management negotiations and resolutions applied to 100% of the total workforce, representing union coverage and collective bargaining coverage of 100%.
Expand the Scope of Employee Social Protection Beyond Public Systems	● Union Bank of Taiwan, in addition to complying with statutory labor and health insurance and retirement systems, further implements a wide range of health and care measures. UBOT provides group insurance for all employees at the Bank’s full expense, together with preferential coverage for dependents (parents, spouse, and children); a total of 7,575 individuals were underwritten in 2025. ● A dedicated care task force has been established specifically for middle-aged and senior employees to regularly monitor their health conditions and provide consultation services. UBOT has also added retinal imaging to health check-ups, monitors blood pressure every six months, and improves workplace lighting to reduce occupational health risks. ● At the same time, UBOT promotes health programs focused on preventing obesity and metabolic syndrome: the annual Blood Pressure Care Month served 686 participants, and 54 health

Labor Rights Program Item	Description
	promotion seminars were held during the year. Through these measures, UBOT has built a workplace care system that goes beyond the protections offered by public social security schemes and has been certified as an age-friendly employer by Taipei City for two consecutive years.
Providing Employees with Training or Retraining Opportunities to Mitigate the Negative Impacts of Industrial or Climate Transition	To strengthen employees' professional capabilities in responding to sustainability and climate-related transitions, Union Bank of Taiwan provides regular sustainability training each year. ● In 2025, a total of 3,732 employees completed two “Sustainable Finance Series E-Learning” courses. In addition, dedicated courses were offered to Board members and senior executives, including “Future Trends and Opportunities in Sustainability” and “Artificial Intelligence and Fair Customer Treatment (including financial inclusion and sexual harassment prevention),” with 51 participants completing the training. ● UBOT also encourages employees to take the Sustainability Basic Competency Test, offering an incentive of NT\$1,300 for those who pass. As of the end of 2025, 1,558 employees had obtained the certification. These efforts demonstrate UBOT's strong commitment to cultivating sustainability-focused financial professionals and mitigating the potential impacts of industry transformation on employment stability.

4.4 Quantitative Assessment of Human Rights Topics

In order to implement the spirit of the Union Bank of Taiwan Human Rights Policy, the Bank has established quantitative indicators based on the core human rights topics covered by the Policy – including equal employment, working conditions, safety and health, freedom of association, grievance and remedy, the prevention of differential treatment, and personal data and privacy – in order to track and evaluate the effectiveness of its annual human rights management in a systematic manner.

In 2025, through an internal data review and employee feedback, the Bank conducted a quantitative assessment across the following ten key human rights topics.

Human Rights Topic	Description	Quantitative Human Rights Indicators	2025 Results	Follow-up Management in 2025
01. Prohibition of Discrimination and Sexual Harassment	Prohibition of all forms of discrimination and sexual harassment, and the commitment to provide all employees with a safe, respectful, and equitable work environment. Any harsh or inhumane treatment—including violence, sexual violence, sexual harassment, sexual assault, corporal punishment, psychological or physical coercion, bullying, public humiliation, verbal abuse, or threats of such acts—is strictly prohibited.	Sexual Harassment Incidence Rate = (Number of individuals involved in internally accepted sexual harassment complaints during the year) / (Total number of employees)	0.051 %	- Sexual harassment prevention policies and grievance channels operate in accordance with the prescribed process, with a handling team established within three days and investigations completed within two months. Two grievances were accepted in 2025; one case exceeded the two-month period because external professional assistance was required and the respondent had left the Bank. One case resulted in a written warning; one remains pending the outcome of the police investigation. The year-on-year difference is mainly attributable to increased employee awareness of the grievance channels and a greater willingness to report. - To mitigate the risk of recurrence, the Bank has completed site safety improvement measures, including the installation of additional surveillance equipment in the relevant areas to control personnel access, and has provided the complainants with support measures such as reassignment to another work unit, psychological counseling, and medical and legal assistance. - UBOT will continue to strengthen workplace protection and review the acceptance and closure times of grievances annually.
	No employee may be discriminated against or harassed on the basis of race, skin color, age, gender, sexual orientation, gender identity or expression, ethnicity or nationality, disability, pregnancy, religion, political affiliation, group membership, veteran status, protected genetic information, or marital status.	Discrimination Incidence Rate = (Number of cases confirmed as employment discrimination by competent	0 %	UBOT upholds the principle of equal pay for equal work and provides market-competitive remuneration according to job duties and grades. Recruitment, remuneration, promotion, and training processes are reviewed annually to ensure that no discrimination occurs.

Human Rights Topic	Description	Quantitative Human Rights Indicators	2025 Results	Follow-up Management in 2025
		authorities during the year) / (Total number of employees)		
02. Prohibition of Child Labor	Strictly prohibit the employment of any individual under the age of 16, or who has not completed compulsory education, or who is below the minimum legal employment age in the respective country or region (whichever age is highest).	Number of child labor employed by UBOT in 2025	0 persons	Age verification has been incorporated into the annual routine review of recruitment operations. During the year, 637 age verifications were performed, and no recruitment process was terminated on the ground of non-compliance with the age requirements, and no child labor was employed during the year.
	UBOT also prohibits young workers under the age of 18 from engaging in work that may endanger their health or safety, including night shifts and overtime, and commits to maintaining records of student workers in accordance with the law, ensures that students, interns and apprentices are paid no less than other entry-level employees performing the same or similar work, and safeguards their right to education and their physical and mental health. Legitimate workplace learning	Number of child labor identified among suppliers in 2025	0 persons	Supplier evaluations are conducted annually, and whether child labor is employed is included as a supplier evaluation indicator. During the year, 66 supplier evaluations were completed with no case identified.

Human Rights Topic	Description	Quantitative Human Rights Indicators	2025 Results	Follow-up Management in 2025
	programmes that comply with laws and regulations are excluded.			
03. Prohibition of Forced Labor	Strictly prohibits all forms of forced or involuntary labor, including debt bondage, contract labor, exploitative prison labor, and slavery. All work must be performed voluntarily, and employees may, with reasonable notice, freely leave their job or terminate the employment relationship without penalty. The Company and any intermediaries shall not restrict employees' freedom of movement, confiscate or conceal identity documents, nor require employees to pay any recruitment or hiring fees.	Incidence Rate = Number of forced-labor complaints accepted by competent authorities during the year / Total number of employees	0 %	All employment at UBOT is premised on voluntary consent. Applicants are fully informed of job duties, compensation, and working-hour requirements before onboarding; employees personally sign two copies of the contract and retain one. UBOT does not collect deposits or withhold identification documents and provides accessible grievance channels.
04. Reasonable Wages and Benefits	Provide employees with salaries and benefits that meet, and in many cases exceed, the minimum requirements established by law. This includes entry-level salaries for inexperienced employees that are higher than the statutory minimum wage, monthly	Occurrence Rate = Number of complaints concerning breaches of remuneration regulations accepted by the competent authority during the year / Total number	0 %	- Compared with 2024 (an incidence rate of 0.025%), when there was one grievance concerning remuneration, no such grievance was accepted by the competent authority in 2025. Going forward, UBOT will obtain the employees' written consent before adjusting employee allowances and salaries. - The starting salaries of all new hires are higher than the statutory minimum wage (1.19 times for

Human Rights Topic	Description	Quantitative Human Rights Indicators	2025 Results	Follow-up Management in 2025
	payment of overtime wages, and comprehensive welfare protections, together with a fair reward and incentive system, structured promotion and salary-adjustment mechanisms, and competitive performance-based bonuses.	of employees		senior/vocational high school graduates, 1.26 times for junior college graduates, 1.33 times for university graduates, and 1.5 times for master's degree holders). ● Overtime exception reports are prepared monthly to proactively monitor working hours; the number of colleagues working more than 20 hours of overtime in a single month decreased from 544 person-times in 2024 to 378 in 2025, a reduction of 166 person-times, while the number of employees averaging more than 45 overtime hours over the preceding six months remained at zero for the second consecutive year.
05.Safeguarding employees' freedom of association and collective bargaining	Employees may freely form or join associations in accordance with local laws and regulations of the jurisdiction in which they operate. UBOT respects employees' rights to collective bargaining and ensures that they may communicate with the employer or management regarding working conditions without fear of retaliation, threats, intimidation, or harassment.	Incidence Rate = Number of complaints concerning obstruction of freedom of association accepted by the competent authority during the year / Total number of employees	0 %	Four Labor–Management Meetings were convened during the year. UBOT has established diversified and accessible communication channels, including the “Employee Portal” website, which provides a platform for employees to express suggestions in real time.
		Involvement Rate = Number of employees involved in labor dispute cases accepted by the competent authority during the	0.127 %	● The disputes principally concerned remuneration and working hour payments (such as the determination of overtime pay), occupational safety and health, and the continuation of the employment relationship. ● Institutional review and improvement measures have been taken: regular awareness activities on the accurate reporting of overtime pay and compensatory leave;

Human Rights Topic	Description	Quantitative Human Rights Indicators	2025 Results	Follow-up Management in 2025
		year / Total number of employees		strengthened real-time occupational safety reporting and verification of system users; and implementation of employee performance improvement plans with retained counselling records.
06. Diverse and inclusive workplace	Safeguard the labor rights of vulnerable groups, including Indigenous peoples, women, migrant workers, contract personnel and persons with disabilities. (Note: UBOT does not currently employ migrant workers.)	Employment rate of Indigenous Peoples (Head Office)	1.573 %	● UBOT continues to promote workplace diversity and safeguard the labor rights of vulnerable groups. Seven Indigenous employees were employed during the year.
		Employment rate of Persons with Disabilities (Head Office)	1.124 %	● The Head Office employed five people with disabilities during the year, meeting the full quota required under Article 38 of the People with Disabilities Rights Protection Act, and has built a barrier-free working environment. One fixed-term contract employee was engaged, receiving the same salary and benefits as permanent employees. For employees aged 45 and above, friendly measures such as intergenerational inclusion seminars and the provision of visual aids have been implemented; UBOT has been certified as an age-friendly employer by Taipei City for two consecutive years.
07. Healthy, Safe, and Friendly Workplace	Provide a safe, healthy, and harassment-free workplace.	Incident Rate = Number of occupational injury or fatality cases occurring within the company during the year / Total number of employees	0.66 %	● Most occupational accidents were traffic accidents occurring during commuting, with some involving slips and falls on the Bank's premises. UBOT has strengthened traffic safety and environmental improvement awareness activities, delivered occupational safety and health training, and provided post-incident care and follow-up. ■ (Note: figures are based on the number of occupational accidents reported to the competent

Human Rights Topic	Description	Quantitative Human Rights Indicators	2025 Results	Follow-up Management in 2025
				authority, excluding work-injury leave below the reporting threshold.)
		Non-Compliance Rate = Number of suppliers rated as non-compliant during the year / Total number of evaluated suppliers	0 %	In accordance with the “Supplier Management Policy,” human rights due diligence is conducted on suppliers, who complete the “Supplier Corporate Social Responsibility Self-Assessment Form” covering environmental protection, occupational safety and health, labor and human rights, and integrity management. During the year, 66 supplier evaluations were completed, representing a 100% implementation rate, with zero suppliers rated as non-compliant.
08. Safeguarding Employees’ Physical and Mental Well-Being	Support and assist employees in maintaining physical and mental well-being and achieving work–life balance.	Abnormal Workload–Induced Illness Risk Indicator = Number of employees assessed by physicians as having illness risks induced by abnormal workload / Total number of employees	0 %	- UBOT’s health examinations are conducted once every three years and the previous examination was completed in 2024; accordingly, no examination was required in 2025, and no employees were assessed by a physician as being at risk of illness triggered by abnormal workload. UBOT continues to monitor overtime hours and will track this indicator when the next health examination cycle is conducted. - For the prevention of ergonomic hazards, 4,476 musculoskeletal symptom questionnaires were completed, and individual health guidance was provided to 31 employees identified as having health risks. As this is an ad hoc preventive survey, it is not included in the calculation of this indicator.
		Female Occupational Risk Indicator = Number	0 %	UBOT promotes its workplace maternity health protection program and conducts physical and mental health risk assessments for female colleagues. A

Human Rights Topic	Description	Quantitative Human Rights Indicators	2025 Results	Follow-up Management in 2025
		of female employees assessed by physicians as having work-related health risks / Total number of female employees		dedicated care task force for middle-aged and senior employees followed up 576 colleagues during the year, and 28 on-site physician health consultation sessions were held, serving 1,756 participants. Chronic disease prevention awareness activities recorded 7,987 participations.
09. Maintaining accessible and diversified communication channels	Establish an open management model and a transparent communication environment, encouraging employees to express their opinions candidly while ensuring that no individual is treated unfairly in terms of salary, bonuses, or benefits due to gender, age, race, nationality, job title, or any other factor unrelated to work performance.	Completion Rate = Number of grievance cases processed and closed during the year / Total number of grievance cases received during the year	100 %	All grievance cases accepted during the year were completed, with 80% of cases closed within two months. UBOT has established diversified communication channels, including Labor–Management Meetings, the employee grievance system, and the Employee Portal website, providing employees with ample means to express their views and seek assistance.
10. Respect for Privacy and Personal Data Protection	Respect and protect the privacy of all employees and customers. Personal data and business information must be properly managed in strict accordance with applicable laws and regulations, to prevent unauthorized collection, use, disclosure, or misuse of such data. All related information must be made	Incident Rate = Number of information security breach cases occurring within the company during the year / Total number of employees	0 %	- No information security breach occurred during the year, and no requests were received from employees or customers to exercise their rights of enquiry, correction, or deletion of personal data. - UBOT has established a Personal Data Management Committee and has obtained ISO 27001 information security and ISO 27701 privacy information management certification. In 2025, a personal data security incident response drill and a DDoS attack and defense drill were conducted, and personal data

Human Rights Topic	Description	Quantitative Human Rights Indicators	2025 Results	Follow-up Management in 2025
	available for access, correction, or deletion based on the wishes of the data subject.			protection has been incorporated into the Bank-wide compliance training program.
Risk Quantification Indicator and Identification Ratio (Note 1)			1.147%	

Note 1: “Risk Quantification Indicator and Identification Ratio” = (Number of employees identified with risks / Total number of employees).

In the future, UBOT will continue to strengthen the KPI-based management and trend analysis of human rights topics.

UBOT will conduct an annual review of each quantitative indicator and incorporate the results into management-level performance evaluations and decision-making processes, ensuring that human rights protection measures are embedded in daily operations and supply chain management. Through this continuous improvement, UBOT aims to progressively enhance the overall maturity of its human rights governance framework.

4.5 Building a Harmonious Workplace

UBOT attaches great importance to employees’ physical and mental health and dignity and regards employee care as an essential aspect of workplace human rights protection. Accordingly, UBOT works across three dimensions—age-friendly care for middle-aged and senior colleagues, employee physical and mental health care, and family-friendly support—to build a working environment that is safe, healthy, inclusive, and supportive. The specific measures and annual results are set out below.

Dimension	Description	Measures Implemented During the Year
Age-Friendly Care and Intergenerational	In 2025, middle-aged and senior colleagues (aged 45 and above) numbered 1,525,	● Health protection: Blood pressure is monitored every six months for middle-aged and senior colleagues working shifts, together with care

Dimension	Description	Measures Implemented During the Year
Inclusion	representing 38.9% of the workforce. UBOT actively promotes friendly workplace care measures for these colleagues, tracking their health status regularly through a dedicated “Employee Care Task Force” and adopting concrete protective measures against occupational health risks, while valuing harmonious cross-generational cooperation.	consultations; retinal imaging has been added to the worker health examination, and nurses provide individual consultations where abnormalities are identified. ● Environmental improvement: LED lighting has been installed throughout the Bank to reduce the risk of cataracts and occupational disease, and a musculoskeletal symptom survey is conducted annually to improve poor working postures. ● Intergenerational inclusion: Intergenerational inclusion seminars are held and, in cooperation with the Ministry of Labor’s employment program, middle-aged and senior colleagues are appointed as industry mentors to pass on their business experience and help students enter employment. Mother’s Day fairs were held in Taipei and Kaohsiung to promote intergenerational exchange. ● External recognition: Since 2024, UBOT has been certified as an “Age-Friendly Employer for Middle-Aged and Senior Workers” by the Taipei City Government for two consecutive years.
Employee Physical and Mental Health Care and Promotion	UBOT employs full-time nursing personnel and engages contracted physicians to advance workplace preventive health care, health risk assessment, and occupational disease protection. In 2025, with the prevention of obesity and metabolic syndrome as the core theme, UBOT combined on-site physician consultations, health promotion, and psychological support to enhance colleagues’ capability for autonomous health management.	● Health examinations and medical consultations: Benefits exceeding the Regulations of the Labor Health Protection are provided, with an annual health examination subsidy of NT\$5,000 for managerial employees; 28 on-site physician health consultation sessions were held and medical and nursing consultations totaled 1,756. ● Ergonomics and workload management: 4,476 musculoskeletal symptom questionnaires were completed, and individual guidance and improvement recommendations were provided to 31 colleagues identified as having health risks. ● Mental health support: Stress-relief seminars and referrals for psychological counselling were arranged, the 1925 Mental Health Hotline was regularly promoted, and training on unlawful infringement and abnormal workload recorded 4,353 participations.

Dimension	Description	Measures Implemented During the Year
		● Health promotion: 54 health promotion seminars were held with 673 participations; chronic disease prevention awareness activities recorded 7,987 participations; and a weight-management competition attracted 38 participants who achieved a combined weight reduction of approximately 41 kilograms.
Family-Friendly and Diversified Support Measures	UBOT promotes maternity health protection, childcare support, and dependent care measures to help colleagues balance work and family, thereby broadening the scope of workplace human rights protection.	● Maternity health protection: The workplace maternity health protection program was implemented with a 100% achievement rate. During the year, 46 female colleagues participated in risk assessments and individual health education, and childbirth subsidies were provided. ● Family-friendly childcare facilities: Twelve lactation rooms have been established across the Bank, of which five have received the highest-level certification, and cooperation agreements have been signed with 12 infant care centers and preschools, supporting employees in balancing work and family needs. ● Dependent protection: UBOT provides group insurance and medical insurance for employees at its full expense, with medical coverage extending to employees' dependents (parents, spouse, and children). A total of 7,575 individuals were underwritten in 2025.

Through these systematic and continuous health and care measures, UBOT has effectively reduced occupational health risks and strengthened workplace cohesion and has been certified as an age-friendly employer for two consecutive years. Looking ahead, UBOT will continue to deepen its friendly workplace programs and to strengthen human rights resilience in the workplace.

4.6 Talent Management and Career Development

4.6.1 Employee performance measurement and management

In order to maximize the application of human resources and support the achievement of business objectives, UBOT has established a systematic mechanism for measuring and managing employee performance, and applies the results of its analysis to decisions on remuneration, promotion, training and talent development. Differentiated appraisal criteria are set according to employees' job grades and job families, and a dynamic review mechanism operating on a "real-time, monthly, quarterly and annual" basis is adopted. Performance appraisals for all employees are conducted at the end of each year, while business unit personnel are additionally subject to business performance appraisals according to their job family (for example, deposit and remittance personnel on an annual cycle and wealth management personnel on a quarterly cycle), supplemented by day-to-day interviews and coaching so that employees' performance can be understood in a timely manner. Employee self-assessment enables colleagues to reflect on their own performance as a reference for the supervisor's performance interview, and job satisfaction is surveyed at the same time. Business units set unit and individual targets in accordance with the relevant rules and regularly review the achievement of those targets, with business volume serving as the performance indicator for wealth management and business personnel.

Through this analysis, the Bank is able to identify individual performance, the achievement of targets, suitability for the job family and the need for performance improvement. Where an employee's performance falls behind, a coaching plan is initiated and "specific, measurable and achievable" improvement targets are set – for example, in the wealth management job family, coaching courses or other assistance are provided to relationship managers whose business performance is lagging. Having regard to employees' own wishes, seniority and experience, colleagues are also encouraged to transfer to other job families in order to broaden their career development.

The results of the analysis are further applied as follows: individual appraisal results serve as the basis for performance bonuses, promotion, salary adjustment, employee remuneration, training and development, while unit business appraisal results serve as the basis for team incentives (such as higher performance bonuses or employee activity funds). In order to track progress against targets on a continuing basis, the Bank has established a performance database using its existing systems and dynamically reviews the achievement of employee targets through data reports, regular one-to-one care interviews, year-end appraisals and performance coaching plans. Where a gap against target is attributable to external market volatility, targets are adjusted dynamically in order to maintain motivation; where the gap is not attributable to external factors, the performance improvement mechanism is initiated, thereby continuously enhancing the performance of individual colleagues and of teams.

4.6.2 Identification and development of talent skills gaps

In line with its business strategies and the operational guidelines for each business line, and with reference to internal operational data, UBOT systematically analyses future workforce requirements and key positions, identifies gaps between employees' current capabilities and future job requirements, and applies the analysis results to workforce decisions such as education and training, talent development, job rotation, and succession planning, thereby helping employees continuously strengthen their competencies and obtain fair development opportunities.

Action Plan	Description
Skills Gap Identification Mechanism	UBOT convenes talent development meetings on a regular annual basis, integrating its business strategies, operational guidelines, and internal operational data to review employees' areas of expertise, suitability analyses, personal aspirations, and organizational needs. On this basis, the Bank identifies employees' capability gaps and future career development directions, supported by its professional certification and education and training systems to monitor current competency status. In addition, the Bank reviews the training areas requiring reinforcement based on the gender and age composition of its workforce and periodically adjusts the training courses required at each level.
Tiered Development and Competency Deepening	UBOT has designed a tiered development framework aligned with career stages, with each level building upon the next to foster a top-down consensus on business objectives: entry-level employees strengthen their core competencies through online and in-person training courses and financial certification programs; mid-level employees participate in advanced programs for managerial staff and seminars for supervisors of each job family, with compliance personnel undergoing regular refresher training; and senior management deepen their strategic thinking by enhancing their creativity, innovation capabilities, and market awareness.

The Bank applies the results of its competency analysis directly to talent development and career development decisions. In terms of development, the Bank integrates individual development plans with the allocation of learning resources, arranges cross-functional assignments and internal job rotations, and, when vacancies arise in the corporate banking and wealth management job families, holds internal recruitment briefings and experience camps; after transfer, employees are assigned mentors and provided with training courses, together with an adequate learning period. In terms of promotion, annual promotions are determined with reference to competency analysis results, professional certifications obtained, training records, and overall performance appraisals. In 2025, entry-level staff accounted for 97.8% of all promoted employees, and the internal promotion rate for managerial positions reached 100%. To continuously monitor development effectiveness, the Bank regularly reviews the certification pass rates for required licenses in each job family, capability assessments under the annual performance appraisal, and pass rates for online learning course examinations. For employees who have transferred to new roles, the Bank periodically tracks performance reports, conducts quarterly

performance evaluations, and holds interviews with supervisors, thereby ensuring that employees receive fair learning and promotion opportunities within the organization and strengthening the Bank's talent resilience.

4.6.3 Strategic workforce planning

UBOT places great importance on employees' career development. In addition to reviewing and addressing individual performance and competency gaps through targeted development, the Bank further consolidates the related performance, competency, and workforce data for application in strategic workforce planning at the organizational level. To assess current internal skills and forecast future talent needs, the Bank uses workforce data analytics to identify gaps between talent supply and demand, succession requirements for key positions, and potential talent risks, thereby ensuring that employees receive fair development opportunities within the organization and supporting the Bank's medium- to long-term business strategy and talent sustainability.

Each year, the Bank sets individual business targets, required training courses, and requisite professional certifications for each job family, which serve as the basis for evaluating the promotion of supervisors at all levels. Advanced programs for managerial talent are held on a regular basis to build a pipeline of senior talent. In addition, the staffing allocation tracking sheet for the deposit and remittance departments enables the Bank to monitor headcount gaps across units in real time and to assess whether vacancies should be filled internally or through external recruitment, with the results applied to the annual recruitment plan and talent deployment.

In 2025, a total of 21 employees participated in the advanced program for managerial talent, with a 100% retention rate upon completion, two of whom were promoted to manager, demonstrating that the tiered development mechanism has been effectively translated into succession capacity for key positions. The internal vacancy fill rate reached 50.81%, and the average recruitment cost decreased from NT\$4,090 in the previous year to NT\$2,017, reflecting that workforce gap analysis has effectively guided the allocation of resources between internal placement and external recruitment. This has reduced operational risks arising from talent gaps or the retirement of key personnel, while safeguarding both talent sustainability and employees' right to career development.

4.6.4 Employee dismissal and career transition support

UBOT is committed to upholding employees' rights to work. The Bank maintains a comprehensive framework governing organizational change and employee separation, underpinned by its work rules, labor-management consultation mechanisms, retirement schemes, and employee benefit programs. In implementing business adjustments or organizational restructuring, the Bank adheres strictly to the labor laws and regulations of the jurisdictions in which it operates, with the objective of minimizing adverse consequences for both employees and the organization.

Where restructuring is contemplated, priority is given to redeploying affected employees to available internal positions in order to limit the scale of involuntary separations. Should workforce reductions nevertheless prove unavoidable, the Bank notifies the competent authority within the prescribed period and determines severance payments, pension entitlements under both the defined benefit and defined contribution schemes, and compensation for unused annual leave in accordance with applicable laws and internal policies. Advance notice periods and severance terms are provided at levels that meet or exceed statutory requirements.

The Bank further convenes labor-management consultation briefings and communicates with each affected employee individually, ensuring that the process is conducted with due respect and dignity. Through structured communication, counseling, and transition support, the Bank endeavors to assist employees in progressing to the next stage of their professional careers.

Career Transition Support Measures

Support Measure	Description
Transparent Communication and Individual Consultation	Briefing sessions are convened to provide a candid account of the Bank's operating circumstances and the rationale for the proposed adjustments, and one-on-one consultation channels are made available so that each affected employee is notified individually and with due dignity. Exit interviews are further arranged for employees approaching retirement or whose employment relationship is to be terminated, at which retirement, severance, and related benefit entitlements are explained in full.
Psychological Wellbeing Support	Designated personnel from the Human Resources Department, together with occupational health nurses, provide complimentary and confidential psychological counseling to alleviate anxiety and distress. Where circumstances are more serious, referrals to professional counseling services are facilitated and consultations with on-site physicians are arranged.
Financial Security Safeguards	In accordance with applicable law, the Bank provides two days of paid leave per week for job-seeking purposes, wages during the advance notice period, pension benefits, and severance payments, thereby safeguarding employees' financial security throughout the transition.
Employment Transition Assistance	Referrals to government employment service resources are facilitated to support affected employees in securing re-employment.

The Bank conducts regular reviews of the implementation of its career transition support measures through a range of indicators, including the utilization of health consultation services, the completion rate of exit and retirement interviews, the findings of analyses

on reasons for employee separation, employee satisfaction survey results, and the progress of experience transfer by retiring talent, mentorship arrangements, and knowledge transfer initiatives. In addition, the Bank discloses through its stakeholder section the channels available to employees for expressing their views, whether by written submission or via the intranet, thereby providing a basis for the continuous collection of feedback and the ongoing enhancement of its transition support measures.

5. Sustainable Supply Chain Management

UBOT attaches great importance to the respect for and protection of human rights by its supply chain partners and continues to deepen its sustainable supply chain management mechanisms by incorporating human rights topics into its supplier management system. From this year onwards, the Bank has begun to refer to the principles of ISO 20400 Sustainable Procurement and to domestic and international standards such as the Taiwan Supply Chain Respect for Human Rights Program in revising its “Supplier Management Policy” and related operating procedures, incorporating labor and human rights, occupational safety and health, information security and privacy protection, integrity management and environmental protection into supplier assessment and management mechanisms, so as to progressively establish a supply chain management framework consistent with the Bank’s Human Rights Policy and thereby raise the standard of human rights governance across the supply chain.

In order to strengthen human rights risk management across the value chain, the Bank has established a supplier human rights due diligence process which, through institutionalized commitment mechanisms and annual assessment procedures, continuously identifies, assesses and manages the human rights risks that may arise in the supply chain, ensuring that suppliers meet the Bank’s sustainability management requirements in the environmental, social and governance dimensions. The Bank’s supply chain human rights due diligence process comprises six stages: supply chain human rights policy and commitment; supply chain human rights risk identification; supply chain human rights due diligence; salient human rights risk assessment; the implementation of improvement and remedy measures; and follow-up monitoring and continuous improvement.

Six stages of the supply chain human rights due diligence process:



UBOT manages suppliers on a classified basis according to supplier type and industry characteristics, and identifies the human rights risks that contracted suppliers may present in respect of labor and human rights, occupational safety and health, environmental management, integrity management, information security and personal data protection through supplier sustainability self-assessment forms, supplier commitment letters, risk assessment questionnaires and checks of publicly available information. Verification items concerning forced labor, such as the prohibition of withholding identification documents and of collecting deposits, have been incorporated, and the Bank plans to disclose in future the number of suppliers involving contracted personnel.

In addition to collecting supplier self-assessment information, the Bank also refers to publicly disclosed information such as labor and environmental penalties and material negative incidents as an important basis for risk assessment, thereby enhancing the completeness and objectivity of the assessment results. Based on the results of the risk assessment, the Bank has established a tiered supplier management mechanism, under which high-risk suppliers and material risk topics are continuously tracked and managed and, where necessary, suppliers are required to submit improvement plans and to complete improvements within a specified period. Where a supplier is involved in a material breach of human rights, environmental or integrity management requirements and has not completed the required improvements following guidance, the Bank will assess whether to terminate the business relationship in accordance with the relevant management rules and contractual provisions, so as to reduce the human rights risks that may arise in the supply chain.

In 2025, the Bank continued to assist suppliers in enhancing their sustainability management capability and awareness of human rights risk management through supplier communication, awareness programs and performance evaluation, obtaining a cumulative total of 219 supplier commitment letters and 66 supplier sustainability self-assessment forms, and holding 36 sustainability-related awareness sessions. The supplier commitment letter expressly provides that suppliers shall fulfil their corporate social responsibility and that, where a supplier causes a material environmental or social impact, the Bank may terminate or rescind the contract at any time.

In terms of the results of supply chain human rights risk management, the Bank continues to monitor salient human rights topics including child labor, forced labor, occupational safety and health, discrimination and harassment, information security and personal data protection through supplier self-assessment and due diligence mechanisms. In 2025, the number of suppliers assessed as non-compliant was zero, no supplier was found to have employed child labor, and no supplier had its business relationship terminated for breach of ESG or material human rights-related policies, indicating that the overall risk of the supply chain remained within a controllable range.

Looking ahead, UBOT will continue to deepen its supply chain human rights due diligence work and to progressively strengthen its supplier tiered management, on-site inspection, improvement tracking and performance evaluation mechanisms, while regularly reviewing suppliers' management performance in the human rights, environmental and governance dimensions, so as to work together with supply chain partners to implement respect for human rights and sustainable development and to build a resilient and responsible sustainable value chain.