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This Annual Report may be accessed on the Market Observation Post System (<https://mops.twse.com.tw>) and on the Bank's Website (<https://www.ubot.com.tw>)

The English version of annual report is a brief translation and is not part of official document of the shareholder's meeting.

The Chinese version shall prevail if there is any difference between these two.

2025 Annual Report

I. Spokesperson

Name: Mr. Yanger Yang

Position: Senior Executive Vice President

Telephone: (02) 2718-0001

E-mail: Yanger_Yang@ubot.com.tw

Deputy Spokesperson

Name: Ms. Jane Lu

Position: Senior Executive Vice President

Telephone: (02) 2718-0001

E-mail: Jane_Lu@ubot.com.tw

II. Head Office/ Branches Information:

Please refer to Page 200~203

III. Stock Registration Agency

Name: Taishin Securities Co., Ltd.

Website: <https://www.tssco.com.tw>

Address: B1, No. 96, Sec. 1, Jianguo N. Rd., Zhongshan Dist., Taipei City, Taiwan

Telephone: (02) 2504-8125

IV. Credit Rating Agency

Name: Taiwan Ratings Corp.

Website: <http://www.taiwanratings.com.tw>

Address: 2F, No. 167, Dunhua N. Rd., Songshan Dist., Taipei City, Taiwan

Telephone: (02) 7724-6570

V. Independent Auditor (Certified Public Accountant)

Independent Auditor: Kuan-Hao Lee & Jiun-Hung Shih

Accounting Firm: Deloitte & Touche

Website: <http://www.deloitte.com.tw>

Address: 20F, No.100, Songren Rd., Xinyi Dist., Taipei City, Taiwan

Telephone: (02) 2725-9988

VI. Information of Overseas Depositary Receipt: None.

VII. Official Website: <http://www.ubot.com.tw>

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1. Results of Operation for 2025

(1) Foreign & Domestic Financial Environment

Looking back at 2025, the global economy has gradually got rid of the pressure of high inflation, various countries' central banks tended to adjust their tightened monetary policies prudently, and the major economies successively entered a cycle of interest rate reduction. The market liquidity environment has improved better than the previous period. In response to the shift of the interest rate policies, the pressure on corporate financing costs eased slightly, and investment and consumer confidence were recovering gradually. In consideration of the trend of domestic inflation and the momentum of economic growth, Taiwan's Central Bank maintained a relatively stable monetary policy stance, and the whole financial market was operating stably. Under the industrial upgrading, net zero transformation and public construction policy promoted by the government continuously, the demand for corporate capital remains stable, and the momentum for private investment continues to drive solid growth of banking deposits and wealth management operations. Notwithstanding, global geopolitical risks and regional economic recovery are not at the same pace, thereby arousing uncertainty about the volatility of financial markets and the business management environment.

(2) Changes in Bank Organization

As of the end of March 2026, the Bank has had 91 branches in Taiwan and 2 overseas representative offices, namely the representative offices in Ho Chi Minh City and Hanoi City, Vietnam.

In order to improve the organization's operations, since December 1, 2025, the Bank has consolidated the four units of the head office, i.e. Consumer Banking Dept. and Wealth Management & Loan Dept., and Corporate Finance Operations Center and Consumer Finance Operations Center, into two units of the head office. Upon consolidation, the two units were named the "Consumer Banking Dept." and "Loan Operations Dept." Meanwhile, in June 2026, the Bank's "Legal Affairs and Legal Compliance Dept." was preliminarily divided into the "Legal Compliance Dept." and "Legal Affairs and Claim Management Dept."

(3) Business Plan, Results of Operations and Budget Execution Status

Through the concerted effort of all employees, we made excellent performance in all

Letter to Shareholders

key performance indicators (KPIs) in 2025. With regard to profitability, the Bank reported an after-tax net income of NT\$ 6.102 billion for the year ended Dec. 31, 2025, earnings per share (EPS) was NT\$ 1.29, return on assets (ROA) was 0.61%, and return on equity (ROE) was 7.83%. In terms of asset quality, the Bank was able to maintain sound asset quality, reporting an NPL ratio of 0.29% and bad debt coverage ratio of 410.41%.

Over the years, Union Bank of Taiwan (referred to as the “Bank” or “UBOT”) has been promoting different types of business upon an operational strategy featuring steady growth and local cultivation. On December 23, 2025, Taiwan Ratings Corporation awarded the Bank for the long- and short-term issuer credit rating of “twA+” and “twA-1” respectively, and the outlook on the long-term rating is “stable”. S&P Global Ratings announced on January 20, 2026 that the Bank's long-term and short-term credit ratings and outlook ratings remained at "BBB," "A-2" and "Stable.” According to Taiwan Ratings, as far as the risk structure is concerned, the Bank owns robust capital level, good asset quality and sound consumer banking operations, bringing the stable funding source for the Bank.

(4) Revenue/Expenditure and Profitability

In 2025, the net interest income was NT\$9.581 billion, the non-interest income was NT\$8.394 billion, and the net revenue was NT\$17.975 billion. After deducting net bad debt expenses totaling NT\$0.907 billion and operating expenses totaling NT\$9.863 billion, the net income before and after tax was NT\$7.204 billion and NT\$6.102 billion respectively.

2. Credit Rating

Rating Agency	Date of Rating	Rating Results		Outlook
		Long-Term	Short-Term	
Taiwan Ratings Corporation	December 23, 2025	twA+	twA-1	Stable
Standard & Poor's Corp.	January 20, 2026	BBB	A-2	Stable

3. 2026 Business Plan

(1) Operating plan and important operating policy

Actively expand the scale of various businesses with innovative and competitive services. In terms of business objectives, the Group adheres to the spirit of localized service to establish long-term relationship with customers and create win-win value:

1. Deposit business

The Bank will increase the deposit scale by collaborating with external ATM and convenience stores to enhance the visibility and convenience of the Bank. Meanwhile, we will also enhance our business dealings with partners and convenience franchise stores to expand the source of deposits. For the foreign exchange operations, the Bank continues to launch preferential deposit projects in foreign currencies based on market interest rates and capital needs to expand deposit services.

2. Corporate banking business

The Bank has actively undertaken large-scale quality corporate loans (such as companies with Class 1~5 rating by TCRI) and has strengthened the income and risk control. For high-risk credit cases, the Bank also increases service charges and strengthens credit management. In terms of foreign exchange, the foreign exchange promotion team supports branch offices to promote foreign currency services, optimizes the foreign exchange system and organizes practical training courses. Moreover, establishment of overseas branches is also promoted. For the bill and bond business, we focus on large-scale enterprises and high self-reliance loans, in order to expand the sources of income such as customer bills and RP, and our position in the bill and bond market is also maintained.

3. Consumer banking business

The Bank increases the loan interest rate and handling fees for the cases undertaken by it, and strengthen the solicitation for high-yield foreclosure cases, in order to utilize funds and improve the yield rate effectively. In accordance with the Central Bank's control policy, the Bank will continue to promote the first-time homebuyer loans, and apply the existing non-first-time homebuyer loan repayment quotas to foreclosure cases and customers with

Letter to Shareholders

contribution as the first priority. For car loans, the Bank will continue to develop new projects and expand its high-quality used car dealer network to improve service efficiency and business volume.

4. Credit card business

We will introduce differentiated card benefits and will also release new products to attract new customers and maintain market share. The Bank integrates diversified payment acquiring services, expands installment payment options for specialty stores, strengthens cooperation with existing customers, and develops and promotes high-unit-price and chain specialty stores. Meanwhile, it continues to optimize the risk management and control mechanism, prevent fraud, and adjust cardholder credit limit management strategies on a rolling basis to mitigate customers' risk over payment using credit cards.

5. Wealth management, insurance agencies, and trusts

Organizations of high-asset and Asia asset operations and enhancement of the relationship with high-net-worth customers: The Bank works with the professional advisory team (in finance, trust, tax and law, etc.) to provide the high-net-worth customers with more diversified investment instruments and cross-generational asset management through tax integration, inheritance planning and asset allocation. It also integrates resources to participate in business trials for asset management in Asia (such as premium/policy financing, Lombard Lending, subscription for unlisted financial products designated by customers, and family offices, etc.) to build a one-stop financial service platform and diversify its wealth management business services. It promotes the provision of foreign bonds and structured products through its own proprietary bond trading channels to increase the platforms where customers may activate their assets (foreign bonds and structured notes).

6. Digital banking service

Personal e-banking: The Bank continues to optimize the user interface and procedures, enrich foreign exchange service functions, and construct the mobile banking service in English to build a bilingual financial service environment, respond to national development policies and meet the international needs. The Bank also continues to provide various friendly

Letter to Shareholders

services for people with disabilities, integrate a friendly financial network portal interface, provide visually impaired users with the guided reading service for the terms and conditions as agreed, strengthen care for vulnerable and elderly groups, and enhance the Bank's friendly financial service measures. Corporate online banking: Strengthen anti-fraud mechanism, comprehensive risk management processes, and optimize transaction interfaces to upgrade user experience.

New New Bank: Aiming to increase the market share and cross-selling synergy, the Bank attracts new customers to open accounts and encourages existing customers to engage in the investment, wealth management and loan operations including foreign exchange, credit card and securities by employing media and promotional materials through related business promotions, thereby improving the business synergy. For the marketing, the Bank strengthens the communication with the younger generation and improve the integrated access to various information platforms, such as LINE BC, SMS, and eDM, via the social media, e.g. Dcard, VTubers and other emerging media. Meanwhile, the Bank combines new features related to the LINE API to continuously optimize and add personalized message notifications, marketing promotion, and other service Apps.

(2) Channel Development

1. The Bank owns a total of 91 business locations domestically, and 2 representative offices in Ho Chi Minh City and Hanoi City, Vietnam, and continues the overseas business development and operational foundation expansion.
2. The Bank has expanded our ATM service network to offer customers more convenient services and through which we hope to enhance our corporate image and reputation. As of 2025, the Bank has installed a total 453 ATMs to provide service to our clients.

(3) The Bank's 2026 business goals

Business	Business Goals of 2026
Deposits(including foreign deposits)	NT\$ 863.723 billion by year end
Loans(excluding credit cards)	NT\$ 649.747 billion by year end
Foreign exchange turnover	US\$ 9.791 billion

Letter to Shareholders

4. External Factors and Future Development Strategies

Looking forward to 2026, as major central banks all over the world continue to adjust their monetary policies, the interest rate environment is expected to tend to be more neutral, and the funding conditions in the financial markets are expected to improve step by step, thereby helping increase the corporate investment willingness and financial activity level. Domestically, under the circumstance that the government continues to promote digital transformation, sustainable finance and industrial innovation policies, there is still room for the banking industry's growth in the demand for loans and diversification of financial services. Notwithstanding, it is still necessary to focus on the potential impacts including changes in global economic growth momentum, international financial market volatility, geopolitical risks, and economic restructuring in China, in order to control the market, credit and liquidity risks. Meanwhile, international regulatory trends continue to strengthen the capital adequacy, climate risk management and information security requirements. The banking industry shall continue to improve its risk management framework, enhance digital financial services and promote sustainable finance layout to improve competitiveness and ensure stable operations. Generally, the banking industry still has the opportunity for business development in 2026. Notwithstanding, it shall adjust strategies flexibly in response to the rapidly changing financial environment and maintain long-term stable growth.

Yours sincerely,

董事長  
Chairman Jeff Lin (Hong-Lien Lin)

總經理  
President Wei-Wen Hsu

Corporate Governance

1. Information on Directors, Supervisors, and Executive Officers

(1) Directors and Supervisors

(1) General Information

Shares Holding Recordation Date: March 31, 2026

Unit: Shares ; %:

Title	Name/Gender /Nationality T: Taiwan	Age	Date of Elected	Term	Date of Initial Appointment	Shareholding at Appt. (Common Stock / Preferred Stock) Note2		Current Shareholding (Common Stock / Preferred Stock)		Current Shareholding of Spouse & Minor Children (Common Stock / Preferred Stock)		Shareholding Under Other's Title (Common Stock / Preferred Stock)		Experience & Qualification	Current Positions in the Bank and Other Company	Other Executive Officers, Directors or Supervisors Are Spouse or Within Second-degree Relatives of Consanguinity to Each Other		
						Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio			Title	Name	Relation
Chairman	Union Investment Co.,Ltd. Representative: Jeff Lin (Hong- Lien Lin) /M/T	60-69	2024.06.14	3 Yrs	1991.12.10	5,902,240/ 10,000,000	0.14/ 0.25	6,757,473/ 10,000,000	0.14/ 0.22	9,177,887	0.20	-	-	Master Degree of National Taiwan University; President of UBOT	Supervisor of Union Recreation Enterprise Co., Ltd.; Supervisor of Yuyu Holdings Co., Ltd; Director of Lin Rong San Co. Ltd; Supervisor of Union Holding Co., Ltd.; Supervisor of Lianhe Investment Co., Ltd.; Supervisor of Union Construction Enterprise Co., Ltd. Director of Jianchang Asset Co., Ltd.	None	None	None
Independent Managing Director	Yao-Hsien Lee /M/T	70-79	2024.06.14	3 Yrs	2024.06.14	-	-	-	-	-	-	-	-	Graduated from Feng Chia University; Manager of Union Bills Finance Corporation; Manager of UBOT Bills Finance Department	None	None	None	

Corporate Governance

Title	Name/Gender /Nationality T:Taiwan	Age	Date of Elected	Term	Date of Initial Appointment	Shareholding at Appt. (Common Stock / Preferred Stock) Note2		Current Shareholding (Common Stock / Preferred Stock)		Current Shareholding of Spouse & Minor Children (Common Stock / Preferred Stock)		Shareholding Under Other's Title (Common Stock / Preferred Stock)		Experience & Qualification	Current Positions in the Bank and Other Company	Other Executive Officers, Directors or Supervisors Are Spouse or Within Second-degree Relatives of Consanguinity to Each Other		
						Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio			Title	Name	Relation
Independent Director	Tzung Hang Lee /M/T	60-69	2024.06.14	3 Yrs	2021.07.20	.	.	.	.	.	.	.	.	PhD of Michigan University; Members of the Board of Examiners; Visiting Scholar of University of Manchester; Professor and College Dean of Tamkang University	None	None	None	None
Independent Director	Lin-Yu Fan /F/T	70-79	2024.06.14	3 Yrs	2021.07.20	.	.	.	.	.	.	.	.	City University of Seattle; VP of Fuh Hwa Securities Investment Trust Co., Ltd; Executive Chairman of Jian Fuh Hwa Securities Investment Trust Co., Ltd; Director of Union Insurance Co., Ltd.	None	None	None	None
Managing Director	Chen-Chern Investment Co., Representative: Zhen-Xong Jiang /M/T	80-89	2024.06.14	3 Yrs	1991.12.10	179,147,027/ 4,245,959	4.5/ 0.10	205,105,430/ 4,245,959	4.51/ 0.09	2,438,095	0.05	.	.	National Defense Medical School; Commissioner of International Rot Club; Managing Director of Union Optronics Corp.; Supervisor of Union Bills Finance Corporation	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Age	Date of Elected	Term	Date of Initial Appointment	Shareholding at Appt. (Common Stock / Preferred Stock) Note2		Current Shareholding (Common Stock / Preferred Stock)		Current Shareholding of Spouse & Minor Children (Common Stock / Preferred Stock)		Shareholding Under Other's Title (Common Stock / Preferred Stock)		Experience & Qualification	Current Positions in the Bank and Other Company	Other Executive Officers, Directors or Supervisors Are Spouse or Within Second-degree Relatives of Consanguinity to Each Other		
						Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio			Title	Name	Relation
Director	Union Investment Co., Ltd. Representative: Wen-Ming Li /M/T	60-69	2024.06.14	3 Yrs	2021.07.20	5,902,240/ 10,000,000	0.14/ 0.25	6,757,473/ 10,000,000	0.14/ 0.22	248,668	-	-	-	Chung Yuan Christian University; Managing Director of Cosmos Foreign Exchange Intl. Co., Ltd.	Supervisor of Union Dyeing and Finishing Co., Ltd.; Managing Director of Cosmos Foreign Exchange Intl. Co., Ltd.; Chairman of One Two Three Life Technology Co., Ltd.; Director of Yuyu International Investment Co., Ltd.; Director of Union Investment Co., Ltd.; Director of Lung Shan Lin Construction Co., Ltd.; Chairman of JP Morgan-Union Assets Management Co., Ltd.; Chairman of Yuyu Holding Co., Ltd.; Supervisor of Lin Rong San Co., Ltd; Chairman of Union Holding Co., Ltd.; Chairman of Lianhe Investment Co., Ltd.; Supervisor of Jianyuan Investment Co., Ltd.; Supervisor of Tiansheng Investment Co., Ltd.; Supervisor of Kunzhe Investment Co., Ltd.; Surpervisor of Jincheng Assets Co., Ltd.; Chairman of Haotian Investment Co., Ltd. Supervisor of Xinghao Investment Co., Ltd.;	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Age	Date of Elected	Term	Date of Initial Appointment	Shareholding at Appt. (Common Stock / Preferred Stock) Note2		Current Shareholding (Common Stock / Preferred Stock)		Current Shareholding of Spouse & Minor Children (Common Stock / Preferred Stock)		Shareholding Under Other's Title (Common Stock / Preferred Stock)		Experience & Qualification	Current Positions in the Bank and Other Company	Other Executive Officers, Directors or Supervisors Are Spouse or Within Second-degree Relatives of Consanguinity to Each Other		
						Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio			Title	Name	Relation
														Supervisor of Ji Hao Investment Co., Ltd.; Supervisor of Jiachuang Investment Co., Ltd.; Supervisor of Yuan Ping Investment Co., Ltd.; Supervisor of Yuan Gao Investment Co., Ltd. Supervisor of Bo II Co., Ltd.; Supervisor of Du Shin Co., Ltd.; Director of Union Optronics Corp; Supervisor of Union Securities Investment Trust Co., Ltd.; Chairman of Tsong Li Investment Co., Ltd.; Chairman of Chuang Sheng Investment Co., Ltd.; Chairman of Hi-Life International Co., Ltd.				
Director	Yu-Pang Co., Ltd. Representative: Hir-Ming Shieh /M/T	50-59	2024.06.14	3 Yrs	2024.06.14	54,409,095	1.36	62,292,972	1.37	2,300 /718	-	-	PhD., National Cheng Kung University Chairman & President of Union Optronics Corp. Director of Union Optronics Corp. Executive Director of Laser Application Development Association	Director of Wisome Inc. Co., Ltd.; Chairman of Union Optronics Corp	None	None	None	

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Age	Date of Elected	Term	Date of Initial Appointment	Shareholding at Appt. (Common Stock / Preferred Stock) Note2		Current Shareholding (Common Stock / Preferred Stock)		Current Shareholding of Spouse & Minor Children (Common Stock / Preferred Stock)		Shareholding Under Other's Title (Common Stock / Preferred Stock)		Experience & Qualification	Current Positions in the Bank and Other Company	Other Executive Officers, Directors or Supervisors Are Spouse or Within Second-degree Relatives of Consanguinity to Each Other		
						Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio			Title	Name	Relation
Director	Her-Man Tu, /M/T	70-79	2024.06.14	3 Yrs	2021.07.20	421,816	0.01	484,476	0.01	-	-	-	-	Chinese Culture University; SEVP of UBOT; Director of Union Securities Investment Trust Co., Ltd.; Supervisor of Union Finance & Leasing (Intl) Corp.	Chairman of Union Securities Investment Trust Co., Ltd.; Chairman of Union Private Equity Co., Ltd;	None	None	None
Director	Pai-Sheng Investment Co., Ltd. Representative: Si-Yong Lin /M/T	70-79	2024.06.14	3 Yrs	1991.12.10	190,540,508/ 8,167,281	4.78/ 0.20	218,149,827/ 8,167,281	4.8/ 0.17	2,875,796	0.06	-	-	National Taiwan Normal University; Director of Hong-Bung Construction Enterprise Co., Ltd.	Chairman of Union Dyeing and Finishing Co., Ltd.; Chairman of Yeh-Shan Construction Co., Ltd.; Chairman of GreenIsland Hotel Co., Ltd.; Chairman of Jen-Yo Investment Co. Ltd.; Chairman of Sun-Che Investment Co., Ltd.; Supervisor of RSL Enterprise Co., Ltd.; Director of Hi-Life International Co., Ltd.; Supervisor of Lung Shan Lin Real Estate Mgmt Corp.; Director of Hong-Bung Construction Enterprise Co., Ltd.; Director & Manager of Hong-Bung Construction Enterprise Co., Ltd.; Chairman of Hong Yu Construction Enterprise Co., Ltd.; Supervisor of Heng Chang Investment Co., Ltd.;	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Age	Date of Elected	Term	Date of Initial Appointment	Shareholding at Appt. (Common Stock / Preferred Stock) Note2		Current Shareholding (Common Stock / Preferred Stock)		Current Shareholding of Spouse & Minor Children (Common Stock / Preferred Stock)		Shareholding Under Other's Title (Common Stock / Preferred Stock)		Experience & Qualification	Current Positions in the Bank and Other Company	Other Executive Officers, Directors or Supervisors Are Spouse or Within Second-degree Relatives of Consanguinity to Each Other		
						Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio	Shares	Shareholding Ratio			Title	Name	Relation
														Chairman of Kang Hong Investment Co., Ltd ; Supervisor of Xinkang Investment; Supervisor of Biokang Investment Co., Ltd. Supervisor Bao Yu Investment Co., Ltd.; Supervisor Of Dawei Investment Co., Ltd.; Supervisor of Song-Mai Investment Co., Ltd; Chairman of Kuo-Sheng investment Co., Ltd ; Chairman of Hong Bai Investment Co., Ltd ; Chairman of Hong Ju Investment Co., Ltd; Chairman of Pai-Sheng Investment Co., Ltd.; Chairman of Ju-Bao Investment Co., Ltd. Chairman of Rong San Lin Enterprise Co., Director of Union Realestate Mgn t. Corp.; Chairman of Banglon Construction Co., Ltd.; Chairman of Yuan Ping Investment Co., Ltd. Director of Union Optronics Corp.				

Note: Board members of UBOT don't have "The chairman and general manager or person of an equivalent post (the highest level manager) of a company are the same person, spouses, or relatives within the first degree of kinship."

Corporate Governance

(2) Major Institutional Shareholders

March 31, 2026

Name of Shareholder	Major Shareholders of Institutional Shareholder
Yu-Pang Co., Ltd.	Lin Rong San Co., Ltd. (100%)
Union Investment Co., Ltd.	Jeff Lin (66.66%), Tien-Li Lin-Chao (24%)
Chen-Chern Investment Co., Ltd.	Lian-he Investment Co., Ltd. (100%)
Pai-Sheng Investment Co., Ltd.	Lian-he Investment Co., Ltd. (100%)

(3) Major Shareholders of Institutional Shareholders

March 31, 2026

Name of Institution	Major Shareholders of Institutional
Lin Rong San Co., Ltd.	Union Bank of Taiwan Co., Ltd. (shareholding ratio of 16.66%), Yuyu Holdings Co., Ltd. (shareholding ratio of 16.66%), Hande International Investment Co., Ltd. (shareholding ratio of 16.66%), Hongbang International Investment Co., Ltd. (shareholding ratio of 16.66%), Yaoxin Investment Co., Ltd. (shareholding ratio of 16.66%), and Rong San Lin Investment Co., Ltd. (shareholding ratio of 16.66%)
Lianhe Investment Co., Ltd.	Hong-Lien Lin (shareholding ratio of 90%) and Tien-Li Lin-Chao (shareholding ratio of 10%)

Corporate Governance

(4) Professional qualifications and independence analysis of directors and supervisors

Requirement Name	Professional designation and experience	Status of independence	Number of companies where the Independent Director holds concurrent position as Independent Director
Jeff Lin	<p>Specialized in operation judgment and corporate management, seasoned in banking industry and knowledgeable of the industry and international market.</p> <p>Major experience includes the Director, Vice President, President of Union Bank of Taiwan. UBOT has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>1. Not an employee of the Bank or its affiliates.</p> <p>2. Not a spouse or relative within the second degree of kinship of any other director.</p> <p>3. Other concurrent positions with other companies are exhibited in the profiles of the Directors. As assessed, the function of the concurrent positions poses no conflict of interest with their function at UBOT or defiance of the internal control of respective companies of concurrent positions.</p>	0

Corporate Governance

<p>Zhen-Xong Jiang</p>	<p>Specialized in operation judgment and corporate management. Major experience includes Director-General of Rotary District 7, Executive Director of UBOT, Supervisor of UBOT Bills Finance Corporation, and Executive Director of Union Optronics Corp. UBOT has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>1. Not an employee of the Bank or its affiliates. 2. Not a spouse or relative within the second degree of kinship of any other director.</p>	<p>0</p>
<p>Yao-Hsien Lee</p>	<p>Specialized in operation judgment and corporate management, seasoned in banking industry and knowledgeable of the industry and international market. Major experience includes Manager of Union Bills Finance Corporation, and manager of Bills Finance Department, Union Bank of Taiwan. UBOT has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>UBOT has obtained the written declaration of the Directors, None of the following circumstances in connection with the direct and indirect conflict of interest with the Banks as stated in “Regulations Governing the Appointment of Independent Directors and Compliance Matters for Public Companies” is</p>	<p>0</p>

Corporate Governance

<p>Tzung-Hang Lee</p>	<p>Specialized in information technology, eCommerce, and digital economics. Major experience includes member of the Examination Board at Examination Yuan, visiting scholar at Manchester University in the UK, professor of mechanical and electrical engineering at Tamkang University. UBOT has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>assured: 1. An employee, director, or supervisor of the Bank and its affiliates who is a director or the director's spouse, relative within the second degree of kinship or direct blood relative within the third degree of kinship, or a natural person shareholder who holds 1% or more of the</p>	<p>0</p>
<p>Lin-Yu Fan</p>	<p>Seasoned veteran in banking industry and knowledgeable of the industry and international market. Major experience includes Vice President of Fuhwa Securities, Executioner Chairperson of Fuhwa Securities Investment Trust, Resident Director at Union Insurance Company, President of Union Securities Investment Trust. UBOT has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>total number of issued shares of the Bank, or ranks among the top ten in shareholdings. 2. A director, supervisor, or employee of a corporate shareholder that directly holds 5% or more of the total number of issued shares of the Bank, or that ranks among the top five in shareholdings, or that designates its representative to serve as a director or supervisor of the Bank under Paragraph 1 or 2, Article 27 of the Company Act. 3. If a majority of the Bank's director seats or voting shares and those of</p>	<p>0</p>

Corporate Governance

		<p>any other company are controlled by the same person: a director, supervisor, or employee of that other company.</p> <p>4. If the chairman, president, or person holding an equivalent position of the Bank and a person in any of those positions at another company or institution are the same person or are spouses: a director (or governor), supervisor, or employee of that other company or institution.</p> <p>5. A director (or governor), supervisor, managerial officers, or shareholder holding 5% or more of the shares, of a specified company or institution that has a financial or business relationship with the Bank.</p> <p>6. A professional individual who, or an owner, partner, director (or governor), supervisor, or managerial officer's spouse of a professional,</p>	
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Corporate Governance

		sole proprietorship, partnership, company, or institution that, provides auditing services to the company or any affiliate of the company, or that provides commercial, legal, financial, accounting or related services to the Bank or any affiliate of the Bank for which the provider in the past 2 years has received cumulative compensation exceeding NT\$500,000, or a spouse thereof.	
Hir-Ming Shieh	<p>Specialized in information technology, business management, and professional leadership decision-making.</p> <p>Main experience is Chairman of Union Optronics Corp., President of Union Optronics Corp., Director of Union Optronics Corp., and Executive Director of Laser Application Development Association.</p> <p>UBOT has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>1. Not an employee of the Bank or its affiliates.</p> <p>2. Not a spouse or relative within the second degree of kinship of any other director.</p>	0

Corporate Governance

Si-Yong Lin	<p>Specialized in leadership and administrative management.</p> <p>Major experience includes Director of Hon Bun Construction Enterprise Co., Ltd., Director of UBOT, and Director of Union Optronics Corp.</p> <p>UBOT has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>1. Not an employee of the Bank or its affiliates.</p> <p>2. Not a spouse or relative within the second degree of kinship of any other director.</p> <p>3. Other concurrent positions with other companies are exhibited in the profiles of the Directors. As assessed, the function of the concurrent positions poses no conflict of interest with their function at UBOT or defiance of the internal control of respective companies of concurrent positions.</p>	0
Wen-Ming Li	<p>Specialized in leadership and administrative management.</p> <p>Major experience includes professional staff at Formosa Chemicals & Fiber Corporation, senior professional staff at Union Construction Enterprise Co., Ltd., Executive Director of Cosmos International Money Brokers Limited Direct pf Cosmos foreign exchange international Co. ltd</p> <p>The Bank has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>1. Not an employee of the Bank or its affiliates.</p> <p>2. Not a spouse or relative within the second degree of kinship of any other director.</p> <p>3. Other concurrent positions with other companies are exhibited in the profiles of the Directors. As assessed, the function of the concurrent positions poses no conflict of interest with their</p>	0

Corporate Governance

		function at UBOT or defiance of the internal control of respective companies of concurrent positions.	
Her-Man Tu	<p>Seasoned veteran in banking industry and knowledgeable of the industry and international market.</p> <p>Major experience includes Vice President, Senior Vice President of UBOT, Director of Union Securities Investment Trust, Supervisor of Union International Leasing Co., Ltd.</p> <p>UBOT has obtained the written declaration of the Directors that nothing in connection with Article 30 of the Company Act is application to the Bank.</p>	<p>1. Not an employee of the Bank or its affiliates.</p> <p>2. Not a spouse or relative within the second degree of kinship of any other director.</p> <p>3. Other concurrent positions with other companies are exhibited in the profiles of the Directors. As assessed, the function of the concurrent positions poses no conflict of interest with their function at UBOT or defiance of the internal control of respective companies of concurrent positions.</p>	0

Corporate Governance

Diversity and Independence of the directors and supervisors

Name	Nationality	Gender	Professional designation and experience						
			Diversified core program						
			Operation judgement	Corporate management	Finance and accounting	Industry and academic knowledge	International view of market	Leadership and decision-making	Risk management
Jeff Lin	Republic of China	Male	V	V	V	V	V	V	V
Zhen-Xong Jiang	Republic of China	Male	V	V		V	V	V	
Yao-Hsien Lee	Republic of China	Male	V	V	V	V	V	V	V
Tzung-Hang Lee	Republic of China	Male	V			V	V	V	
Lin-Yu Fan	Republic of China	Female	V	V		V	V	V	V
Hir-Ming Shieh	Republic of China	Male	V	V		V	V	V	V
Si-Yong Lin	Republic of China	Male	V	V	V	V	V	V	
Wen-Ming Li	Republic of China	Male	V	V		V	V	V	
Her-Man Tu	Republic of China	Male	V	V	V	V	V	V	V

(1) Diversity of the directors and supervisors

The substantive policy objective of diversity at UBOT and the attainment:

The members of the Board shall be disciplined with different professional knowledge and skills, or in both genders at different ages:

The Board shall be capable of the following for achieving the ideal goal of corporate governance: operation judgement, corporate management, finance and accounting, industry and academic knowledge, international view of market, leadership and decision-making, and risk management. At least 3 Directors of the Board have developed any of the above capabilities and skills. Individual members of the Board has developed at least 4 of the above 7 capabilities and skills. The professional designation of the members of the Board is specified to the above table. This indicated the accomplishment of the objective of diversity in professional knowledge.

In addition, UBOT also values the equality of gender of the Board. There is at least 1 female director since the beginning of the board, which accounted for 11.1% of the total seats. The objective of gender diversity has been achieved. Currently, there is 1 female director, accounting for

Corporate Governance

11.11% of the Board of Directors, and complying with the Bank's planning. However, in order to strengthen the diversity of the Board of Directors, the proportion of female directors will be gradually increased in the future, and the ideal goal is to reach more than 1/3 of the total number of directors.

For the age distribution among the members of Board at the year end of 2025, 1 is at the age of 50-59(11.1%), 3 are at the age of 60-69 (33.3%), 4 is at the age of 70-79(44.5%), 1 is at the age of 80-89 (11.1%). The objective of diversity in age distribution has been achieved.

For the term of office of the current Board members at the year end of 2025, there are three directors with more than 20 years of term of office (33.3%), and six directors with less than five years of term of office (66.7%). The average term of office is 13.69 years.

- (2) Independence of the Board: Independent Directors occupied 3 seats of the Directors at the ratio of 33.3%. Two Independent Directors are at their 2nd terms and 1 has just assumed office in June 2024.

To fortify the independence of the Board, UBOT limited the tenure of Independent Directors of no more than 3 terms of office from the 11th Board of Directors onward.

None of the Bank's independent directors are concurrently serving as independent directors in other public companies.

- (3) Diversity, complementation and pursuit: The policy of diversity will be subject to revision in line with the operation of the Board, the mode of operation, and development need, including but not limiting to the standard of the 2 aspects of fundamental requirement and value, professional knowledge and skills for assuring the members of the Board are disciplined with the kinds of knowledge, skills and accomplishment necessary for performing their duties.

(5) Director and Supervisors' Training Records

Title	Name	Date of Training		Organizer	Course Name	Hours	Has the Director or Supervisor Met the Training Requirements ^{Note}
		From	To				
Chairman	Jeff Lin	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes
Chairman	Jeff Lin	2025.09.15	2025.09.15	Taiwan Academy of Banking and Finance	Corporate Governance Forum (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention))	3	Yes

Corporate Governance

Title	Name	Date of Training		Organizer	Course Name	Hours	Has the Director or Supervisor Met the Training Requirements ^{Note}
		From	To				
Independent Managing Director	Yao-Hsien Lee	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes
Independent Managing Director	Yao-Hsien Lee	2025.09.15	2025.09.15	Taiwan Academy of Banking and Finance	Corporate Governance Forum (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention))	3	Yes
Independent Managing Director	Yao-Hsien Lee	2025.11.25	2025.11.25	Financial Examination Bureau, FSC	Internal Audit Forum for Financial Holding Companies and Domestic Banks	3.5	Yes
Independent Managing Director	Yao-Hsien Lee	2025.12.03	2025.12.03	Taiwan Academy of Banking and Finance	Asian Asset High-Level Forum: High Asset Wealth Management Strategy Monitoring and Excellence in Governance under Corporate Governance	3	Yes
Managing Director	Zhen-Xong Jiang	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes
Managing Director	Zhen-Xong Jiang	2025.09.15	2025.09.15	Taiwan Academy of Banking and Finance	Corporate Governance Forum (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention))	3	Yes

Corporate Governance

Title	Name	Date of Training		Organizer	Course Name	Hours	Has the Director or Supervisor Met the Training Requirements ^{Note}
		From	To				
Independent Director	Tzung-Hang Lee	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance.	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes
Independent Director	Tzung-Hang Lee	2025.07.09	2025.07.09	Taiwan Stock Exchange Corporation	2025 Cathay Pacific Summit on Sustainable Finance and Climate Change	6	Yes
Independent Director	Lin-Yu Fan	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance.	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes
Independent Director	Lin-Yu Fan	2025.07.09	2025.07.09	Taiwan Stock Exchange Corporation	2025 Cathay Pacific Summit on Sustainable Finance and Climate Change	6	Yes
Independent Director	Lin-Yu Fan	2025.09.15	2025.09.15	Taiwan Academy of Banking and Finance	Corporate Governance Forum (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention))	3	Yes
Independent Director	Lin-Yu Fan	2025.11.25	2025.11.25	Financial Examination Bureau, FSC	Internal Audit Forum for Financial Holding Companies and Domestic Banks	3.5	Yes

Corporate Governance

Title	Name	Date of Training		Organizer	Course Name	Hours	Has the Director or Supervisor Met the Training Requirements ^{Note}
		From	To				
Independent Director	Lin-Yu Fan	2025.12.03	2025.12.03	Taiwan Academy of Banking and Finance	Asian Asset High-Level Forum: High Asset Wealth Management Strategy Monitoring and Excellence in Governance under Corporate Governance	3	Yes
Director	Si-Yong Lin	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes
Director	Si-Yong Lin	2025.09.15	2025.09.15	Taiwan Academy of Banking and Finance	Corporate Governance Forum (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention))	3	Yes
Director	Wen-Ming Li	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance.	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes
Director	Wen-Ming Li	2025.09.15	2025.09.15	Taiwan Academy of Banking and Finance	Corporate Governance Forum (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention))	3	Yes
Director	Her-Man Tu	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes

Corporate Governance

Title	Name	Date of Training		Organizer	Course Name	Hours	Has the Director or Supervisor Met the Training Requirements ^{Note}
		From	To				
Director	Her-Man Tu	2025.09.15	2025.09.15	Taiwan Academy of Banking and Finance	Corporate Governance Forum (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention))	3	Yes
Director	Her-Man Tu	2025.12.03	2025.12.03	Taiwan Academy of Banking and Finance	Asian Asset High-Level Forum: High Asset Wealth Management Strategy Monitoring and Excellence in Governance under Corporate Governance	3	Yes
Director	Hir-Ming Shieh	2025.06.09	2025.06.09	Taiwan Academy of Banking and Finance	Corporate Governance Forum (Future trends and opportunities under sustainability issues)	3	Yes
Director	Hir-Ming Shieh	2025.09.15	2025.09.15	Taiwan Academy of Banking and Finance	Corporate Governance Forum (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention))	3	Yes

Corporate Governance

(2) President, SEVP, Chief Auditor, EVP and Managers of Departments/Branches

Recordation Date: March 31, 2026

Unit: Shares ; %

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
President	Wei-Wen Hsu /M/T	2021.09.09	83,285	0	0	0	0	0	Master's Degree, National Chengchi University, SEVP of UBOT	Supervisor of Taiwan Futures Exchange; Director of iPASS Co., Ltd.	None	None	None
SEVP	Chu-Chang Yang (Yanger Yang)/M/T	2021.08.01	149,936/ 28,930	0	0	0	0	0	Master's Degree, Tunghai University; EVP. of UBOT	Director of Union Securities Investment Trust Co., Ltd.; Director of iPASS Co., Ltd.; Supervisor of Union Energy Co., Ltd; Director of Union Venture Capital Co., Ltd.; Direct of Blue Borders Medical and Health Management Consulting Co., Ltd;; Director of Union Finance & Leasing (Int'l) Corporation	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
SEVP	Jane Lu/F/T	2024.09.09	140,206	0	0	0	0	0	Master's Degree, University of Illinois; GM of Business Planning & Admin. Dept.	Supervisor of Tian Ji Zhi Hui Neng Yuan Energy Co., Ltd.; Director of iPASS Co., Ltd.; Director of Union Venture Capital Co., Ltd.; Director of Xinrong Energy Technology Co., Ltd.; Director of Union Finance & Leasing (Int'l) Corporation	None	None	None
SEVP	Denfer Hung/M/T	2020.10.05	140,057/ 106,000	0	0	0	0	0	Tunghai University; EVP of UBOT	Director of Union Information Technology Co., Ltd. Director of LINE Bank Taiwan Limited	None	None	None
Chief Information Security Officer		2021.11.08											
Chief Auditor	Ying-Na Hsu /F/T	2025.12.18	15,018/ 3,000	0	0	0	0	0	National Chengchi University; Deputy Manager of Business Management Dept. of UBOT	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
Chief Compliance Officer & GM of Legal Affair and Compliance Dept.	Yu-Man Chao /F/T	2022.05.16	58,658/ 2,000	0	0	0	0	0	Fu Jen Catholic University Deputy Manager of the Legal Compliance Department and Chief of the Legal Compliance Section of the UBOT	None	None	None	None
GM of Business Planning & Admin. Dept.	Hung-Min Chen /M/T	2024.09.09	108,161/ 16,114	0	395/ 26,000	0	0	0	Master of Da-Yeh University; GM of Taichung Branch	Director of I-pass Co, Ltd; Director of Lan An Co., Ltd. Director of Union Venture Capital Co., Ltd.	None	None	None
Chief Corporate Governance Officer		2025.02.01											
EVP & GM of Consumer Finance Dept.	Chueh-Ling Liu/F/T	2025.12.01	124,058/ 10,000	0	0	0	0	0	Master of George Washington University; EVP of UBOT	None	None	None	None
GM of Trust Dept.	Wendy Chi /F/T	2019.04.01	180,003	0	0	0	0	0	Master's Degree, University of Texas; Branch Manager of Jenai Branch	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other			
			Share	%	Share	%	Share	%			Title	Name	Relation	
GM of Wealth Management Dept.	Yi-Chun Kao (June Kao)/F/T	2024.03.20	67,272/ 20,000	0	0	0	0	0	0	National Cheng Chi University; GM of Product Development & Marketing Dept.	Director of Union Securities Investment Trust Co., Ltd.	None	None	None
GM of Securities Finance Dept.	Hsuan-Feng Chung /M/T	2025.05.14	0	0	0	0	0	0	0	National Cheng Chi University Executive Vice President of Hua Nan Securities	None	None	None	None
GM of Bills Finance Dept.	Ming-Teng Wu/M/T	2020.03.16	184,278/ 2,000	0	0	0	0	0	0	National Chengchi University; VP & Deputy GM of Union Bills Finance Corp.	None	None	None	None
GM of Treasury Dept.	Wen-Chih Cheng/M/T	2016.03.16	98,637	0	0	0	0	0	0	Feng Jia University; AVP & Division Head of Treasury Dept.	Director of Union Securities Investment Trust Co., Ltd.	None	None	None
EVP & GM of Corporate Loans Policy & Admin. Dept.	Pi-Chiu Tang (Joy Tang)/F/T	2024.09.09	165,154	0	0	0	0	0	0	Master's Degree, Memphis State University; Deputy GM of Union Bank	Director of Union Finance & Leasing (Int'l) Corp.	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Vehicle Loans Dept.	Shum-Chen Tu/M/T	2017.07.01	36,212/ 0	0	0/ 4,000	0	0	0	National Chung Hsing University; AVP & Division of Vehicle Loans Dept.	None	None	None	None
GM of Product Development & Marketing Dept.	Chi-Hung Chen (Joseph Chen)/M/T	2024.03.20	70,498/ 0	0	21,442/ 8,000	0	0	0	Chinese Culture University; VP & Deputy General Manager of Product Development & Marketing Dept.	None	None	None	None
GM of Information Technology Dept.	Chang-Chieh Hsu/M/T	2024.05.20	17,719	0	0	0	0	0	Fu Jen Catholic University; Deputy GM of Union Information Technology Co., Ltd	Director of Union Information Technology Co., Ltd.; Director of iPASS Co, Ltd	None	None	None
GM of Human Resources Dept.	Guan-Hung Li/M/T	2024.07.08	15,022	0	0	0	0	0	Tamkang University; GM of Insurance Dept. of UBOT	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of General Affairs Dept.	Yu-Chang Chang (Russell Chang)/M/T	2003.10.01	296,738	0	0	0	0	0	Taiwan Institute of Technology; Deputy GM of General Affairs Dept. Of UBOT	Supervisor of Union Architecture Corp.	None	None	None
GM of Loan Operations Dept.	Fang-Ni Wang /F/T	2025.12.01	80,010	0	0	0	0	0	Master's Degree National Central University; North District Sales Manager of Corporate Banking Operations Center of UBOT	None	None	None	None
GM of International Banking Dept.	Hung-Zu Chang/M/T	2022.05.16	61,417	0	36,139	0	0	0	Tamkang University; Deputy Manager of Treasury Dept. and Chief of the Marketing Section of the Union Bank of Taiwan	None	None	None	None
GM of Offshore Banking Branch		2024.07.13											
Rep. of Ho Chi Minh City Rept. Office	Le Thi Viet Hoa/F/VN	2020.10.01	0	0	0	0	0	0	Banking University of Ho Chi Minh City; CFO of Cathy United Bank Chu Lai Branch	None	None	None	None
Rep. of Hanoi Rept. Office		2021.07.01											

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Credit Card & Payment Finance Division	Ling-Jung Hsiung/F/T	2016.06.15	86,044	0	0	0	0	0	Master's degree of New Jersey Institute of Technology; SVP of Citibank	Director of I-Pass Corporation; Supervisor of Union Information Technology Corp.	None	None	None
GM of Risk Management Department	Huei-Wen Chang/F/T	2016.08.24	72,629/ 2,000	0	0/ 2,000	0	0	0	Tamkang University; AVP & Division Head of Risk Management Dept.	None	None	None	None
GM of Insurance Agency Department	Meng-Wen Tsao/F/T	2023.03.20	35,855/ 8,000	0	0	0	0	0	Soochow University GM of Breeze Center Mini Branch	None	None	None	None
GM of Real Estate Management Department	Miao-Hui Chou/F/T	2022.05.16	29,820/ 2,000	0	0	0	0	0	National Chengchi University; Chief of the Management Section in Real Estate Management Dept.	None	None	None	None
GM of Taipei Branch	Jeffery Tsai/M/T	2023.03.20	133,197/ 29,662	0	0	0	0	0	Master Degree, Fu Jen Catholic University; GM of Nanking East Road Branch	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other			
			Share	%	Share	%	Share	%			Title	Name	Relation	
GM of Business Dept.	Gary Tsai /M/T	2022.07.01	88,505/ 243	0	0/ 50,000	0	0	0	0	Lunghwa University of Science and Technology; GM of Neihu Branch	None	None	None	None
GM of Taoyuan Branch	Jyh-Chiang Huang /M/T	2019.09.01	119,905/ 0	0	26,932/ 5,008	0	0	0	0	National Chiao Tung University; GM of Taoying Branch	None	None	None	None
GM of Taichung Branch	Hung-Yuan Shen /M/T	2024.09.09	14,650	0	0	0	0	0	0	Providence University; AVP of Taichung Branch	None	None	None	None
GM of Nanking E. Road Branch	Teresa Lin /F/T	2023.03.20	40,153/ 4,262	0	0	0	0	0	0	Chihlee Institute of Technology; GM of Jenai Branch	None	None	None	None
GM of Chungli Branch	Chu-Shih Wei /M/T	2025.02.03	86,990/ 7,029	0	0	0	0	0	0	Feng Chia University; GM of Luzhu Branch	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Sanchung Branch	Chin-Ying Chen/F/T	2024.04.01	54,308/ 717	0	0	0	0	0	Taipei University; AVP of Gueishan Branch	None	None	None	None
GM of East Taipei Branch	Ging-Yang Yu /M/T	2021.09.01.	121,265/ 14,889	0	18,769/ 702	0	0	0	China Culture University; AVP of Jenai Branch	None	None	None	None
GM of Kaohsiung Branch	Ya-Yun Yang /F/T	2023.04.10	54,660	0	0	0	0	0	National Kaohsiung University of Applied Sciences; GM of Chiuju Branch	None	None	None	None
GM of Panchiao Branch	Lee-Hao Chen /M/T	2021.09.01	74,497/ 21,152	0	0/ 25,000	0	0	0	Tunghai University; AVP of Taipei Corporate Finance Dept.	None	None	None	None
GM of Tainan Branch	Ying-Chieh Huang/M/T	2022.05.16	43,026	0	0	0	0	0	National Open University; AVP of Chiayi Branch.	None	None	None	None

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Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Yuanlin Branch	Tsung-Cheng Hsueh/M/T	2021.09.01	92,947	0	0	0	0	0	Dayeh University; AVP of Yuanlin Branch	None	None	None	None
GM of Jenai Branch	Anita Hung /F/T	2023.03.20	80,105	0	0	0	0	0	Soochow University; GM of Hsihu Branch	None	None	None	None
GM of Nankan Branch	Kuo-Ming Lin /M/T	2021.09.01	28,960/ 40	0	0	0	0	0	Open Business Colleague Affiliated with NTUB; AVP of Taoyuan Corporate Banking Center	None	None	None	None
GM of Hsinchu Branch	Cheng-Hsien Tseng /M/T	2017.05.15	80,736/ 6,722	0	0	0	0	0	Tamsui Oxford College; Deputy GM of Hsinchu Branch	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Luchou Branch	Yen-Shu Tung /M/T	2025.05.14	3,970/ 0	0	0	0	0	0	Graduated from Shih Chien University The First Section Sales Manager of Taipei Corporate Banking Center of Songjiang Branch assigned by Taiwan Business Banking Dept. of the Union Bank of Taiwan	None	None	None	None
GM of Chiuju Branch	Chi-Jui Lin /M/T	2023.04.10	26,623	0	0	0	0	0	Tamsui Oxford College; Deputy GM of Kaohsiung Corporate Banking Center stationed in Lingya Branch	None	None	None	None
GM of Shuanho Branch	Jacky Liao /M/T	2019.04.01	21,781/ 16,000	0	0	0	0	0	Chungyu Institute of Technology; GM of Panchiao Branch	None	None	None	None
GM of Hueilong Branch	Ming-Tssai Hung /M/T	2025.05.26	64,105/ 5,000	0	0	0	0	0	Graduated from Chinese Culture University; Changchun Branch Manager, the Union Bank of Taiwan	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Chiayi Branch	Sabina Tsai /F/T	2021.07.12	60,304	0	0	0	0	0	Tatung Institute of Technology; Deputy GM of Chiayi Branch	None	None	None	None
GM of Kungkuan Branch	Chun-Hsien Chang /M/T	2023.05.16	53,337/ 6,000	0	0	0	0	0	National Chung-Shin University; GM of Yonghe Branch	None	None	None	None
GM of Neili Branch	Mei-Ling Lee/F/T	2022.05.16	101,802/ 8,000	0	0	0	0	0	Ching Yun University; GM of Dajhu Branch	None	None	None	None
GM of Chunghsiao Branch	Li-Hui Lu/F/T	2025.06.16	69,147/ 10,000	0	0	0	0	0	Graduated from Ming Chuan University; Breeze Center Mini Branch Manager, the Union Bank of Taiwan	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other			
			Share	%	Share	%	Share	%			Title	Name	Relation	
GM of Hsinchuang Branch	Wen-Ching Wang /F/T	2025.04.01	39,813/ 2,000	0	0	0	0	0	0	Graduated from Chinese Culture University Xinzhuang Branch Deputy Manager assigned by Taiwan Business Banking Dept. of the Union Bank of Taiwan	None	None	None	None
GM of Fengshan Branch	Chiou-Ing Fang /F/T	2020.03.16	66,482	0	0	0	0	0	0	Master's Degree, National Kaohsiung University of Applied Sciences; Deputy GM of Kaohsiung Branch	None	None	None	None
GM of Taoying Branch	Chia-Yu Chuo/F/T	2020.11.16	91,300/ 6,000	0	0	0	0	0	0	Master's degree, Yuan Ze University; GM of Sanxia Branch	None	None	None	None
GM of Lungtan Branch	Po-Feng Wu/M/T	2021.09.01	57,783	0	0	0	0	0	0	Nanya Institute of Technology; AVP of North Chungli Branch	Director of Yangbang International Logistics Co., Ltd.	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other			
			Share	%	Share	%	Share	%			Title	Name	Relation	
GM of Hsintien Branch	Yun-Chien Cheng /F/T	2026.03.23	39,141/ 1,000	0	0	0	0	0	0	Chinese Culture University; Section Chief of Business Banking Dept., of UBOT	None	None	None	None
GM of Tatze Branch	Chien-Hui Li/M/T	2019.04.01	66,637	0	0	0	0	0	0	Soochow University; GM of Dann Branch	None	None	None	None
GM of Chungshan Branch	Pao-Ching Lee /M/T	2023.03.16	14,813	0	0	0	0	0	0	Takming University of Science and Technology; AVP of Neihu Branch	None	None	None	None
GM of Wenshin Branch	Hung-Yi Chen /M/T	2024.04.01	43,115	0	0	0	0	0	0	Tunghai University; AVP of Wenshin Branch	None	None	None	None
GM of Chienshin Branch	Yu-Mei Tsai /F/T	2021.09.01	40,650/ 8,000	0	0	0	0	0	0	Open Business Colleague Affiliated with NTUB; Deputy GM of Taoyuan Corporate Banking Center	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Chunggho Branch	Chun-Tzu Huang /F/T	2024.06.01	9,216	0	0	0	0	0	Shih Chien University; AVP of Chunggho Branch	None	None	None	None
GM of Neihu Branch	Liang-Wen Liu /M/T	2022.07.01	41,375	0	0	0	0	0	Yanping College; GM of Tunhwa mini Branch	None	None	None	None
GM of Dayuan Branch	Chang-Fu Tsai /M/T	2021.09.01	77,525/ 1,044	0	0/ 20,000	0	0	0	Feng Jia University; GM of Lungtan Branch	None	None	None	None
GM of Yonghe Branch	Fan-Yin Chen /M/T	2026.03.23	0	0	0	0	0	0	Graduated school of Aalto University; Renai Branch Senior Assistant Manager assigned by Wealth Management Dept., of UBOT	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other		
			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Chungkung Branch	Chin-Tsung Wang /M/T	2026.03.23	39,453	0	0	0	0	0	Graduated from National Chin-Yi University of Technology Shulin Branch Manager, the Union Bank of Taiwan	None	None	None	None
GM of Tonghwa Mini Branch	Yu-Jen Cheng/M/T	2023.09.04	23,443	0	0	0	0	0	National Chung Hsing University; GM of Breeze Center Mini Branch	None	None	None	None
GM of Shihtung Branch	Ju-Ling Kuo /F/T	2019.04.01	52,400	0	0	0	0	0	Takming College; GM of Wenlin Branch	None	None	None	None
GM of Breeze Center Mini Branch	Ming-Yeh Kuo /M/T	2025.06.16	21,974/ 1,000	0	3,199	0	0	0	Graduated school of Shih Hsin University; Songjiang Branch Assistant Manager assigned by Wealth Management Dept., the Union Bank of Taiwan	None	None	None	None

Corporate Governance

Title	Name/Gender /Nationality T: Taiwan	Date Appointed	Shareholding (Common Stock /Preferred stock)		Shareholding of Spouse & Minor Children(Com mon Stock /Preferred stock)		Shareholding Under Others' Title(Commo n Stock /Preferred stock)		Education/Experience	Also Serve Concurrently As	Managers are Spouse or Within Second-degree of Consanguinity to Each Other			
			Share	%	Share	%	Share	%			Title	Name	Relation	
GM of Changchun Branch	Kuang-Yi Kuo /M/T	2025.05.26	62,859/ 11,596	0	0	0	0	0	0	Graduated from Tamkang University Huilong Branch Manager, the Union Bank of Taiwan	None	None	None	None
GM of Sungchiang Branch	Ben Tsai /M/T	2023.03.16	89,823/ 11,541	0	0	0	0	0	0	Ming-Chung University; GM of Sanxia Branch	None	None	None	None
GM of Daan Branch	Yuan-Jui Cheng /M/T	2025.07.08	56,322/ 0	0	0	0	0	0	0	Graduated from Diwan University Yonghe Branch Manager, the Union Bank of Taiwan	None	None	None	None
GM of Yungchi Branch	Shih-Fu Liu /M/T	2025.05.26	92,000/ 0	0	7,000/ 14,000	0	0	0	0	Graduated school of Fu Jen Catholic University Jixian Branch Manager, the Union Bank of Taiwan	None	None	None	None
GM of Wenlin Branch	Chien-Lung Chen /M/T	2023.03.16	227,907/ 14,588	0	0	0	0	0	0	Master of Aletheia University; GM of Sungchiang Branch	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation	
GM of Tungmen Branch	Chuen-Chour Li /F/T	2024.05.20	46,107/ 35,000	0	0	0	0	0	0	National Chung Hsing University; GM of Houpu Branch	None	None	None	None
GM of Hsihu Branch	Pei-Chun Lin /F/T	2023.03.20	56,555	0	0	0	0	0	0	Institutes of Technology University; AVP of Nanking East Road Branch	None	None	None	None
GM of Beitou Mini Branch	Li-Hui Shen /F/T	2024.04.01	62,232	0	0	0	0	0	0	Chinese Municipal Vocational School; AVP of Hsihu Branch	None	None	None	None
GM of Houpu Branch	Sui-Hui Huang /F/T	2026.03.23	142,262	0	0	0	0	0	0	Graduated from Lunghwa University of Science and Technology Zhonggang Branch Manager, the Union Bank of Taiwan	None	None	None	None
GM of North Chungho Branch	Wen-Hua Yang /M/T	2020.03.16	36,264/ 65	0	0	0	0	0	0	Master's degree of National Central University; Deputy GM of Hoping Branch	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Fuguo Branch	Hsiung-Ping Tsai/M/T	2020.11.17	39,027	0	0	0	0	0	National Chengchi University; AVP of Shingchung Branch	None	None	None	None
GM of Shulin Branch	Shih-Yu Yen /M/T	2026.03.23	0	0	0	0	0	0	Graduated school of Fu Jen Catholic University Senior Manager, Shin Kong Bank	None	None	None	None
GM of Hsichih Branch	Sheng-Chieh Chang /M/T	2020.03.16	59,753/ 6,000	0	0	0	0	0	Aletheia University; GM of Shulin Branch	None	None	None	None
GM of North Taoyuan Branch	Chien-Chou Chen /M/T	2025.02.03	76,861/ 24,069	0	0	0	0	0	Master Degree of Yuan Ze University; GM of Daye Branch	None	None	None	None
GM of North Chungli Branch	I-Ho Ou /M/T	2025.02.03	63,601/ 14,000	0	59,636/ 0	0	0	0	National Chung Hsing University; GM of Gaorong Branch	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation
GM of North Taichung Branch	Hsin-Yi Yang /F/T	2021.09.01	49,900	0	0	0	0	0	Master Degree of Feng Chia University; GM of Yuanlin Branch	None	None	None	None
GM of Minchuan Branch	Hui-Fen Chao /F/T	2017.12.01	291,148	0	0	0	0	0	Master Degree of National Yunlin University of Science and Technology; GM of North Taichung Branch	None	None	None	None
GM of Hsitun Branch	Wen-Ju Huang /F/T	2021.09.01	65,388	0	13,856	0	0	0	Master Degree of National Yunlin University of Science and Technology; AVP of North Taichung Branch	None	None	None	None
GM of Shingchung Branch	Chien-Tsung Wu /M/T	2016.08.29	101,562	0	0	0	0	0	The Overseas Chinese Institute of Technology; GM of Beitun Branch	None	None	None	None
GM of Beitun Branch	Yu-Ju Lin /F/T	2020.03.16	87,302	0	0	0	0	0	Soochow University; AVP of North Taichung Branch	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation	
GM of Fucheng Branch	Shan-Chih Yen /M/T	2024.07.27	147,196/ 155,766	0	5,806/ 16,217	0	0	0	0	Master Degree of Chiayi University; GM of South Tainan Branch	None	None	None	None
GM of Fongyuan Branch	Jing-Lin Huang /F/T	2024.04.01	32,369	0	0	0	0	0	0	Master of Chang Jung Christian University; Junior GM of North Taichung Branch	None	None	None	None
GM of Fuchiang Branch	Chuang-Chieh Chung/M/T	2021.09.01	20,346	0	0	0	0	0	0	Kun Shan University; Junior GM of Fuchiang Branch	None	None	None	None
GM of Kaiyuan Branch	Chien-Wen Tan /M/T	2018.07.25	43,547	0	0	0	0	0	0	Tunghai University; AVP of Fengshan Branch.	None	None	None	None
GM of South Tainan Branch	Shih-Chao Huang /M/T	2024.07.27	47,139	0	0	0	0	0	0	Nan-Ying Business School; Head of Fucheng Loan Center Consumer Banking Dept.	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Lingya Branch	Hsien-Ming Yen /M/T	2017.12.01	965	0	0	0	0	0	Feng Chia University; GM of Fucheng Branch	Director of iPASS Co., Ltd	None	None	None
GM of North Kaohsiung Branch	Szu-Min Yang /M/T	2022.06.01	40,477	0	0	0	0	0	National Chung Hsing University; AVP of Wealth Management Dept.	None	None	None	None
GM of Sanmin Branch	Roger Chang/M/T	2022.05.16	46,166	0	0	0	0	0	National Open University; GM of Tainan Branch	None	None	None	None
GM of Wuchia Branch	Cheng-Min Chen /M/T	2023.04.10	27,865	0	486	0	0	0	National Cheng Kung University; Deputy GM of Consumer Credit Dept. stationed in Jiouru Branch	None	None	None	None
GM of Pingtung Branch	Chuan-Wei Weng /M/T	2025.11.14	16,065	0	0	0	0	0	Master of National Sun Yat-sen University; EVP of Kaohsiung Branch assigned by Consumer Banking Dept., UBOT	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Hoping Branch	Wen-Ping Chou /M/T	2023.09.01	0	0	0	0	0	0	National Taiwan University; GM of Taipei Corporate Center 2 nd Unit & Corporate Banking Dept. stationed in Sungchiang Branch	None	None	None	None
GM of Yongchun Branch	Yung-Li Huang/M/T	2023.05.16	0	0	0	0	0	0	National Chengchi University; Senior Manager of King's Town Bank	None	None	None	None
GM of Tenshin Branch	Chih-Tsun Chang /M/T	2026.03.25	0	0	0	0	0	0	Graduated from Tamkang University Assistant Vice President, Shin Kong Bank	None	None	None	None
GM of Ankang Branch	Sheng-Feng Li /M/T	2026.03.23	0	50,000/	13,738	0	0	0	Graduated from Tamkang University Senior Sales Team Leader, Ankang Branch assigned by Consumer Banking Dept., the Union Bank of Taiwan	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Dajhu Branch	Jing-Yeh Wang/F/T	2022.05.16	15,894	0	0	0	0	0	Fu Jen Catholic University; Junior Manager of Taoyuan Corporate Banking Center in South Taoyuan Branch	None	None	None	None
GM of Gueishan Branch	Sheng-Yung Peng /M/T	2022.05.16	6,983	0	29,417	0	0	0	Ching Yun University; GM of Neili Branch	None	None	None	None
GM of Linkou Branch	Teng-Cheng Yang /M/T	2026.03.23	7,647	0	0	0	0	0	Graduated school of College of Management, Chang Jung Christian University The First Section Assistant Manager of Taipei Corporate Banking Center of Songjiang Branch assigned by Taiwan Business Banking Dept. of the Union Bank of Taiwan	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Wugu Branch	Chih-Yeh Lin /M/T	2024.06.01	22,504	0	0	0	0	0	Tungnan University; Junior Manager of Taipei Corporate Finance Dept.	None	None	None	None
GM of Gaorong Branch	Chun-Tang Chang /M/T	2025.02.03	16,790	0	46,489	0	0	0	Tamkung University; AVP of Longtan Branch	None	None	None	None
GM of Daye Branch	Kuo-Kuang Chou /M/T	2025.02.03	63,554/ 8,000	0	0/ 6,000	0	0	0	National Taipei College of Commerce- Open Junior College of Commerce; GM of North Taoyuan Branch	None	None	None	None
GM of Luzhu Branch	James Tsai /M/T	2025.02.03	182,992	0	254,350	0	0	0	Tamkang University; GM of North Chungli Branch	None	None	None	None
GM of Tucheng Branch	Cheng-Sheng Hsu /M/T	2024.04.01	48,127/ 1,000	0	0	0	0	0	Lunghwa University of Science and Technology; AVP of South Taoyuan Branch	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation	
GM of South Taoyuan Branch	Ta-Wei Shih /M/T	2019.04.01	85,403/ 20,000	0	0	0	0	0	0	Master's Degree, Tamkang University; GM of Chienshin Branch	None	None	None	None
GM of JiSian Branch	Chung-Chi Yeh /M/T	2025.05.26	59,457	0	0	0	0	0	0	Graduated from St. John's University Tamsui Mini Branch Manager, the Union Bank of Taiwan	None	None	None	None
GM of Sanxia Branch	Hsing-Jung Fei/F/T	2023.03.16	4,738	0	53,696	0	0	0	0	Ming-Chung University; Junior Manager of Sanxia Branch	None	None	None	None
GM of Donghu Branch	Ru-Chen Yuan/M/T	2020.03.16	88,619/ 4,372	0	0	0	0	0	0	Fu Jen Catholic University; AVP of Taipei Corporate Finance Dept.	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation
GM of Tamsui Mini Branch	Chiang-Hung Lin /M/T	2025.05.26	27,192	0	30,165	0	0	0	Graduated from Chinese Culture University Senior Sales Section Chief, Tamsui Mini Branch assigned by Wealth Management & Loan Dept., the Union Bank of Taiwan	None	None	None	None
GM of Jincheng Branch	Yi-Hsien Wu /M/T	2019.09.02	93,702/ 14,734	0	0	0	0	0	Master Degree, Saint Louis University; AVP of Taipei Corporate Banking Center	None	None	None	None
GM of Nangang Branch	Shiu-Lan Hsieh /F/T	2022.01.03	107,621	0	0	0	0	0	National Taipei College of Commerce- Open Junior College of Commerce; GM of Yongchun Branch	None	None	None	None
GM Of Zhubei Branch	Ching-Hua Chao /M/T	2024.11.11	0	0	0	0	0	0	Master of Chung Hua University; AVP of Hsinchu Branch	None	None	None	None

Corporate Governance

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			Share	%	Share	%	Share	%			Title	Name	Relation	
GM Of Financial District Branch	Chi-Fang Chu /F/T	2025.11.14	70,165/ 8,000	0	0	0	0	0	0	Graduated school of National Kaohsiung University of Science and Technology Pingtung Branch Manager, the Union Bank of Taiwan	None	None	None	None

Note: "The general manager or person of an equivalent post (the highest level manager) of a company are the same person, spouses, or relatives within the first degree of kinship.": None.

(3) Retired Chairman and President of the Bank and its affiliates returned as consultants : None.

Corporate Governance

2. Remuneration of Directors, Supervisors, President and SEVP for the Latest Fiscal Year

A. Director's Remuneration

Unit: NT Dollar Thousand; %, December 31, 2025

Title	Name	Directors' Remuneration				Total of (A,B,C and D) and % of Net profit after tax	Remuneration of Part-time Employees						Remuneration from Investee Companies Excluding Subsidiaries			
		Remuneration (A)	Earning Termination payment and pension costs (B)	Earning Distribution for Director's Remuneration (C) (Note 1)	Costs incurred to Perform Duties(D)		Salaries, Bonus and Special Allowance (E)	Termination payment and pension costs (F)	Earnings Distribution for Employees' Bonus (G)	Total No. of Shares Issued for Employee Stock Option (H)	Total of (A, B, C, D, E, F & G) as a % of Net profit after tax					
											All Companies in the Consolidated Statement	The Bank		All Companies in the Consolidated Statement	The Bank	
Chairman	Union Investment Co., Ltd. Representative: Jeff Lin	0	0	1,526	0	0	0	0	0	0	0	0	0	1,526:0.03	1,526:0.03	Nil
Managing Director	Chen-Chern Investment Co., Representative: Zhen-Xong Jiang	600	600	763	314	314	54	30	30	0	0	0	0	1,677:0.03	1,677:0.03	Nil
Director	Union Investment Co., Ltd. Representative: Wen-Ming Li	120	120	509	54	54	30	30	36	0	0	0	0	683:0.01	683:0.01	Nil
Director	Herman Tu	120	120	509	30	30	30	30	36	0	0	0	0	659:0.01	659:0.01	Nil
Director	Yu-Pang Investment Co., Representative: Hir-Ming Shieh	120	120	509	30	30	30	30	36	0	0	0	0	659:0.01	659:0.01	Nil
Director	Pai-Sheng Investment Co., Representative: Si-Yong Lin	120	120	509	36	36	374	144	144	0	0	0	0	665:0.01	665:0.01	Nil
Independent Managing Director	Yao-Hsien Lee	720	720	763	374	374	144	144	180	0	0	0	0	1,857:0.03	1,857:0.03	Nil
Independent Director	Tzung-Hang Lee	720	720	763	144	144	144	144	180	0	0	0	0	1,627:0.03	1,627:0.03	Nil
Independent Director	Lin-Yu Fan	720	720	763	180	180	180	180	180	0	0	0	0	1,663:0.03	1,663:0.03	Nil

- The latest annual surplus distribution proposal of the amount of the directors' remuneration paid by the board of directors before the shareholders' meeting.
- The employee bonus to President, SEVP, Chief Auditor and Chief Compliance Officer be distributed as approved by the Board of Directors before the shareholders' meeting for the motion of distribution of earnings for the most recent year (the projected amount based on the proportion of distribution last year).

Note 1: Juristic Person Director's Remuneration is distributed to Juristic Person, not to Representative of juristic person director.

Corporate Governance

B. President, SEVP, Chief Compliance Officer & Chief Auditor's Remuneration and Range

Unit: NT Dollar Thousand; %, December 31, 2025

Title	Name	Remuneration (A)		Termination payment and pension costs (B)		Bonus & Special Allowance (C)		Employees' Bonus from Earnings (D)				Total of (A+B+C+D) as a % of Net profit after tax		Remuneration from Investee Companies Excluding Subsidiaries
		The Bank	All Companies in the Financial Statement	The Bank	All Companies in the Financial Statement	The Bank	All Companies in the Financial Statement	The Bank		All Companies in the Financial Statement		The Bank	All Companies in the Financial Statement	
								Cash Dividend	Stock Dividend	Cash Dividend	Stock Dividend			
President	Wei-Wen Hsu	16,358	16,358	0	0	7,666	7,666	0	1,036	0	1,036	25,060、0.41	25,060、0.41	301
SEVP	Denfer Hung													25
SEVP	Yanger Yang													35
SEVP	Jane Lu													35
Chief Auditor	Tammy Chang													0
Chief Compliance Officer	Yu-Man Chao													0

Note1: The employee bonus to President, SEVP, Chief Auditor and Chief Compliance Officer be distributed as approved by the Board of Directors before the shareholders' meeting for the motion of distribution of earnings for the most recent year (the projected amount based on the proportion of distribution last year)

Note2: Remuneration to the Bank's four drivers total NT\$ 3,566,000.

Unit: NT Dollar

Range of Remuneration Paid to President, SEVP, Chief Compliance Officer & Chief Auditor	Name of President, SEVP, Chief Compliance Officer & Chief Auditor	
	UBOT	All the Companies in the Financial Statement
Less than NT\$ 1,000,000	-	-
NT\$1,000,000 (inclusive) ~ NT\$2,000,000(non-inclusive)		
NT\$2,000,000 (inclusive) ~ NT\$3,500,000(non-inclusive)	Tammy Chang, Yu-Man Chao	Tammy Chang, Yu-Man Chao
NT\$3,500,000 (inclusive) ~ NT\$5,000,000(non-inclusive)	Denfer Hung, Yanger Yang, Jane Lu	Denfer Hung, Yanger Yang, Jane Lu
NT\$5,000,000 (inclusive) ~ NT\$10,000,000(non-inclusive)	Wei-Wen Hsu	Wei-Wen Hsu
NT\$10,000,000 (inclusive) ~ NT\$15,000,000(non-inclusive)		
Total	6	6

C. Top five highest remuneration Paid to Managers : Not applicable

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D. Bonus to Managers

Unit NT Dollar Thousand; %, Dec 31 2025

Title	Name	Stock Dividend	Cash dividend	Total	Total as % of Net Profit after Tax
Please refer Page 07 to Page 54		11,901	0	11,901	0.20

Note: The employee bonus to managers to be distributed as approved by the Board of Directors before the shareholders' meeting for the motion of distribution of earnings for the most recent year (the projected amount based on the proportion of distribution last year).

- E. Analysis of Payments of Remuneration to Directors, Supervisors, President, Senior Executive Vice President and Chief Auditor, as a percentage of net profit after tax in the latest two years, Remuneration Policy, Standard and Combination, Procedure for determining remuneration and their relationship to operating results and future risk
- The remuneration paid to Directors, Supervisors, President, Senior Executive Vice President and Chief Auditor in 2024 is NT\$46,333,000 and its ratio to net profit after tax is 0.89%.
 - The remuneration paid to Directors, Supervisors, President, Senior Executive Vice President and Chief Auditor in 2025 is NT\$36,076,000 and its ratio to net profit after tax is 0.59%.
 - Remuneration paid to directors and supervisors primarily include meeting attendance fees and salaries. All remuneration is paid on a fixed basis and will not exceed 0.1% of the total profit of the Bank. Remuneration to executive management was made in accordance with their respective experience, degree of business involvement and contribution, and compare with the salary and remuneration standard of the Industry peers. The salary and remuneration schedule will be submitted to the Board of Directors for resolution after it is examined by Salary and Remuneration Committee pursuant to the Bank's Article of Incorporation. In addition to monthly basic salaries and allowances, executives may also be eligible for the annual and the performance bonuses and the employee bonuses (according to the Bank's Article of Incorporation 1%-5%) depending on the Bank's annual results of operation and individual performance. As such, remuneration to S executive management is closely related to the Bank's operating performance. The occurrence of major risk events that may impair the Bank's goodwill, or incidents of deficiency in internal management, or employee fraud would vastly affect the amount of bonuses to executive management. The Risk Management Dept. should report directly to the Board of Directors regarding the status of the Bank's risk control and risk exposure on a quarterly basis.

Corporate Governance

3. Execution of Corporate Governance

(1) Board of Directors

The Board of Directors held 7 meetings in 2025. The status of attendance was as follows:

Title	Name	Attendance in Person	By Proxy	Attendance Rate (%)	Note
Chairman	Union Investment Co., Ltd. Representative: Jeff Lin	7	0	100% (Number of required attendance: 7 times)	-
Managing Director	Chen-Chern Investment Co., Representative: Zhen-Xong Jiang	7	0	100% (Number of required attendance: 7 times)	
Independent Managing Director	Yao-Hsien Lee	7	0	100% (Number of required attendance: 7 times)	
Independent Director	Tzung-Hang Lee	7	0	100% (Number of required attendance: 7 times)	-
Independent Director	Lin-Yu Fan	7	0	100% (Number of required attendance: 7 times)	-
Director	Yu-Pang Investment Co., Representative: Hir-Ming Shieh	5	0	71.43% (Number of required attendance: 7 times)	Not attend 2 times
Director	Pai-Sheng Investment Co., Representative: Si-Yong Lin	6	0	85.71% (Number of required attendance: 7 times)	Not attend 1 times
Director	Union Investment Co., Ltd. Representative: Wen-Ming Li	7	0	100% (Number of required attendance: 7 times)	-
Director	Herman Tu	5	0	71.43% (Number of required attendance: 7 times)	Not attend 2 times

1. If the operation of the Board of the Directors refers to the following issue, the Bank should specify the dates of meetings, terms, and contents of resolutions, all independent directors' opinions and the Bank's response to the independent directors' opinions:

- (1) Matters listed in Article 14-3 of the Securities and Exchange Act: The Bank has set up the Audit Committee, matters listed in Article 14-3 of the Securities and Exchange Act are included in Article 14-5 of the Securities and Exchange Act. Please refer to the resolutions by the Audit Committee for the relevant content.
- (2) In addition to previous matters, other resolutions which were objected to or retained opinions and had a recorded or written statement by an independent director: The resolutions of the Board were adopted by all the attending director

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2. Execution situation of directors avoidance on motions with conflict of interests:

Term	Content of the resolution	Director's name	Reasons for recusal	Situation of participation in voting
Jan. 13, 2025 The 5th meeting of the 12th term	Procurement of gift certificates from Hi-Life International Co., Ltd.	Jeff Lin, Si-Yong Lin, Wen-Ming Li	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
	Business car lease renewal	Jeff Lin, Zhen-Xong Jiang, Hir-Ming Shieh, Si-Yong Lin, Wen-Ming Li	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
	Parking lot lease renewal for business car	Jeff Lin, Zhen-Xong Jiang, Hir-Ming Shieh, Si-Yong Lin, Wen-Ming Li	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
July. 07, 2025 The 9th meeting of the 12th term	Parking lot lease renewal for business car	Jeff Lin, Zhen-Xong Jiang, Hir-Ming Shieh, Wen-Ming Li, Si-Yong Lin(not attend)	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
	Parking lot lease & lease renewal for business car	Jeff Lin, Zhen-Xong Jiang, Hir-Ming Shieh, Wen-Ming Li, Si-Yong Lin(not attend)	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
	Subsidiary office lease renewal	Jeff Lin, Zhen-Xong Jiang, Hir-Ming Shieh, Wen-Ming Li, Si-Yong Lin(not attend)	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
Aug. 25, 2025 The 10th meeting of the 12th term	Property rental	Jeff Lin, Zhen-Xong Jiang, Hir-Ming Shieh, Si-Yong Lin, Wen-Ming Li	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
	Renewal of the lease contract on real estate property	Jeff Lin, Zhen-Xong Jiang, Hir-Ming Shieh, Si-Yong Lin, Wen-Ming Li	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
Nov. 10, 2025 The 11th meeting of the 12th term	The Bank's donation to the Union Culture Foundation	Jeff Lin, Herman Tu	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
	Proposal for purchase	Jeff Lin, Zhen-Xong Jiang,	Stakeholder	The stakeholders did not participate in

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	of goods from Hi-Life International Co., Ltd.	Hir-Ming Shieh, Si-Yong Lin, Wen-Ming Li		discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
	Payment of rental fees for installation of ATM at the premises of Hi-Life convenience store	Jeff Lin, Zhen-Xong Jiang, Hir-Ming Shieh, Si-Yong Lin, Wen-Ming Li	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.
	For the discretionary investment in securities, the Bank contracted a total of three securities investment trust companies in 2026.	Herman Tu	Stakeholder	The stakeholders did not participate in discussion and voting in accordance with the laws. The other directors had no opinions and resolutions were adopted unanimously.

3. Execution situation of the Board of Directors and performance evaluation.

Frequency	Period	Range	Method	Evaluation content
Internal evaluation - The evaluation of the previous year shall be conducted once a year in the first quarter. The Board of Directors shall be finished before the end of first quarter of the following year.	From 2025/1/1 to 2025/12/31	Performance evaluation for Board of Directors, individual Board members, and functional committees (Audit Committee and Remuneration Committee)	Self assessment for Board of Directors Self assessment for Board Members and functional committees	1. Performance evaluation of the Board covers five major aspects in degree of participation in the Company's operation, enhancement of Board decision-making quality, composition and structure of the Board, election and continuous education of Directors, and internal control. 2. Self-assessment of the performance of Board members covers six major aspects in understanding of the Company's objectives and tasks, awareness of Directors' responsibilities, degree of participation in the Company's operation, operation and communication of internal relationship, professions and continuous education of Directors, and internal control. 3. Performance evaluation of functional committees covers five major aspects in degree of participation in the Company's operation, awareness of the duties and responsibilities of the functional committees, improvement of the decision-making quality of the functional committees, functional committee member composition and its selection, and internal control.

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Internal evaluation results:

The Bank completed the evaluation of the performance of the Board of Directors, directors, Audit Committee, Remuneration Committee, and Nomination Committee in March 2026, and reported the evaluation results to the 13th meeting of the 12th term of the Board of Directors on March 9, 2026 for future reference. The results of this evaluation will also be used by the Remuneration Committee as a reference for the adjustment of individual directors' remuneration and the nomination of directors by the Nomination Committee for re-election.

To improve the identification of the indicators measured by the Board of Directors' performance evaluation results, if the achievement rate of all the indicators is more than 90%, it is considered as "Exceeding the Standards"; when the achievement rate is more than 80% (inclusive) but less than 90%, it is considered "Meeting the Standards"; if the achievement rate is less than 80%, it is rated as "Room for Improvement".

The results of the performance evaluation of the Board of Directors and functional committees, and the committees' recommendations to the Bank:

1. Board of Directors: The achievement rate of the overall indicators is 99%, and the performance evaluation result is "Exceeding the Standards".

The entire Board of Directors assessment was conducted under five major standards, and a total of 41 elements were subject to the self-assessment. In 2025, the Board held a total of 7 meetings, with an average attendance rate of 92% in person, which reached the corporate governance evaluation indicator of "the average actual attendance rate at the Board of Directors' meetings for all directors during the year being evaluated to be at more than 80%". All independent directors attended each meeting of the Board of Directors in person. The directors have inquired about the review on the projects including deepening of sustainable development policies, enhancement of information security, fair dealing policy (e.g. Improved care for elderly customers, fraud prevention, and financially friendly services) and the improvement measure implementation status in response to deficiencies audited by the competent authority in a timely manner, and given high recognition of the implementation goals of the fair dealing policy. The achievement rate of various evaluation items was 99%, and the performance evaluation result was "Exceeding the Standards." The evaluation results show that the Board of Directors has fulfilled its responsibilities in guiding and supervising the Company's strategy and directing the related compliance matters, major operations and risk control, and has been able to establish an appropriate internal control system. The overall operation is sound and in line with corporate governance.

Board members: The average achievement rate of the board members in all evaluation items is 98%, and the performance evaluation result is "Exceeding the Standard".

The Board members' performance assessment was conducted under six major standards, and a total of 23 elements were subject to the self-assessment. All current directors have completed the indicator items, winning the average scores ranging from 4.83 to 5 points under various standards. Apparently, all directors granted a positive evaluation on the efficiency and effectiveness of the operation of various indicators. Among the other things, the average score for "participation in the Company's operations" was relatively low, primarily due to the low attendance rate of certain directors at the board meetings. In the future, the Bank will arrange the meeting schedule as early as possible and disclose them to each director, hoping to raise the attendance rate.

2. Audit Committee: The achievement rate of the overall indicators is 100%, and the performance evaluation result is "Exceeding the Standards".

The Audit Committee's assessment was conducted under five major standards, and a total of 24 elements were subject to the self-assessment. The Audit Committee held a total of seven meetings, with the average attendance rate of 100% in 2025. The Committee members have proactively performed their duties and provided sufficient consultation and guidance on matters such as amendments to the regulations proposed by various units, participation in ESG, improvement of deficiencies and information security. The achievement rate of various assessment elements was 100%, better than last year. The performance assessment result showed "Exceeding the Standards," reflecting the Committee's sound operations, effective fulfillment of its functions, compliance with corporate governance and significant improvement of the Board's decision-making quality.

3. Remuneration Committee: The achievement rate of the overall indicators is 99%, and the performance evaluation result is "Exceeding the Standards".

The Remuneration Committee held a total of two meetings in 2025. The members make inquiries, properly understand and engage in sufficient discussion on the achievement status of the Bank's various business performance, the rationality of the bonus calculation, the implementation of corporate governance and legal compliance. The members also inquire to discuss whether the remuneration of managers and above is in line with the market level, in order to determine its appropriateness.

4. Director Nomination Committee: The achievement rate of the overall indicators is 96.8%, and the performance evaluation result is "Exceeding the Standards".

The Director Nomination Committee held a total of one meeting in 2025. The overall operation is sound, in line with corporate governance, and effectively enhances the functions of the board of directors.

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Frequency of	Period for evaluation	Scope of evaluation	Method of evaluation	Content of evaluation
External evaluation - It shall be performed every three years.	In May 2025, the Bank invited Taiwan Institute of Ethical Business (hereinafter referred to as the "Institute") to organize the external performance assessment on the Board of Directors.	The Board's performance assessment was conducted in terms of four aspects, i.e. the Board's professional functions, the Board's decision-making and communication performance, the Board's emphasis on and oversight of corporate internal controls, and the Board's attitude toward sustainable operation.	External professional independent institutions or external experts and scholars have been appointed to conduct performance evaluation. We have obtained a professional and objective evaluation report about the Bank owing to the review on the operation of the Bank's current Board of Directors and functional committees by a professional organization as well as the guidance given by and communication made with the evaluation committee members.	The Institute conducted a documentary review on the Board related documents and the Company's questionnaire completed by 9 directors as provided by the Bank. Meanwhile, on June 2, 2025, it conducted an on-site interview with three directors at the premises of the Bank to conduct the Board's performance assessment in terms of four aspects, i.e. the Board's professional functions, the Board's decision-making and communication performance, the Board's emphasis on and oversight of corporate internal controls, and the Board's attitude toward sustainable operation. [For the general comments, summary of recommendations and the Bank's improvement measures, please refer to the Bank's website / Sustainability / Sustainable Governance / Board of Directors and Functional Committees / Information about the Board of Directors / Results of the Performance Evaluation on the Board of Directors]

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Results of External performance evaluation:

- I. The overall performance evaluation report of the Board of Directors has been submitted for review at the 10th meeting of the 12th term of Board of Directors on August 25, 2025. The Bank has listed relevant suggestions as plans to be prioritized for strengthening corporate governance, which have been completed with sustained efforts
 - II. In May 2025, the Bank invited Taiwan Institute of Ethical Business (hereinafter referred to as the "Institute") to organize the external performance assessment on the Board of Directors and conduct the Board's performance assessment from July 1, 2024 to June 30, 2025, in accordance with Article 3 of the Bank's "Regulations Governing the Board of Directors' Performance Assessment" requiring that The Board of Directors' performance assessment shall be contracted to an external professional and independent organization, or external experts/scholarsonce per three (3) years.
(The previous external performance assessment on the Board of Directors organized by the Bank spanned from July 1, 2021 to June 30, 2022.)
 - III. The Institute's executive members responsible for assessing the performance of the Bank's Board included Yi-Ching Tu, Hsiao-Wen Wang and Chien-Ran Li, all qualified as lecturer (or above) of commerce, law, finance, accounting, or any subject relevant to the Company's operations in a public or private college/university. All of them are scholars and experts who have focused on corporate governance permanently and have no business transaction or direct or indirect important financial relationship with the Bank. Meanwhile, none of the Bank's directors is a spouse, relative by blood, lineal relatives, lineal relatives by marriage, or collateral relatives within the second degree of kinship with any of the Bank's directors, nor they have assumed the job position or concurrently serve the Bank's directors or any other job position which may directly and significantly affect the assessment report results. They uphold a fair and objective attitude and hold the professionalism and independence.
 - IV. The Institute conducted a documentary review on the Board related documents and the Company's questionnaire completed by 9 directors as provided by the Bank. Meanwhile, on June 2, 2025, it conducted an on-site interview with three directors at the premises of the Bank to conduct the Board's performance assessment in terms of four aspects, i.e. the Board's professional functions, the Board's decision-making and communication performance, the Board's emphasis on and oversight of corporate internal controls, and the Board's attitude toward sustainable operation. They presented the assessment report on July 23, 2025. The general comments and suggestions thereof and the improvement of the Bank's optimization measures are summarized as follows:
 - (1) Overall observation conclusion
 1. The highly concentrated and stable equity structure of the enterprise under assessment ensure that its decision-making values long-term development. At the very beginning, the composition of the Board of Directors members primarily reflected the equity structure. With the implementation of corporate governance concepts, the composition of the Board of Directors members has become more diversified.
 2. The enterprise under assessment values the transfer of managers' experience. For the time being, it relies on senior managers' experience and takes into consideration Japanese companies' policies to set retirement conditions and part-time consultant systems, in order to promote the transfer and fair use of experience. Meanwhile, it proactively recruits emerging talents to join it in response to new issues such as sustainable finance and digital finance.
 - (2) Optimization suggestions and a summary of the Bank's optimization and improvement measures

Recommendations for optimizing the composition of the Board of Directors members in reference to the 2025 Corporate Governance Evaluation Indicators published by TWSE, companies shall establish the board diversity policy, and the board members shall be subject to different professional backgrounds (such as law, accounting, industry), gender, age or area of expertise, etc.

The Bank's optimization and improvement measures - When re-electing the Board members in the future, the Bank will take into consideration various indicators and the performance assessment results, and continuously improve the board diversity in order to enhance the overall corporate governance performance.
 - V. The Bank review its performance evaluation system and indicators for the president and senior managerial officers at regular intervals to ensure their compliance with the Bank's business strategies, so as to maximize evaluation efficiency. The Bank shall also incorporate the development, training, and succession plans aimed at supervising senior managers into the organizational procedures of the Remuneration Committee, regularly review the implementation of the plans, and accordingly review senior managerial officers' salaries based on the implementation, which can effectively motivate the management team and promote sustainable development.
4. Execution situation assessment of measures taken to strengthen the functionality of the Board in the current year & recent years:
- (1) In May 2025, the Bank appointed an external professional independent organization and corporate juristic person, to evaluate the performance of the Board of Directors.
 - (2) The Bank's "Accountability Committee" has been established on November 11, 2024 with the approval of the Board of Directors. The committee members consist entirely of independent directors, the executive independent director act as the convener.

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(2) Audit Committee

The Audit Committee held 7 meetings (A) in 2025. The status of attendance was as follows:

Title	Name	Professional designation and experience	Actual frequency of attendance (B)	Attendance by proxy	Actual attendance rate (%) (B/A)	Note
Convener Independent Executive Director	Yao-Hsien Lee	Specialized in operation judgment and corporate management, seasoned in banking industry and knowledgeable of the industry and international market. Major experience includes manager of UBOT Bills Finance Co., Ltd., GM of Bills & Finance Dept. of UBOT.	7	0	100% (Number of required attendance: 7 times)	
Independent Director	Tzung Hang Lee	Specialized in information technology, eCommerce, and digital economics. Major experience includes member of the Examination Board at Examination Yuan, visiting scholar at Manchester University in the UK, professor of mechanical and electrical engineering at Tamkang University.	7	0	100% (Number of required attendance: 7 times)	
Independent Director	Lin-Yu Fan	Seasoned veteran in banking industry and knowledgeable of the industry and international market. Major experience includes Vice President of Fuhwa Securities, Executioner Chairperson of Fuhwa Securities Investment Trust, Resident Director at Union Insurance Company, President of Union Securities Investment Trust.	7	0	100% (Number of required attendance: 7 times)	-

Other supplementary notes:

- Where any of the following circumstances have occurred during operations of the audit committee, the date, term, issue, resolution results of the audit committee and how the company handles opinions of the audit committee thereof:

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

	Content of the resolution	Opinion of Independent Director	Date/Term of Meeting of Board of Direct	Resolution results and further handling
Jan. 13, 2025 The 4th meeting of the 4th term	1. Amendment of the "Internal control system of the Bank's concurrent operation of securities firms in the broker business introducing futures". 2. The procurement of gift certificates from Hi-Life International Co., Ltd. aiming to promote the wealth management activity incentive planning.	Unanimity	Jan. 13, 2025 The 5th meeting of the 12th term	It was adopted unanimously by all the members of the Audit Committee. The Independent directors had no opinions and it was adopted unanimously by all

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	<ol style="list-style-type: none"> 3. Parking lot lease renewal for business car 4. Parking lot lease & lease renewal for business car 5. Establishment of the “tax governance policy of the Bank.” 6. Amendments to the “institutional investors voting policy of the Bank.” 7. Establishment of the “regulations governing sustainable information management of the Bank.” 8. Amendments to the “implementation regulations governing legal compliance system of the Bank.” 9. Application for offering the “the financial products and services applicable to high-net-worth customers.” 10. Application for the “virtual asset custody business” trials. 			the attending directors.
Mar. 10, 2025 The 5th meeting of the 4th term	<ol style="list-style-type: none"> 1. Amendment of the “Internal control system of the Bank’s concurrent operation of securities firms in the broker business introducing futures”. 2. Application for engagement in proprietary trading of foreign bonds and related foreign exchange service permit. 3. The Bank's re-appointment of Deloitte Taiwan to handle the Bank's certification affairs in 2025. 4. Submission of the "Pre-approval of Applicable Scope and Service List of Non-assurance Services Provided by Independent Auditors’ Firm in 2025" and "Summary of Non-assurance Services Provided by Independent Auditors' Firm in 2024” for review. 5. “Signing of the Statement of the Internal Control System for Anti-money Laundering and Counter-terrorism Financing”. 6. Evaluation result on the effectiveness of the Bank’s internal control system for 2024 and the issuance of the Statement of the Internal Control System indicating effective implementation. 7. Proposal for the Bank's 2024 employees' remuneration for capital 	Unanimity	Mar. 10, 2025 The 6th meeting of the 12th term	It was adopted unanimously by all the members of the Audit Committee. The Independent directors had no opinions and it was adopted unanimously by all the attending directors.

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	<p>increase with issuance of new shares.</p> <p>8. The Bank's 2024 parent company only and consolidated financial statements and business report.</p> <p>9. The Bank's 2024 earnings distribution proposal.</p> <p>10. Issuance of new shares through capitalization of 2024 earnings by the Bank.</p>			
<p>May. 12, 2025 The 7th meeting of the 4th term</p>	<ol style="list-style-type: none"> 1. Amendment of the "Internal control system of the Bank's concurrent operation of the securities firms". 2. "Application with the Central Bank for the "proprietary trading of foreign securities neither an investment of proprietary funds nor done to meet hedging purposes", and establishment of the "management guidelines for proprietary trading of foreign bonds as a securities firm concurrently of the Bank" to replace the "policy for proprietary trading of foreign bonds as a securities firm concurrently of the Bank." 3. Amendments to the Matters of Attention for Banking Industry's Anti-Money Laundering and Counter Terrorism Financing Measures of the Bank." 4. The Bank's 2025 Q1 consolidated financial statements. 	<p>Unanimity</p>	<p>May. 12, 2025 The 8th meeting of the 12th term</p>	<p>It was adopted unanimously by all the members of the Audit Committee. The Independent directors had no opinions and it was adopted unanimously by all the attending directors.</p>
<p>Jul. 7, 2025 The 4th meeting of the 5th term</p>	<ol style="list-style-type: none"> 1. Amendment to the "Standard Operation Procedure for Internal Control of Securities Dealers" for the proprietary trading business of UBOT as securities dealer". 2. Amendment to the "Internal control system of the Bank's concurrent operation of securities firms in the broker business introducing futures" 3. Parking lot lease renewal for business car 	<p>Unanimity</p>	<p>Jul. 7, 2025 The 9th meeting of the 12th term</p>	<p>It was adopted unanimously by all the members of the Audit Committee. The Independent directors had no opinions and it was adopted unanimously by all the attending directors.</p>

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	<ol style="list-style-type: none"> 4. Parking lot lease & lease renewal for business car 5. Subsidiary office lease renewal 6. The Bank's 2025 "Reporting Files for Compliance with Supervisory Review Principles" 7. Amendments to the Bank's "Market Risk Management Guidelines", 			
<p>Aug. 25, 2025 The 9th meeting of the 4th term</p>	<ol style="list-style-type: none"> 1. Property leasing cases. 2. Property leasing renewal cases. 3. Amendment to the "Corporate Governance Best Practice Principles of the Bank." 4. Participation in Modernity Financial Holdings, Ltd. Pre-IPO-round fundraising project 5. Individual and Consolidated Financial Statements of UBOT for the first half year of 2025. 6. Appointment of Manager Hung-Ming Chen as the Bank's accounting manager 	Unanimity	<p>Aug. 25, 2025 The 10th meeting of the 12th term</p>	<p>It was adopted unanimously by all the members of the Audit Committee. The Independent directors had no opinions and it was adopted unanimously by all the attending directors.</p>
<p>Nov. 10, 2025 The 10th meeting of the 4th term</p>	<ol style="list-style-type: none"> 1. Amendment of the "Internal control system of the Bank's concurrent operation of securities firms in the broker business introducing futures". 2. The Bank's donation to the Union Culture and Education Foundation. 3. Proposal for purchase of goods from Hi-Life International Co., Ltd. 4. Payment of rental fees for installation of ATM at the premises of Hi-Life convenience store 5. For the discretionary investment in securities, the Bank contracted a total of three securities investment trust companies in 2026. 6. Amendment to the "Procedures for Derivative Transactions of the Bank," related appendixes and key points. 7. The Bank's 2026 Annual Audit Plan and the 2026 Internal Audit Plan and Declaration of the implementation of the plan for the securities dealer and futures introducing broker business undertaken by the Bank. 8. Establishment of risk control plan according to the evaluation results of the Bank's anti-money laundering and counter-terrorism financing 	Unanimity	<p>Nov. 10, 2025 The 11th meeting of the 12th term</p>	<p>It was adopted unanimously by all the members of the Audit Committee. The Independent directors had no opinions and it was adopted unanimously by all the attending directors.</p>

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	risks. 9. The Bank's consolidated financial statements for 2025 third quarter. 10. Appointment of Deputy Manager Ying-Na Hsu as the Bank's Chief Auditor.			
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(2) In addition to the preceding items, any resolution that has not been approved with the consent of the audit committee members but approved with the consent of two-thirds or more of all directors: None.

(3) The Audit Committee's annual main focus is explained as follows:

The Audit Committee of the Bank is composed of 3 independent directors. It aims to assist the Board of Directors with the execution of the supervision of quality and integrity of the Bank's accounting, audit, financial reporting process and financial control.

The Audit committee held 7 meetings in 2025, and the main issues that were audited included:

- A. Establishment or amendment to the internal control system pursuant to Article 14-1 of the Securities and Exchange Act.
 - B. Assessment of the effectiveness of the internal control system.
 - C. Establishment or amendment to the procedures for the acquisition or disposal of assets, engagement in derivative trade, loaning of funds to a third party, endorsement and guarantee in favor of a third party or other acts of financial and business significance pursuant to Article 36-1 of the Securities and Exchange Act.
 - D. Issues involving the private interest of the Directors
 - E. Transactions with related parties required for review under law.
 - F. Significant transaction of assets or derivative trade.
 - G. Offering, issuance or private placement of equity securities.
 - H. The appointment, dismissal or remuneration to the CPAs in the capacity of Independent Auditors
 - I. The appointment and dismissal of chief financial officer, chief accounting officer and chief internal auditor.
 - J. The annual financial report requiring the signatures or seals of the Chairman, Manager, and chief accounting officer and the financial report of Q2 pending on the audit of the CPAs.
 - K. Other materiality as required by the Company or the competent authority.
2. Execution status of independent directors, avoidance on motions with conflict of interests. The names of independent directors, the content of the motion, the reasons of avoidance, and the voting participation status should be clearly stated: None
3. Communication between independent directors and auditors:
- (1) Communication between independent internal directors and auditors:
The Chief Auditor is involved in all Board of Directors meetings and Audit Committee meetings, and reports regularly to the Audit Committee on the progress of ongoing audits. Before the end of the financial year, the internal audit department would submit in writing the next year's audit plan for review by the Audit Committee. Furthermore, internal auditors engage independent directors in half-yearly meetings to present internal audit reports and to discuss any weaknesses found in the internal control system.

Date	Points of communication	Situation of implementation
Mar. 10, 2025	Audit department work report in the second half of 2024, the execution situation of the regular report of the audit operation.	1. Allowed for future reference. 2. Submitted to the Board of Directors for future reference.
Mar. 10, 2025	Reviewed the deficiencies of the internal control system every half year and held seminars by the auditors and independent directors.	Followed up the implementation situation of the opinions of the independent directors in the seminars, and submitted the meeting minutes to the Board of Directors for reporting.
Aug. 25, 2025	Audit department work report in the first half of 2025, the execution situation of the regular report of the audit operation.	1. Allowed for future reference. 2. Submitted to the Board of Directors for future reference.

Corporate Governance

Aug. 25, 2025	Reviewed the deficiencies of the internal control system every half year and held seminars by the auditors and independent directors.	Followed up the implementation situation of the opinions of the independent directors in the seminars, and submitted the meeting minutes to the Board of Directors for reporting.
Nov. 10, 2025	Internal audit plan for 2026	1. The resolutions were adopted unanimously. 2. Submitted to the Board of Directors for resolution.
Mar. 9, 2026	Audit department work report in the second half of 2025, the execution situation of the regular report of the audit operation.	1. Allowed for future reference. 2. Submitted to the Board of Directors for future reference.
Mar. 9, 2026	Reviewed the deficiencies of the internal control system every half year and held seminars by the auditors and independent directors.	Followed up the implementation situation of the opinions of the independent directors in the seminars, and submitted the meeting minutes to the Board of Directors for reporting.

- (2) Communication between independent directors and accountants:
The CPA hold regular meetings with the independent directors on a semi-annual basis on the audit method of financial reports and major audit adjustments

Date	Points of communication	Situation of implementation
Mar. 10, 2025	The CPAs explained the scope, method and key audit matters of the 2024 audit, and communicated with the independent directors on the amendments to the laws and interpretations as well as IFRS S1/S2.	No Suggestion
Aug. 25, 2025	The CPAs are to explain the audits and adjustments to the financial statements in the first half of 2025, and the newly amended/released laws and regulations.	No Suggestion

- (3) Items to be disclosed in Accordance with “Principles Governing Corporate Governance Practices of Banks”:

Please Refer to the Bank’s Official Website: https://www.ubot.com.tw/esg_governance

Corporate Governance

(4) Status of implementation of The Corporate Governance, stating Discrepancy, if any, with Best Corporate Governance Practices of Banks and giving Reasons:

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo	
1. The Bank's shareholder structure and shareholder equity				
(1) Way in which the Bank defines any internal operating procedure to deal with suggestions, questions, disputes and legal actions from shareholders, and to implement the procedure.	V		(1) According to the Bank's Corporate Governance Best-Practice Principles, the Bank has delegated the spokesman and deputy spokesman and established an email box to take care of the suggestions, questions and disputes from shareholders. A dispute, if any, will be handed over to the Bank's legal counsel. The way to contact said spokesman is disclosed in the "investor relations" on the Bank's website and on the cover page of the Bank's annual report. Meanwhile, the Bank has also established the e-Service Center responsible for answering to and processing of the questions raised by customers via phone, processing of customers' complaints and opinions, and follow-up on various assignments. Therefore, the inquiries about the Bank's business and shareholders' suggestions or disputes may be referred to the related units by customer service attendants, if necessary.	No material discrepancy
(2) Ways in which the Bank regularly monitors the list of key shareholders who have management control of the Bank, or those who have ultimate control of key shareholders.	V		(2) In accordance with the related legal rules, the main shareholders of the Bank should report their shareholding situation monthly to the Bank, the related legal rules and forms are also disclosed on the website of the Bank.	No material discrepancy
(3) Whether the bank has established and implemented risk control and firewall mechanisms with affiliated enterprises	V		(3) The Board of Directors and functional committees shall perform at least one annual internal evaluation on the performance of the Board of Directors, members of the Board, the Audit Committee, and the Remuneration Committee. The internal and external performance evaluations of the Board of Directors shall be completed before the end of the first quarter in the following year. The "Board Performance Evaluation Form" shall be completed by the Board's Secretarial Department based on the evaluation results of "Board Member Self-Assessment Questionnaire" and actual execution. The evaluation report shall be submitted to the Board for review and improvement.	No material discrepancy

Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo	
2. Composition and responsibilities of Board of Directors: (1) Does the Board of Directors make diversifying guidelines for member composition and implement them precisely?	V		<p>(1)</p> <p>A. The Bank formulated the “Principles Governing Corporate Governance Practices of Banks”, in which diversifying guidelines were made in Chapter 4, “Strengthening the functions of the Board of Directors”. The Board of Directors of the Bank approved the establishment of the Director Nomination Committee on January 27, 2021 Responsible for nominating director candidates, reviewing qualifications, and evaluating the independence of independent directors. In addition to evaluating the educational experience and qualifications of each candidate, it also refers to the opinions of stakeholders, and abides by the "Director Selection Procedures" and "Corporate Governance Code of Practice", and Ensure the diversity and independence of directors.</p> <p>B. The policy of board member diversification and specific management achievement, please refer to previous pages.</p>	No material discrepancy
(2) Whether the Bank, in addition to establishing the remuneration committee and audit committee pursuant to laws, is willing to establish any other functional committees voluntarily?	V		<p>(2)</p> <p>1 The Bank has set up a Remuneration Committee according to regulations and the Bank’s Article of Incorporation in 19th Meeting of 7th Board of Directors on August 24, 2011 and formulated “Regulations Governing the Organization of Remuneration Committee” for compliance.</p> <p>2 The Audit Committee was assembled in accordance with law and the Company's Articles of Incorporation during the 1st extraordinary meeting of the 9th board of directors held on June 26, 2015. A set of “Audit Committee Foundation Rules” has been implemented for guidance.</p> <p>3 The Bank’s Board of Directors approved the “establishment of a Director Nomination Committee” on January 27, 2021 with the Director Nomination Committee Charter formulated for compliance. The main responsibility of the committee is to nominate and review director candidates and review their qualifications, while assessing the independence of independent directors and devising directors’ training plans.</p> <p>4 In order to promote the corporate culture of ethical management, the Bank has established a corporate governance structure based on responsibility. The Bank’s has approved the establishment of the responsibility map system during the 4th meeting of the 12th term of Board of</p>	No material discrepancy

Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo	
			<p>Directors on November 11, 2024, and has also established the "Accountability Committee".</p> <p>5 In addition, to strengthen the management mechanism, the Bank's "Asset and Liability Management Committee", "Automated Operation Committee", "Investment and Credit Review Committee", "Overdue Credit, Collection, and Bad Debt Clearance Committee", "Trust Property Review Committee", "Personnel Appraisal Committee", "Corporate Social Responsibility Committee", and "Fair Treatment of Consumers Management Committee" will have their resolutions reported to corresponding levels of approval based on the approval hierarchy.</p>	
(3) Has the listed/OTC bank established methodology for evaluating the performance of its Board of Directors, on an annual basis, reported the results of performance to the Board of Directors, and use the results as reference for Directors' remuneration and renewal?	V		<p>(3) The Bank has formulated the "Rules of the Performance Evaluation of the Board of Directors", which has been approved by the Board of Directors. It is stipulated that the internal performance evaluation of the overall operation of the Board of Directors, functional committees, and individual directors shall be implemented at least once a year while an external professional independent institution or an external team of experts and scholars shall perform external evaluation at least once every three years. The results of the internal and external performance evaluation of the Board of Directors shall be completed before the end of the first quarter of the following year and reported to the audit committee and the Board of Directors.</p> <p>The "Board Performance Evaluation Form" shall be completed by the Board's Secretarial Department based on the evaluation results of "Board Member Self Assessment Questionnaire" and actual execution. The evaluation report shall be submitted to the Board for review and improvement.</p>	No material discrepancy

Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons																	
	Yes	No	Memo																		
(4) Regular evaluation of external auditors' independence.	V		<p>(4) The Bank's Audit Committee evaluates the independence and suitability of its assigned CPAs annually. In addition to requiring CPAs to provide the "Declaration of Independence" and "Audit Quality Indicators (AQIs)," the audit committee shall also evaluate the independence and suitability of the assigned CPAs in accordance with Note 1 of the standards and the 13 items of AQI indicator for evaluation. It was confirmed that the CPAs have no other financial interests or business relationship with the Bank, except for the expenses of audit and taxation matters, and that the CPAs' family members do not violate the independence requirements. AQI information is used as reference to confirm that the CPAs and the firm have the training hours that are comparable to the industry average, and the Company will continue to introduce digital audit tools in the next 3 years to improve audit quality. The evaluation results of the most recent year were discussed and approved by the Audit Committee on March 9, 2026, and were submitted to the Board of Directors' resolution on March 9, 2026 to evaluate the independence and suitability of the CPAs.</p> <p>Criteria for evaluating the independence of CPAs:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width: 60%;">Evaluation Items</th> <th colspan="2" style="width: 40%;">Evaluation Result</th> </tr> <tr> <th style="width: 20%;">Yes</th> <th style="width: 20%;">No</th> </tr> </thead> <tbody> <tr> <td>(I) There is any significant financial interest relationship with the Bank.</td> <td style="text-align: center;">✓</td> <td></td> </tr> <tr> <td>(II) There is no financing or guarantee with the Bank or any of the Bank's directors.</td> <td style="text-align: center;">✓</td> <td></td> </tr> <tr> <td>(III) There is no close business relationship or potential employment relationship with the Bank.</td> <td style="text-align: center;">✓</td> <td></td> </tr> <tr> <td>(IV) None of the independent auditor and his/her audit service team members is, or</td> <td style="text-align: center;">✓</td> <td></td> </tr> </tbody> </table>	Evaluation Items	Evaluation Result		Yes	No	(I) There is any significant financial interest relationship with the Bank.	✓		(II) There is no financing or guarantee with the Bank or any of the Bank's directors.	✓		(III) There is no close business relationship or potential employment relationship with the Bank.	✓		(IV) None of the independent auditor and his/her audit service team members is, or	✓		No material discrepancy
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Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo	
			having been within the last two years, a director or manager of the Bank, or employed by the Bank in a position to exert significant influence over the auditing work.	
			(V) Not providing any non-auditing services that might directly affect the auditing work.	✓
			(VI) Not a broker of the stocks or other securities issued by the Bank.	✓
			(VII) Not serving as the Bank's advocate or negotiating for any conflict with a third party on behalf of the Bank.	✓
			(VIII) Not a relative of the director, managers, or personnel who have a significant impact on the audit of the Bank.	✓
			(IX) Not a stakeholder of the Bank.	✓
			(X) Serving the term of office as an independent auditor for no more than 7 years consecutively.	✓
			(XI) Receiving the statement of independence from the independent auditor regularly.	✓
			(XII) The Bank receives the audit quality index (AQIs) information under five major standards provided by the CPA firm, and also evaluates the audit quality of the CPA firm and	✓

Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo	
			<p>the audit team based on the “Audit Quality Index (AQIs) Interpreted by Audit Committee” issued by the competent authority.</p> <p>(XIII) Complete the quarterly and annual independent auditor’s report as scheduled. ✓</p> <p>(XIV) Complete the annual tax certification report and tax return as scheduled. ✓</p> <p>(XV) Provide updated tax and securities laws and amendments to IFRS accounting standards from time to time. ✓</p>	
3. If the bank set up appropriate corporate governance unit or personnel to be in charge of corporate governance affairs (including but not limited to furnishing information required for business execution by directors and supervisors, handling matters relating to board meetings and shareholders meetings according to laws, handling corporate registration and amendment registration, producing minutes of board meetings and shareholders meetings, etc.)?	V		<p>1. The Bank has set up the Board of Director Conference Service Division, which belongs to the Board of Directors and take charge of board meetings.</p> <p>2. The Bank's corporate governance affairs are allocated and handled by the Business Administration Department, the Board Meeting Affairs Team, and the General Affairs Department. These units are all corporate governance adjunct units of the Bank. The former Corporate Governance Officer, Hung-Ming Chien, was relieved of duty on February 1, 2025 and Hung-Ming Chen, Manager of the Business Administration Department, was appointed to act as the Corporate Governance Officer and to be in charge of supervising the Bank's corporate governance affairs, who has at least three years of management experience related to legal affairs, financial or shareholders service in public companies. The corporate governance affairs mentioned above include providing directors with the data needed in executing business, assisting directors in legal compliance, preparing for board meetings in accordance with regulations.</p> <p>3. The execution process in 2025 (1) Company amendment registration (2) Prepared the matters related to board meetings in accordance with the</p>	No material discrepancy

Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons																						
	Yes	No	Memo																							
			<p>regulations.</p> <p>(3) Registered the shareholders' meetings date in advance in accordance with the regulations, prepared meeting notices, meeting handbook and memorandum within the required time period.</p> <p>(4) Assisted the Bank in adhering to laws related to the Board of Directors and shareholders' meetings.</p> <p>(5) Assisted directors continue to reskill.</p> <p>(6) Provided directors with the data needed in executing business.</p> <p>(7) Conduct annual internal and external director performance evaluation.</p> <p>(8) Amendment to Articles of Incorporation. Amend the corporate governance regulations, such as "Articles of Incorporation," "Corporate Governance Best Practice Principles," and establish the corporate governance regulations, such as "Value Enhancement Plan," "Tax Governance Policy" and "Rules Governing Financial and Business Matters Between the Bank and Related Parties."</p> <p>4. Status of further studies for corporate governance managers:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Date of further studies</th> <th style="width: 15%;">Organizer</th> <th style="width: 35%;">Name of course</th> <th style="width: 10%;">Further studies hours</th> <th style="width: 25%;">Total hours</th> </tr> </thead> <tbody> <tr> <td>Apr. 22, 2025</td> <td>Taiwan Academy of Banking and Finance</td> <td>Corporate Governance Workshop (Application, Evaluation, and Management of Generative AI in the Financial Industry)</td> <td>3.0</td> <td rowspan="4" style="text-align: center; vertical-align: middle;">18</td> </tr> <tr> <td>May 14, 2025</td> <td>Taiwan Academy of Banking and Finance</td> <td>Corporate Governance Workshop (International Sustainable Finance Trend and Taiwan's Current Policy)</td> <td>3.0</td> </tr> <tr> <td>Jun 9, 2025</td> <td>Taiwan Academy of Banking and Finance</td> <td>Corporate Governance Seminar (Future trends and opportunities under sustainability issues)</td> <td>3.0</td> </tr> <tr> <td>Jun 10, 2025</td> <td>Taiwan Academy of Banking and Finance</td> <td>Corporate Governance Workshop (Interpretation of</td> <td>3.0</td> </tr> </tbody> </table>	Date of further studies	Organizer	Name of course	Further studies hours	Total hours	Apr. 22, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Workshop (Application, Evaluation, and Management of Generative AI in the Financial Industry)	3.0	18	May 14, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Workshop (International Sustainable Finance Trend and Taiwan's Current Policy)	3.0	Jun 9, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Seminar (Future trends and opportunities under sustainability issues)	3.0	Jun 10, 2025	Taiwan Academy of Banking and Finance	Corporate Governance Workshop (Interpretation of	3.0	
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Corporate Governance

Item	Implementation Status				Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo		
				Important Guiding Cases on Corporate Governance) Sep 15, 2025 Taiwan Academy of Banking and Finance Corporate Governance Seminar (AI and Fair Dealing Policy (including financial friendliness and sexual harassment prevention)) 3.0 Nov 7, 2025 Taiwan Academy of Banking and Finance Corporate Governance Workshop (Financial Applications and Challenges of Virtual Assets) 3.0	
4. Establishment of communication channels with stakeholders	V		The Bank has created a stakeholders section on its website. In addition, related parties should also contact with the Bank through mail, telephone, fax and internet etc. All communication channels are easily accessible and smooth.		No material discrepancy
5. Information Disclosure					
(1) Establishment of corporate website to disclose information regarding the Bank's financials, business and corporate governance status.	V		(1) The Bank has regularly disclosed financial and corporate governance status in the Bank's website (http://www.ubot.com.tw), and will disclose related information following the relevant regulations of the competent authority.		No material discrepancy
(2) Other information disclosure channels (e.g. English website, designating particular person to handle information collection and disclosure, appointing spokesperson, webcasting investor conference)	V		(2) Information Disclosure Method' a. A designated department is to take charge of the collection and disclosure of information on the Bank's website. b. The Bank has set spokesperson and acting spokesperson position to be the sole outlet of the statement to the publics, and the Bank has also formulated "Procedures for Handling Significant Internal Information" for compliance. c. The annual report is prepared each year, disclosing the relevant information in accordance with the "Standards Governing Information to be published in the Annual Report of Banks".		No material discrepancy
(3) After the end of the accounting year, has the bank announced and reported the annual financial statements within the prescribed	V		(3) The Bank announces and reports its financial reports within the prescribed period and announces and reports monthly operations in advance of the stipulated period according to requirements of the Banking Act and the Securities and Exchange Act.		No material discrepancy

Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo	
period in accordance with requirements of the Banking Act and Securities and Exchange Act, and announced and reported the first, second, and third quarterly financial reports and monthly operations in advance of the stipulated period?				
6. Other important information that helps to understand the Bank's corporate governance status (such as rights of employees, care for employees, investor relations, rights of stakeholders, Directors' and Supervisors' training records, implementation of risk management policies and risk evaluation measures, implementation of customer protection policies, purchasing liability insurance for directors and supervisors, and donate to political parties, related parties and charitable foundations):	V		<ol style="list-style-type: none"> 1. Rights of employees and care for employees: The Bank has put in place the "Rules of Employment" to clearly define the rights and obligations of the Bank and employees. The Bank also convenes regular labor relations meeting to enhance the bank-employee relationships and ensure rights of employees. In addition, the Bank undertakes evaluation of the various remuneration and welfare policies to maximize benefits for the employees. The Bank has also put in place the "Criteria for Prevention, Reporting and Punishment of Sexual Harassment Incidences" to ensure equal employment opportunities and human dignity. 2. Investor relations: The Bank has set up an investor's relationship window for a smooth communication channel. 3. Any transaction between the Bank and our stakeholders are carried out treated in accordance with the "Operational Standards for Non-Credit Transactions Between Union Bank of Taiwan and Related Parties" and relevant regulations governing credit transactions. 4. Directors and Supervisors' training records: the Bank's directors and supervisors have taken related trainings of practical operation and company governance. The record may be accessed on the Market Observation Post System (http://newmops.tse.com.tw) and is included in the annual report. 5. Risk management policy and execution of the risk evaluation standards: The Bank has put in place a Risk Management Policy, established necessary risk management system and standard to effectively manage risks. (Qualitative and quantitative information for assessing the various risks, please refer to related pages.) 6. The implementation of customer protection policies: Customers may offer comments or lodge complaints on the website or via the hotline for complaints and suggestions. The Bank's responsible department will re-direct the issues to the relevant department for handling and follow-up. The Bank has also put in place the "Criteria and Operational Regulations Governing the Management of Suspected Illegal or Abnormal Deposit Account" and the "Organization of the Customer Dispute Processing Team & Procedures for Handling Customer Disputes" to protect the rights of customers. Take the 	No material discrepancy

Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo	
			<p>initiative to care and effectively remind customers to prevent the suffering of loss from being cheated.</p> <p>7. The Bank takes out the liability insurance for its directors regularly, and the information is disclosed in the "Directors and Supervisors Liability Insurance Status" section of the MOPS - Corporate Governance.</p> <p>8. Donation to political parties, stakeholders, and charitable foundations:</p> <p>(1) Organized a children's charity drawing contest. Based on the number of participants and drawings, a donation of NTD 10 per case plus the income from the event registration for donation to the "Shei-Pa National Park" for making contribution to protection of the ecological environment and the animal habitats.</p> <p>(2) Proceeds from the child wealth management camp, including registration fees, organized by the Bank were donated to the "Taiwan Rural Children's Education Foundation."</p> <p>(3) On the issuance of charity affinity cards, the Bank will also donate a portion of the cards to charity organizations based on the spending amount of the cards, including donations of guardian angel affinity cards to "Taiwan World Vision", "Ping An affinity cards to "Ping An Foundation", BEATITUDES Charity Affinity Card to the "BEATITUDES Union Charity Organization".</p> <p>(4) Upon the devastation by Typhoon Danas on July 6, the Bank donated funds to the Taiwan Foundation for Disaster Relief Account under the Ministry of Health and Welfare, Executive Yuan, to help cover the expenses related to subsequent medical, living and social reconstruction costs for the injured.</p> <p>(5) The Bank donated to the Children Are Us Foundation to hold an annual public performance.</p> <p>(6) UBOT and Union Culture Foundation jointly unveiled the charity donation platform of "Well-Being Together". The funds raised will be donated to the "Puzangalan Children's Choir", the "Long-Yan-Lin welfare association at Zhongliao Village of Nantou County", the Children Are Us Foundation, the "Service Station for the Elderly and Children at Xuhai Elementary School in Mudan Aboriginal Tribe at Mudan Township of Pingtung County", "Kitchen for the Elderly in Tounan Township Community Development Association of Yunlin County", "Chiayi County Alishan elementary and middle school" and other</p>	

Corporate Governance

Item	Implementation Status			Discrepancy, if any, with Best Corporate Governance Practices of Banks and Reasons
	Yes	No	Memo	
			<p>public welfare groups.</p> <p>(7) Sponsor arts and cultural events organized by county and city governments, including the “2025 Harvesting the Past - Nantou Lantern Festival” organized by Nantou County Government, “Luo Shan Feng Art Festival” organized by Pingtung County Government, “Spring Arts Festival” concert series jointly organized by the Bureau of Cultural Affairs, Kaohsiung City Government and the Kaohsiung Philharmonic Cultural & Arts Foundation, and “Finland International Cultural Exchange Concert” and “The Unbounded Swing” of Kaohsiung Chinese Orchestra.</p> <p>(8) Sponsoring “Taoyuan Metro Corporation,” “Taichung MRT Corporation,” and “Kaohsiung MRT Corporation” to hold various social welfare activities.</p> <p>(9) Donation to the “Union Culture Foundation” to organize the Union Arts Competition and Union Arts Touring Exhibition to promote the use of oil painting in Taiwan.</p> <p>(10) Political contributions: None.</p>	
7.	<p>Explain the state of rectification addressing to the Corporate Governance Evaluation Result released by Taiwan Stock Exchange Corporation Corporate Governance Center in the previous period, and issues pending on further corrective action and issues required rectification at top priority and the measures to be taken:</p> <p>The Bank was ranked in Top 5% among listed companies in the 12th Corporate Governance Evaluation published by the TWSE. For fortifying corporate governance, the Bank reviews the indicators with no score given under the 12th Corporate Governance Evaluation and takes immediate corrective actions, such as promotion of one-third of director seats or more occupied by each gender.</p>			

Corporate Governance

(5) The composition, responsibilities and operation status of the Salary and Remuneration Committee of the Bank:

1. Members of Salary and Remuneration Committee of the Bank

As of December 31, 2025

Requirement		Professional designation and experience	Status of independence	Number of companies where the members hold concurrent positions as members of their Remuneration Committees.
Identity	Name			
Convener Independent Director	Tzung-Hang Lee	Specialized in information technology, eCommerce, and digital economics. Major experience includes member of the Examination Board at Examination Yuan, visiting scholar at Manchester University in the UK, professor of mechanical and electrical engineering at Tamkang University.	UBOT has obtained the written declaration of the Independent Directors thereby, and none of the following circumstances in connection with the direct and indirect conflict of interest with the Banks as stated in “Regulations Governing the Appointment of Independent Directors and Compliance Matters for Public Companies” has been identified: 1. An employee, director, or supervisor of the Bank and its affiliates who is a director or the director’s spouse, relative within the second degree of kinship or direct blood relative within the third degree of kinship, or a natural person shareholder who holds 1% or more of the total number of issued shares of the Bank, or ranks among the top ten in shareholdings. 2. A director, supervisor, or employee of a corporate shareholder that directly holds 5% or more of the total number of issued shares of the Bank, or that ranks among the top five in shareholdings, or that designates its representative to serve as a director or supervisor of the Bank under Paragraph 1 or 2, Article 27 of the Company Act.	0

Corporate Governance

Independent Director	Lin-Yu Fan	Seasoned veteran in banking industry and knowledgeable of the industry and international market. Major experience includes Vice President of Fuhwa Securities, Executioner Chairperson of Fuhwa Securities Investment Trust, Resident Director at Union Insurance Company, President of Union Securities Investment Trust.	<p>3. If a majority of the Bank's director seats or voting shares and those of any other company are controlled by the same person: a director, supervisor, or employee of that other company.</p> <p>4. If the chairman, president, or person holding an equivalent position of the Bank and a person in any of those positions at another company or institution are the same person or are spouses: a director (or governor), supervisor, or employee of that other company or institution.</p>	0
Independent Director	Yao-Hsien Lee	Specialized in operation judgment and corporate management, seasoned in banking industry and knowledgeable of the industry and international market. Major experience includes Manager of Union Bills Finance Corporation, and manager of Bills Finance Department, Union Bank of Taiwan.	<p>5. A director (or governor), supervisor, managerial officers, or shareholder holding 5% or more of the shares, of a specified company or institution that has a financial or business relationship with the Bank.</p> <p>6. A professional individual who, or an owner, partner, director (or governor), supervisor, or managerial officer's spouse of a professional, sole proprietorship, partnership, company, or institution that, provides auditing services to the company or any affiliate of the company, or that provides commercial, legal, financial, accounting or related services to the Bank or any affiliate of the Bank for which the provider in the past 2 years has received cumulative compensation exceeding NT\$500,000, or a spouse thereof.</p>	0

Corporate Governance

2. Operations of Salary and Remuneration Committee of the Bank

- I. There are three people in the Salary and Remuneration Committee of the Bank.
- II. The term of commissioner: 2024.06.14 to 2027.06.13. Salary and Remuneration Committee of the Bank held 2 meetings in 2025. The status of attendance as follows:

Title	Name	Attendance in Person	By Proxy	Attendance Rate (%)	p.s.
Convener	Tzung-Hang Lee	2	0	100%	
Commissioner	Lin-Yu Fan	2	0	100%	
Commissioner	Yao-Hsien Lee	0	0	During the term of office No meeting convened	New director Re-appointed on November 10, 2025
Commissioner	Wen-Ming Li	2	0	100%	Former director Discharged on November 10, 2025

Other Necessary Notes:

1. With the attention of kind managers, the committee should perform the following duties faithfully and be responsible to the board of directors, and submit the recommendations to the board of directors for discussion:
 - (1) Formulate and regularly review the policies, systems, standards and structure of directors and managers' performance evaluation and salary and remuneration.
 - (2) Regularly evaluate and determine the remuneration of directors and managers.
2. Salary and compensation committee's resolutions and bank's response toward the opinions of compensation and compensation committee:

Term	Subject for Discussion	Resolution	The handling of Bank toward Remuneration Committee opinions.
Jan.9, 2025 The 2nd meeting of the 6th Committee	2024 Performance Bonus	The Chairman proposed the relevant resolution for approval. It was adopted unanimously by all the Directors presented at the meeting. The proposal was sent to Board of Directors for resolution.	The Chairman proposed the relevant resolution for approval in Board of Directors' meeting. It was adopted unanimously by all the Directors presented at the meeting.
Jun.26, 2025 The 3rd meeting of the 6th Committee	Assess the Bank's "Principles Governing Authorization of Remuneration to Directors"	The Chairman proposed the relevant resolution for approval. It was adopted unanimously by all the Directors presented at the meeting. The proposal was sent to Board of Directors for resolution.	The Chairman proposed the relevant resolution for approval in Board of Directors' meeting. It was adopted unanimously by all the Directors presented at the meeting.

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	Assess the remuneration to managers	The current salary and remuneration, as well as individual salary levels, sustained upon approval of all attending committee members unanimously upon the chairperson's inquiry with the members, and were reported to the Board of Directors for approval.	The Chairman proposed the relevant resolution for approval in Board of Directors' meeting. It was adopted unanimously by all the Directors presented at the meeting.
	Assess the Regulations Governing Performance Evaluation on Managers and Salespersons	The Chairman proposed the relevant resolution for approval. It was adopted unanimously by all the Directors presented at the meeting. The proposal was sent to Board of Directors for resolution.	
	Directors' and managers' remuneration for the year of 2024	The Chairman proposed the relevant resolution for approval. It was adopted unanimously by all the Directors presented at the meeting. The proposal was sent to Board of Directors for resolution.	The Chairman proposed the relevant resolution for approval in Board of Directors' meeting. It was adopted unanimously by all the Directors presented at the meeting.
3.	Board of director decline to adopt or require to modify recommendations of the remuneration committee: None.		
4.	Resolutions of the remuneration committee to which a member or members of the committee has or have expressed dissents or reservations which were recorded or made in writing: None.		

3. Information on members of the nomination committee of Directors and information on its operation
 - A. Eligibility and duties of the committee members to be nominated by the Board:

The Committee shall consist at least 3 members to be nominated by the Board at least half of whom shall be Independent Directors.

The function of the committee:

 - (1) Nomination of the candidates to the seats of Directors of the Company and the review of their qualification requirement.
 - (2) Evaluation of the state of independence of the Independent Directors

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(3) Mapping out the plan for the continuing education of the Directors.

B. The eligibility and experience of the members of the Director Nomination Committee and the function of the committee:

- (1) The Director Nomination Committee of the Company is consisted of 3 members.
- (2) The tenure of the members for this term of the Committee started on June 14 2024 and expires on June 13 2027. The Director Nomination Committee convened once (A) in 2025. The professional designation and experience, attendance to the sessions of the Committee, and the motions for discussion are specified below:

Occupational Title	Name	Professional designation and experience	Actual frequency of attendance (B)	Attendance by proxy	Actual attendance rate (%) (B/A)	Remark
Commissioner; Chairman	Jeff Lin	Specialized in operation judgment and corporate management, seasoned in banking industry and knowledgeable of the industry and international market. Major experience includes the Director of UBOT, Vice President of UBOT, and President of UBOT.	1	0	100%	
Convener; Meeting chairperson; Independent Director	Tzung-Hang Lee	Specialized in information technology, eCommerce, and digital economics. Major experience includes member of the Examination Board at Examination Yuan, visiting scholar at Manchester University in the UK, professor of mechanical and electrical engineering at Tamkang University.	1	0	100%	
Commissioner; Independent Director	Lin-Yu Fan	Seasoned veteran in banking industry and knowledgeable of the industry and international market. Major experience includes Vice President of Fuhwa Securities, Executioner Chairperson of Fuhwa Securities Investment Trust, Resident Director at Union Insurance Company, President of Union Securities Investment Trust.	1	0	100%	

Note :

1. The content of the motions, the result of resolution of the Director Nomination Committee, and the response of UBOT to the opinions of the Director Nomination Committee:

Term	Points of discussion	Resolution	Response of UBOT to the opinions of the Remuneration Committee
Mar.03, 2025 1st session of the 3rd term	Draw up 2025 annual training plan of Board of Directors.	The Presiding Officer inquired all members in session for opinion. All members in session acted in favor of the motion as stated at common consent. The resolution was referred to the Board for final approval.	The Presiding Officer inquired all members in session for opinion on referring to the Board. All members in session acted in favor of the motion as stated at common consent.

2. Board of director decline to adopt or require to modify recommendations of the remuneration committee: None.
3. Resolutions of the remuneration committee to which a member or members of the committee has or have expressed dissents or reservations which were recorded or made in writing: None.

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(6) Fulfillment of Corporate Social Responsibilities:

Item	Implementation Status			Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Memo	
1. Has UBOT set up the governance framework for sustainable development, and establish the body for the advocacy of sustainable development on a full-time (part-time) basis, and the Board has authorized the senior management to administer the work? How about the supervision of the Board?	V		<p>1. In 2015, the 17th meeting of the Bank's 8th Board of Directors approved the establishment of the "Regulations Governing Establishment of Corporate Social Responsibility Committee," and the Corporate Social Responsibility Committee of the Union Bank of Taiwan was established accordingly. In 2022, the "Corporate Governance Responsibility Committee" was renamed as "Sustainable Development Committee" to improve the fulfillment of the sustainable development goals.</p> <p>2. The Bank's Sustainable Development Committee is a functional committee subordinated to the Board of Directors and also the supreme sustainable development decision-making center. The Committee Chairman is served by the Chairman of the Board, and the Committee members consist of the independent directors, president, vice president, chief auditor, chief compliance officer of the headquarters and management unit heads of the head office. The groups dedicated to corporate governance, customer care, employee care, environmental sustainability, social public welfare and sustainable finance are subordinated to the Committee. Each group is responsible for executing various plans to ensure the implementation of the sustainable development policy.</p> <p>3. The Sustainable Development Committee convenes regular meetings. This Committee is responsible for the review and approval or the annual objectives and action plans in all aspects, tracking the pursuit of sustainable development, review of the result, and decision or reference filing of all other matters pertinent to sustainable development. Proposals of the 2025 meeting include:</p> <ol style="list-style-type: none"> (1) Sustainability related evaluation results and improvement status (2) Compilation of Sustainability Report (3) Identify material issues and formulate strategies (4) Annual implementation results and future promotion plans and goals (5) Disclosure of climate-related information, and implementation of Science Based Targets (SBT) (6) Approval or filing for future reference of matters related to sustainable development (including compliance with the "Guidelines for Financial Institutions on Greenwashing Prevention," establishment of a policy impact declaration, implementation plan for IFRS Sustainability Disclosure Standards, "Use of Proceeds for Sustainability Bonds" financial bonds and human rights due diligence implementation status, etc.) <p>The Sustainable Development Committee reports to the Board on the progress of sustainable development on March 24, June 23, September 30 and December 22 in 2025. The Board shall review the result of the pursuit of sustainable development of the management team and review the feasibility of all plans with timely recommendation for assuring the inclusion of environmental, social and corporate governance factors in the management policy and business activities of the Bank while pursuing sustainable development in operation and profit.</p>	No material discrepancy

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Item	Implementation Status			Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Memo	
2. Did UBOT assess the environmental, social, and corporate governance risks pertinent to its operation under the principle of materiality, and map out related risk management policies or strategies?	V		<p>1. The information disclosed covers the performance of UBOT in sustainable development in 2025 (from January 1 2025 to December 31 2025). The boundary of risk assessment confines to scope of operation and services provided by UBOT and its subsidiaries in Taiwan.</p> <p>2. Based on the material topics identified according to GRI G3, the Bank further evaluates the impact of each material topic on the company's operations, economics, environment, and people (human rights), in order to be used as the basis for sustainable development strategy planning, and corresponding management measures and strategies are also established. For the relevant contents, please refer to the Chapter of Stakeholder Engagement of the 2025 Sustainability Report.</p>	No material discrepancy
<p>3. Fostering a Sustainable Environment:</p> <p>(1) Establishment of proper environment management systems based on the characteristics of its industry.</p>	V		<p>(1) The Bank establishes the Energy and Environment Management Committee and complies with relevant domestic environmental protection laws and regulations, such as the Air Pollution Control Act, the Water Pollution Control Act and the Waste Disposal Act. Meanwhile, the Bank also implements the ISO 14001 and ISO 50001 environmental and energy management systems established by the International Standards Organization and prepares the “Energy and Environment Management Manual” to execute environmental and energy management work and promote various environmental protection and energy conservation policies. The Bank's energy and environmental management policy was amended and updated as the energy and environmental, health and safety policy in 2025: “Compliance with energy and environmental, health and safety laws and regulations”; “Support for energy conservation and carbon reduction, and continuous implementation of green procurement.”; “Focus on education and promotion, and enhancement of employees' awareness toward energy conservation”; “Fulfillment of goal management and construct a sustainable business environment”; “Fulfillment of GHS reduction and disclosure thereof”; “Adoption of water-saving labeled products to reduce waste of water”; “Compliance with waste sorting and resource recycling”; “Commitment to eliminating workplace hazards and mitigating occupational health and safety risks”; “Promotion of communication with workers and provision of a safe and sanitary working environment”</p> <p>(2) The Bank has passed the following international environmental protection certifications: ISO14001 environmental management system certification (valid from 2024.12.17 to 2026.12.12). ISO50001 energy management system certification (valid from 2024.12.01 to 2026.12.01)</p>	No material discrepancy

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Item	Implementation Status		Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons	
	Yes	No		
(2) Is the bank committed to improving energy efficiency and using recycled materials with low impact on the environment?	V		<p>(2) The Bank is committed to energy conservation, carbon reduction and improvement of energy efficiency, and uses renewable materials with low environmental impact. In 2023 as the base year, the Bank's total electricity consumption was 14,861,366 kWh. The Bank's short-term goal aims to use 60% renewable energy (RE60) by 2020, while the long-term goal aims to achieve 100% (RE100) by 2050. Meanwhile, in order to increase the consumption of renewable materials, the Bank aims to increase the consumption of renewable materials by 30% in 2030.</p> <p>The consumption of renewable energy in the past two years is as follows: In 2024, the consumption of green power by the Bank's 90 business locations and head office was 220,812 kWh. In 2025, the consumption increased to 2,165,789 kWh. The consumption of renewable energy increased by 980% from 2024, accounting for 14% (RE14).</p> <p>The energy and environmental management measure implementation status in 2025 is stated as follows:</p> <ol style="list-style-type: none"> 1. Consumption of green power (solar photovoltaic renewable energy) totaling 2,165,000 kWh. 2. 44 pure oil-powered business cars were replaced by hybrid electric vehicles, and 13 old pure oil-powered official locomotives were replaced by electric locomotives. 3. A total of 116 air conditioners and 5,209 light fixtures were replaced, and 53 toilets, 37 faucets and 7 urinals were replaced by water-saving certified ones. 4. The Bank completed the installation of rooftop solar power plants on two buildings of the South Taoyuan Branch, which were already put into operation. The plants are primarily intended for self-consumption. The installed capacity is 109.2 kw, and 113,595 kWh solar photovoltaic renewable energy is estimated to be generated per year. 5. Increase the consumption of recycled materials: A total of 8,746 packs of recycled photocopy paper were consumed in 2025. The Bank aims to increase the consumption of recycled paper by 30% in 2030. 6. A total of 5 environmental management policies promoting the ISO14001 were completed, including the response of the 90 business locations throughout the nation and head office to the "Green Office" campaign promoted by the Ministry of Environment. Each business location has promoted at least 25 green office measures. 7. Green procurement: In 2025, the total procurement amount for green and energy-saving (including green power) or eco-friendly labels, energy-saving labels, water-saving labels, and green building materials labels related to environmental sustainability, such as air conditioners, lighting, refrigerators, water dispensers and electric locomotives, etc., was NT\$51,064,531. 	No material discrepancy
(3) Does the Bank collect data for	V		<p>(3) In order to understand the impact of climate change on the Bank, according to the type of climate risks (physical risks and transformation risks) and climate</p>	No material discrepancy

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Item	Implementation Status		Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	
greenhouse gas emissions, water usage and total weight of waste in the past two years, and set energy conservation, carbon reduction, greenhouse gas emissions reduction, water usage reduction and other waste management policies?	Yes	No	<p>opportunities, and based on the consideration of the business type and the two aspects of occurrence probability and impact level, we have identified material climate risk and opportunity topics, corresponding responsive measures are adopted:</p> <ol style="list-style-type: none"> 1. Make individual assessments based on individual customers' industries and impacts of climate change. 2. Climate risk topics: <ol style="list-style-type: none"> A. Extreme climate causing damage to customer assets: Incorporate ESG principles into credit extension and investment decision-making, process evaluation and enhance due diligence; provide funds necessary for restoration and reconstruction of damaged properties due to natural disasters; for real property appraisal rules specifying the condition of high climate risk, include such condition in the precaution section of the appraisal report. B. Topics of climate-related policies, tougher regulations and increase of raw material costs: Incorporate ESG principles into credit extension and investment decision-making, process evaluation and enhance due diligence; actively adopt engagement actions for customers in the industries of high-carbon emissions, encourage customers to implement mitigation measures; provide green and sustainability related credit extension to assist the low-carbon transformation. 3. Opportunity topics: <ol style="list-style-type: none"> A. Promote green and sustainable loan products: Provide green credit loans and set up the "Guidelines for Sustainability Linked Credit Extension Business" to offer more favorable interest rate conditions, in order to assist customers in the transformation of low-carbon and sustainable operation. B. Improve energy/natural resource utilization efficiency of business locations: Change to install LED bulbs, replace old air-conditioners, participate in the promotion program of the Bureau of Energy, Ministry of Economic Affairs (MOEA), control the temperature of air conditioning in summer, and promote various energy-saving measures. The green building materials used for interior decoration must reach 45% or more. C. Increase the consumption amount of renewable energy: Expand the use of renewable energy and gradually increase the percentage of renewable energy used in accordance with the global corporate renewable energy initiative RE100. In addition, we have also progressively installed roof-top solar power plants on our own buildings, in order to increase the low-carbon energy consumption rate.

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Item	Implementation Status		Memo	Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No		
(4) Does the Bank collect data for greenhouse gas emissions, water usage and total weight of waste in the past two years, and set energy conservation, carbon reduction, greenhouse gas emissions reduction, water usage reduction and other waste management policies?	V		<p>(IV)</p> <p>1. The Bank has formulated the “energy and environmental, health and safety policy,” and also set the goals for greenhouse gas reduction and water consumption reduction. For specific goals and plans for greenhouse gas reduction, please refer to (7) the Bank’s Climate-Related Information 1-2. By identifying 2023 as the base year, the Bank set the goal for water consumption reduction by 8% in 2035.</p> <p>2. The greenhouse gas inventory results for the Bank’s 92 business locations (including 2 overseas locations) and head office over the past two years are stated as follows:</p> <p style="padding-left: 20px;">The total emissions amounted to 9,786.8757 metric tons/CO2e in 2024. In 2025, it was 8,901.0344 metric tons/CO2e, a decrease by 9% from the previous year and a decrease by 11.6% from the base year, 2023.</p> <p style="padding-left: 20px;">Further, the carbon emission intensity per NTD million of operating revenue for Categories 1 and 2 in said two years is stated as follows:</p> <p style="padding-left: 20px;">0.4442 tons CO2e /NTD million in 2024.</p> <p style="padding-left: 20px;">0.3693 metric tons CO2e/NTD million in 2025, a decrease by 16.9% from the previous year.</p> <p>3. Over the past two years, the consumption of water by the Bank's 90 business locations and head office was equivalent, both 72,356 metric meters, saving more water by 0.008% compared to 2023. In the future, the Bank will proactively replace old toilets and faucets and other water appliances to help achieve the water-saving goals.</p> <p>4. The total weight of waste generated by the Bank over the past two years is stated as follows:</p> <p>174.7 metric tons in 2024 and 172.5 metric tons in 2025, a decrease by 1.3% from the previous year.</p>	No material discrepancy

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Item	Implementation Status		Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons				
	Yes	No					
<p>4. Preserving Public Welfare</p> <p>(1) Whether the Bank has established the related management policies and procedures in accordance with the relevant laws and international human right conventions?</p>	V	<p>(1) The Bank strictly complies with the labor and human rights regulations applicable within the jurisdictions of business locations, and establishes the “Human Right Policy” as the basis for human right management in reference to the international standards such as the “Universal Declaration of Human Rights,” “Global Covenant” and “International Labor Organization Conventions,” as well as the “Taiwan Supply Chain Enterprise Human Rights Guidelines,” The scope of application covers all of the Bank's direct business activities, products and services (including branches and digital banks/customer service centers/operations centers, etc.), subsidiaries and suppliers, including employees (including full-time employees, part-time employees, dispatched staff and interns), outsourced and contracted personnel (such as security guard, cleaning, customer service and IT maintenance, etc.) and partners. The Bank urges all parties in the value chain to jointly implement the principles for non-discrimination, prohibition of forced and child labor, reasonable working hours and wages, occupational safety and health, freedom of association and collective bargaining, privacy and personal data protection, and reasonable adjustments for vulnerable groups, in order to build a financial service and working environment respecting human rights.</p> <p>The employee care group subordinated to the Sustainable Development Committee serves as the responsible unit dedicated to reporting to the “Sustainable Development Committee” on the implementation results related to human rights regularly.</p> <p>The Bank's human rights management policies and specific plans are summarized as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Human Rights Management Policy</th> <th>Specific plan</th> </tr> </thead> <tbody> <tr> <td>Workplace Human Rights Protection</td> <td> <p>All policies shall neither constitute differential treatment nor any forms of discrimination on the basis of gender, sexual orientation, race, class, age, marital status, language, ideology, religion, party affiliation, nationality, birthplace, appearance, facial features, physical or mental disability, or previous union membership identity. The Bank has established the "Union Bank of Taiwan Prevention Plan for Unlawful Infringement When Performing Duties” to protect employees from physical or mental harm when performing their duties.</p> <p>In terms of employee development and workplace safety management, the Bank continues to promote occupational safety, health and human rights-related training. The training program covers important issues including job-related physical and mental infringement, abnormal workload, ergonomic hazard, maternal health protection and sexual harassment prevention. In 2025, a total of 13 sessions were organized online and physically, attended by a total of 4,353 participants, aiming to enhance employees' ability to identify workplace risks and protect themselves, and to improve the entire organization’s risk management awareness.</p> <p>In accordance with the “Supplier Management Policy,” the Bank conducts the human right due diligence on its suppliers, covering the issues including compliance with the Labor Standards Act and the Occupational Safety and Health Act, no employment of child labors under the age</p> </td> </tr> </tbody> </table>	Human Rights Management Policy	Specific plan	Workplace Human Rights Protection	<p>All policies shall neither constitute differential treatment nor any forms of discrimination on the basis of gender, sexual orientation, race, class, age, marital status, language, ideology, religion, party affiliation, nationality, birthplace, appearance, facial features, physical or mental disability, or previous union membership identity. 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In 2025, a total of 13 sessions were organized online and physically, attended by a total of 4,353 participants, aiming to enhance employees' ability to identify workplace risks and protect themselves, and to improve the entire organization’s risk management awareness.</p> <p>In accordance with the “Supplier Management Policy,” the Bank conducts the human right due diligence on its suppliers, covering the issues including compliance with the Labor Standards Act and the Occupational Safety and Health Act, no employment of child labors under the age</p>	No material discrepancy
Human Rights Management Policy	Specific plan						
Workplace Human Rights Protection	<p>All policies shall neither constitute differential treatment nor any forms of discrimination on the basis of gender, sexual orientation, race, class, age, marital status, language, ideology, religion, party affiliation, nationality, birthplace, appearance, facial features, physical or mental disability, or previous union membership identity. The Bank has established the "Union Bank of Taiwan Prevention Plan for Unlawful Infringement When Performing Duties” to protect employees from physical or mental harm when performing their duties.</p> <p>In terms of employee development and workplace safety management, the Bank continues to promote occupational safety, health and human rights-related training. The training program covers important issues including job-related physical and mental infringement, abnormal workload, ergonomic hazard, maternal health protection and sexual harassment prevention. In 2025, a total of 13 sessions were organized online and physically, attended by a total of 4,353 participants, aiming to enhance employees' ability to identify workplace risks and protect themselves, and to improve the entire organization’s risk management awareness.</p> <p>In accordance with the “Supplier Management Policy,” the Bank conducts the human right due diligence on its suppliers, covering the issues including compliance with the Labor Standards Act and the Occupational Safety and Health Act, no employment of child labors under the age</p>						

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Item	Implementation Status		Memo	Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No		
			<p>of 16, and prohibition of discriminatory treatment in salary and promotion based on religious belief, marital status, nationality, color, race, gender, age, or sexual orientation. Meanwhile, the Bank also provides complaining channels and protection measures against impairment on labor rights, workplace violence, and sexual harassment. The Bank also provide the workplace safety hazard training to suppliers before they begin operations, and conduct the supplier evaluation regularly. A total of 66 suppliers applied for the evaluation in 2025.</p>	
			<p>Healthy and Safe Workplace</p> <p>1. In order to prevent and improve the ergonomic hazard at workplace, the Bank has conducted a musculoskeletal symptoms survey throughout the Bank in 2025, completing the questionnaire totaling 4,476 copies, i.e. an achievement rate of 100%. The survey results showed that most employees did not experience the related hazards. Only 31 employees were identified as the suspected cases, which were evaluated, cared and adjusted as required in accordance with the internal operating procedures, in order to implement the management principle emphasizing that prevention is better than cure.</p> <p>2. In 2025, the Bank has organized a total of 54 health promotion seminars, covering topics including first aid skills, exercise and health care, and common health risk issues. Among the other things, there were 12 first aid courses and 18 exercise-related courses, attended by a total of 673 participants. Through systematic promotion of the health education, the Bank helps employees improve their health awareness and enhance their awareness toward, and ability to respond to, the health risk factors, and encourages them to care about their own health, in order to shape a positive workplace health culture.</p> <p>3. The Bank arranges on-site physicians to provide health consultation services. A total of 28 sessions were organized in 2025 to help employees verify their own health conditions in a timely manner and provide personal suggestions and necessary follow-up referral resources. Meanwhile, the Bank promotes employee health care measures by extending the care to a total of 1,756 people throughout the year. Based on the active care and tracking mechanism, the Bank has identified potential health risks early so as to mitigate the impact posed by health factors on work performance and workplace safety.</p> <p>4. Based on the health promotion activities, education and training, professional medical support and systematic health management measures, the Bank continues to strengthen employees' health protection and workplace safety, ensuring that employees from different ethnic groups and job positions may receive appropriate care and, therefore, support the corporate sustainable operation and social responsibility practices.</p>	
			<p>Support freedom of association</p> <p>The Bank respects employees' right to form and join union and various types of clubs. In addition, we also continue to maintain smooth communication channels with employees and provide diversified communication mechanisms and platforms to protect and enhance the rights and interests of employees, and strive to promote</p>	

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Item	Implementation Status		Memo	Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No		
			<p>harmonious labor-management relations. Held every three months, with four labor-management meetings held in 2025.</p> <p>Personal information and information security protection To protect the privacy of all customers, employees and stakeholders, the Company has established comprehensive and strict personal data and information security control mechanisms and protective measures to ensure data security. The online education and training on personal information protection and information security were completed by 3,725 and 3,770 employees, respectively, in 2025.</p> <p>(2) In order to implement said policies and fully demonstrate the responsibility to respect and protect human rights, the Bank proactively promotes the human right due diligence mechanism and build a systematic risk identification, prevention and response procedure. The investigation report states the Bank's implementation results under the human right management framework, including the identification and assessment of potential human rights risks, impact mitigation measures, communication with stakeholders, and future continuous improvement directions. By promoting the human right due diligence, the Bank expects to deepen the respect toward and protection of all colleagues, customers, suppliers and partners, and continuously improve the human right resilience in the financial industry's value chain.</p> <p>(1) Human right issues and identification procedure: The Bank conducts the identification and due diligence on human right issues regularly. In order to systematically and preliminarily identify all human right issues related to the Bank, the Bank takes into the account all relevant international human rights standards, the Bank's internal human right policy, and human right issues of concern to peers and other benchmark companies to conclude a list of human rights issues and define the negative scenarios that might derive from various human rights issues.</p> <p>(2) Human right due diligence: Based on the relevant international human right standards and the Bank's human right policy and human rights issues disclosed by peers, the Bank concludes a list of human right issues related to the Bank and its suppliers. The Bank designed the questionnaire for identifying human right issues dividing into four elements, including probability of occurrence, scale of occurrence, scope of occurrence and degree of difficulty in seeking relief and assessed in five grades. Based on the statistics and analysis on the stakeholders completing the questionnaire, the Bank screened five different stakeholder groups, including suppliers, local community residents, vulnerable groups, female employees and male employees. The Bank evaluated the questionnaire results of different stakeholder groups comprehensively to conclude the Bank's human right risk issue matrix.</p> <p>(3) The scope of human right due diligence and major human right issues conducted in 2025: The questionnaire for identifying human right issues was distributed to employees of the Bank (parent company), its subsidiaries in Taiwan and key suppliers. A total of</p>	

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Item	Implementation Status		Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	
			<p>1,990 copies of valid questionnaire were collected. The scale of occurrence, scope of occurrence, and difficulty in seeking relief were converged into the severity of the human right risk issue, and evaluated together with the probability of occurrence of human right issues comprehensively. Meanwhile, the Bank's human right risk matrix was drawn with severity as the vertical axis and probability of occurrence as the horizontal axis, in order to keep tracking and proactively prevent the possibility of increased risks. Among the other things, the top five issues identified based on overall score, i.e. communication channels, grievance mechanism, equal rights, discrimination and sexual harassment, and right to work, are identified as high-risk issues.</p> <p>(4) Mitigation or remedial measures: Subject to the analysis result for identification of human right risk issues, mitigation and remedial measures are formulated against the high-risk human right issues: By implementing risk mitigation measures, the Bank optimizes corporate management policies and communication with stakeholders, increases human right training and improves management policies to mitigate the probability of occurrence and severity of human right risk. Based on the compensation and restoration of human right risks, the Bank adopts compensatory measures to ensure that affected parties may receive fair and just treatment and restores their rights as much as possible.</p>
(2) Has the Bank established appropriately managed employee welfare measures (include salary and compensation, leave and others), and link operational performance or achievements with employee salary and compensation?	V		<p>(1) The Bank's "Guidelines for payroll under personnel management regulations" have defined the standards about granting of salary, allowance, compensation and bonuses. In addition, the Bank has enacted the "Criteria for handling employee merit and disciplinary incidents".</p> <p>The Bank regularly conducts promotion and salary adjustment to provide reasonable remuneration. In order to promote family care welfare and comply with the Labor Standards Act, we have established menstrual leave, pregnancy check-up leave, maternity leave, paternity leave, and miscarriage leave. The Company established an employee welfare committee to provide holiday bonuses, marriage, funeral, maternity and material natural disaster payments. Where there is a profit in the Bank's annual final accounts, the Board of Directors will consider the operating performance of the current year, issue year-end and performance bonuses, and distribute employee compensation (1%</p>

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Item	Implementation Status		Memo	Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No		
			<p>to 5% of the profit) to employees. From 2021, the Bank set up an employee stock ownership trust, and qualified employees can join freely to achieve the purposes of long-term savings, wealth accumulation, and ensuring a stable life in the future.</p> <p>The “Procedures for Performance Appraisal of Business Units” of the Bank are intended for the performance assessment on the achievement status for various business lines, such as deposits, loans, wealth management, credit card and trust. In the case of deficiencies occurred in financial consumer protection and dispute over the fair dealing policy and so on, with respect to the competent authority with the major deficiencies in internal management and fined by the competent authority for corruption, the head office may deduct its performance bonus after approval by the president depending on the severity of the case. The performance bonus shall be properly linked to the implementation results of financial consumer protection disputes and fair customer treatment.</p> <p>In 2025, the Board of Directors resolved to allocate 1.84% of the earnings in 2024 as the remuneration to employees, of which 61.8% was distributed to frontline employees.</p> <p>The Company promotes diversity policies in the workplace and implements employment diversity, compensation and fair promotion opportunities. All policies shall neither constitute differential treatment nor any forms of discrimination on the basis of gender, sexual orientation, race, class, age, marital status, language, ideology, religion, party affiliation, nationality, birthplace, appearance, facial features, or physical or mental disability. In 2025, female employees accounted for 63.3%, female supervisors accounted for 53%; employees under 30 years old accounted for 24.2%, employees over 30 years old under 50 years old accounted for 52%, and employees over 50 years old accounted for 23.8%; another 15 employees who are persons with mental or physical disabilities were hired under the "Persons with Disabilities Rights Protection Act."</p>	

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Item	Implementation Status		Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	
(3) Whether the Bank has provided safe and healthful work environments and training on safety and health for employees on a regular basis?	V	<p>(3) The Bank provides the employees with a safe and healthy working environment. In accordance with relevant domestic laws and regulations, it has established the “Occupational Safety and Health Committee” and established management rules and plans, including the “Occupational Safety and Health Management Plan,” “Safety and Health Work Code,” “Occupational Safety and Health Management Regulations” and “Occupational Safety and Health Automatic Inspection Plan” and conducted employee safety and health education regularly.</p> <p>The Bank's measures and achievements in promoting workplace safety and health in 2025 are stated as follows:</p> <ol style="list-style-type: none"> 1. Implement the ISO 45001 international standard system for occupational health and safety management and receive the certification valid from December 7, 2025 to December 7, 2028. 2. Convene the Occupational Safety and Health Committee meeting on a quarterly basis to review the promotion and implementation of occupational safety and health operations. 3. New employees will receive the general safety and health education and training for 3 hours. The current employees will receive on-the-job safety and health training for 3 hours for once per 3 years. The first aid personnel, occupational safety and health supervisors, occupational safety and health managers, nurses, fire safety managers, etc., will receive the statutory certification training, refresher training and related health promotional seminars. 4. All office premises are equipped with access control, security and firefighting facilities. In addition to said facilities at the business premises, there are also security guards and an alarm system in place. 5. Conduct the drinking water quality test on a quarterly basis and also inspection on water dispensers to ensure the safety of drinking water for all colleagues. 6. Test the CO2 concentration and lighting brightness at the workplace for once per six months. 7. Conduct a safety inspection on electrical equipment at the workplace for once per six months. 8. Conduct a fire protection safety inspection and reporting at the workplace for once per year. 9. Conduct a safety inspection and reporting on the buildings at the workplace for once per two years or four years, subject to the venue size. 10. Conduct the health checkup for current employees for once per three years. 11. The Bank's head office and Songjiang Branch, Nanjing Branch, Minchuan Branch, Xinzhuang Branch, Chiuju Branch and Chiayi Branch have received the Healthy Workplace Initiation Badge certification. 12. The Bank's Neihu Branch, Fuqiang Branch, Lingya Branch and Kaohsiung Branch have received the Health Promotion Badge certification. 13. The Bank organized a total of 93 occupational safety, hygiene and health related 	No material discrepancy

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Item	Implementation Status		Memo	Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No		
			<p>education and training sessions, attended by a total of 4,287 participants, including four occupational safety supervisor training sessions, five first-aid personnel training sessions, and 84 on-the-job training sessions for occupational safety and health. Occupational accident incidence rate: 0.66% (26 occupational accident occurred among 3,922 employees throughout the Bank, primarily due to commuting traffic accidents), with zero fatality.</p> <p>14. Fire Safety: In accordance with fire safety-related regulations, the Bank has appointed the fire safety management personnel, prepared the fire safety plan and organized the self-defense firefighting group. Regular fire prevention training is performed for employees, covering fire extinguishing, reporting procedures and evacuation drills. The Bank also conducts inspection against fire safety facilities and improves deficiencies. The incidence rates of fire and casualties are both zero.</p>	
(4) Whether the Bank has established some effective career development training plan for employees?	V		(4) In responding to the rapid change in the financial environment, the corporate strategy of the Bank and the training of employees in career development, UBOT holds lectures, seminars, professional training programs and sending banking staff to receive training in finance and banking and corporate management from time to time in the year in accordance with the Regulations Governing Continuing Education of Employees and with reference to the career development planning of the employees for enriching them with the required professional knowledge and skills and developing into a full-seasoned talents in finance and banking services. UBOT has installed the E-learning platform for online learning and training. This platform makes available a wide array of digital learning programs online at the education section. Employees may access to the platform at time of their choosing voluntarily for upgrading their professional skills and capacity.	No material discrepancy

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Item	Implementation Status			Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons																				
	Yes	No	Memo																					
			<p>Training of employees in career capacity is also carried out through job rotation.</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="4" style="text-align: center;">Continuing education in 2025</th> </tr> <tr> <th style="text-align: center;">Category of personnel</th> <th style="text-align: center;">Nature of the program</th> <th style="text-align: center;">Class</th> <th style="text-align: center;">Number of participants in training</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">New employees</td> <td style="text-align: center;">Orientation</td> <td style="text-align: center;">8</td> <td style="text-align: center;">313</td> </tr> <tr> <td style="text-align: center;">Employees of all functions</td> <td style="text-align: center;">Professional courses</td> <td style="text-align: center;">667</td> <td style="text-align: center;">70,665</td> </tr> <tr> <td style="text-align: center;">Newly appointed officer</td> <td style="text-align: center;">In charge of training</td> <td style="text-align: center;">11</td> <td style="text-align: center;">33</td> </tr> </tbody> </table>	Continuing education in 2025				Category of personnel	Nature of the program	Class	Number of participants in training	New employees	Orientation	8	313	Employees of all functions	Professional courses	667	70,665	Newly appointed officer	In charge of training	11	33	
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<p>(5) Does the Bank's product and service comply with related regulations and international rules for customers' health and safety, privacy, sales, labelling and set polices to protect consumers' rights and consumer appeal procedures?</p>	V		<p>(5) To protect customers, the Bank has established fair customer treatment policies, fair customer treatment principles, and execution steps, in order to enhance consumers' confidence on the Bank and to ensure the Bank's sustainable development.</p> <ol style="list-style-type: none"> 1. The Bank has implemented fair customer treatment policies, strategies and execution steps for all business activities, and also complies with the Financial Consumer Protection Act and relevant regulations. For the protection of consumers' interests, a "Consumer Dispute Resolution Policy" was formulated and passed during the 2nd meeting of the 9th board on August 26, 2015. The Bank also maintains a 24-hour, all-year-round customer service hotline. When a customer who has business with the Bank claims his rights has been damaged and has disputes over products or services, he or she may file a complaint through proper channels (e.g. telephone, mail, web message, or over the counter at branches). All complaints will be handled in discretion according to the Bank's "Customer Complaint Handling Procedures," and followed up by dedicated department. The Bank will resolve every customer dispute in a fast and efficient manner, and perform statistical analyses on complaint cases to identify rooms for improvement and thereby prevent similar occurrences. 2. A "Consumer Dispute Resolution Team" has also been assembled to resolve disputes arising from business between the Bank and clients that were unable to reach agreement in the hope of resolving the issue with satisfactory result. 3. The Bank upholds the corporate culture of "fair dealing" and continues to improve service quality to protect customers' interests and rights. By listening to customers, improving the efficiency of processing of complaints, and valuing customer feedback as a basis for review and improvement, the Bank may provide better service experience and enable customers to feel the Bank's efforts and care more physically. 4. The Bank has received the "ISO10002 Customer Complaint Quality 	No material discrepancy																				

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Item	Implementation Status		Memo	Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No		
			Management System” international certification in 2025. By virtue of a risk-oriented complaint handling mechanism, the Bank set up high, medium and low risk response management policies and established a systematic and traceable complaint process. The Bank sends out the satisfaction survey on complaint handling via email through the system and reviews feasible approaches to improve customer satisfaction about the Bank's complaint handling. Meanwhile, the Bank organizes the “Precise Customer Complaint Handling Skills Course” to expand all employees’ training, improve their ability to respond to and handle customer complaints, and demonstrate that the Bank is customer-centric and owns the professional and reliable ability to respond to complaints.	
(6) Does the Bank set supplier management policy and request suppliers to comply with related standards on the topics of environmental protection, occupational safety and health or labor right, and their implementation status?	V		<p>(6)</p> <p>1. The Bank has established the supplier management policy and modified the policy in 2025. Specifically, the policy requires all units to trade with suppliers who have received relevant standard certifications in environmental protection, energy management, occupational safety and health, labor rights, information security and quality management as the first priority. Major suppliers are required to complete the “Supplier Corporate Social Responsibility Self-Assessment Form.” Meanwhile, the policy also requires suppliers to sign the “Letter of Undertaking for Compliance with Corporate Social Responsibility, Ethical Management Policies and Legal Regulations” when executing contracts to undertake that in the process of manufacturing goods and providing services, they shall comply with relevant laws and regulations such as the Environmental Protection Act, Occupational Safety and Health Act and Labor Standards Act, note the hazard factors of the labor human rights and working environment safety, take actions to prevent the hazards and comply with the ethical management policy. Also, the contract executed by a supplier shall include the clause stipulating that if the supplier violates said policies or causes significant environmental and social impact, the Bank may terminate or cancel the contract at any time to avoid trading with the supplier who violates the Bank's corporate social responsibility policy.</p> <p>2. In accordance with the “Supplier Management Policy,” the Bank conducts the human right due diligence on its suppliers, covering the issues including compliance with the Labor Standards Act and the Occupational Safety and Health Act, no employment of child labors under the age of 16, and prohibition of discriminatory treatment in salary and promotion based on religious belief, marital status, nationality, color, race, gender, age, or sexual orientation. Meanwhile, the Bank also provides complaining channels and protection measures against impairment on labor rights, workplace violence, and sexual harassment. The Bank also conducts the workplace safety hazard promotion before the suppliers begin operations. A total of 12,152 people have signed the workplace Safety hazard</p>	No material discrepancy

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Item	Implementation Status		Memo	Discrepancy, if any, with Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No		
			<p>disclosure form, with the completion rate attaining 100%.</p> <p>3. In 2025, the Bank's major suppliers completed 66 copies of the "Supplier Corporate Social Responsibility Self-Assessment Form." 219 suppliers signed the "Letter of Undertaking for Compliance with Corporate Social Responsibility, Ethical Management Policies and Legal Regulations." Further, the Bank promoted the response to the United Nations SDGs to suppliers via negotiation for contracts, construction coordination meetings or working discussion meetings, for a total of 26 sessions attended by 31 suppliers and 57 participants.</p>	
5. Does the Bank refer to international reporting rules or guidelines to publish CSR Report to disclose non-financial information of the Bank? Has the said Report acquire 3rd party accreditation institution's verification or statement of assurance?	V		<p>1. The Bank's sustainability report has been prepared in accordance with the GRI Standards published by the Global Reporting Initiative (GRI) in 2021. For the report information disclosure directions, the Bank also followed the "Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies," "Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies," and the "Guidelines for Climate Risk Financial Disclosure by Banks in Taiwan."</p> <p>2. Corresponding to the UN SDGs goals and Sustainability Accounting Standards Board (SASB) standard published by the International Sustainability Standards Board (ISSB) of the IFRS Foundation, the Bank has obtained assurance from a third party, the verification unit of Ernst & Young. The Company's financial statements have been certified in accordance with the Assurance Standard No. 3000 "assurance over non-historical financial information" issued by the Accounting Research and Development Foundation of the ROC. Independent limited assurance was conducted and the assurance report was disclosed as attached to the Bank's sustainability report which is available on the Bank's website and on the Market Observation Post System (MOPS) website.</p>	No material discrepancy
6. The Company has implemented improvements for sustainable development related affairs in accordance with the Principles, and there has been no discrepancy up to the present day. There is no difference since the implementation.				
7. Other important information to facilitate better understanding of the Bank's corporate social responsibility practices (e.g., environmental protection, community involvement, social contribution, social work, social welfare, consumer rights, human rights, safety and hygiene and the adopted policies and measures to fulfill corporate social responsibilities and the status of performing such responsibilities): Please refer to related page..				

Corporate Governance

(7) Climate-related information of the Bank

1. Implementation of climate-related information

Item	Status of implementation
<p>1. Describe the monitoring and governance of climate-related risks and opportunities by the Board of Directors and the management.</p>	<ol style="list-style-type: none"> 1. To ensure the implementation of corporate social responsibility, sustainable development policies and climate change risk management, the "Sustainable Development Committee" under the Board of Directors and the "Assets, Liabilities and Risk Management Committee" under the Chairman are responsible for related matters. 2. The "Sustainable Development Committee" is responsible for the overall planning of sustainable development policies, management guidelines and specific promotion plans, and reports the status to the Board of Directors regularly. 3. The "Assets, Liabilities and Risk Management Committee" is responsible for reviewing and monitoring the management reports or information provided by business units and the Risk Management Department. 4. The Risk Management Department is responsible for coordinating and coordinating the financial disclosures related to climate change among all units, and regular reporting information related to climate change risk issues to the Asset, Liability, and Risk Management Committee and the Board of Directors.
<p>2. Describe how the identified climate risks and opportunities affect the business, strategy and finance of the Company (short-, medium-, and long-term).</p>	<ol style="list-style-type: none"> 1. The Bank conducts climate risk and climate opportunity identification annually. In 2025, it has identified 6 physical Risks, 6 transformation risks, and 7 climate opportunity issues. It also identified potential financial, value chain (its own operations, investment and financing business, financial products and services, and suppliers), and short-, medium-, and long-term impacts. Relevant business management units then conducted an assessment on the "likelihood of occurrence" and "degree of impact," identifying the following three material risks and opportunities: <ol style="list-style-type: none"> (1) Climate risk topics: (Mid-term) "Extreme climate causing damage to customer assets" and "Increase of raw material costs", (Short- to Mid-term) "Climate-related policies and regulations becoming more stringent", and all of such risks can affect the Bank's financing business, resulting in a decrease of the Bank's revenue. (2) Climate opportunity topics: (Short- to Mid-term) "Promotion of green and sustainable related loan commodities" can affect the financing business, and the Bank's operating revenue will be increased. In addition, (Short- to Mid-term) "Improvement of energy/natural resource efficiency of business locations" and (Short-, Mid- to Long-term) "Increase of renewable energy consumption" can affect the Bank's operations, and the Bank's operating costs will be reduced. 2. The Bank has formulated relevant countermeasures or climate actions for the aforementioned topics. (Please refer to the Bank's 2025 climate-related financial disclosure report or sustainability report for details of the aforementioned information).

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Item	Status of implementation
<p>3. Describe the financial impact of extreme climate events and transformation actions.</p>	<ol style="list-style-type: none"> 1. Extreme climate events (such as typhoons and flooding) can cause damage to customers' assets, resulting in negative impacts on customers' operations or damage to the value of collateral, such that the default risk is increased and the Bank's revenue also decreases. 2. Transformation actions (such as: climate-related policies and tougher regulations, increase of raw material costs) and additional costs incurred to customers due to carbon emission control, increase of raw material prices, and impact on profitability and repayment capability, such that the Bank's revenue also decreases. 3. The Bank has also evaluated the impact on the Bank's financial performance by analyzing scenarios of "physical risks - flooding and slope land disasters", "transformation risks - scenarios affected by carbon fee" and "domestic bank climate change scenario analysis operation planning", etc. self-specified by the Bank. 4. The Bank has formulated relevant countermeasures or climate actions for the aforementioned climate risk topics. (Please refer to the Bank's 2025 climate-related financial disclosure report or sustainability report for the aforementioned details).
<p>4. Describe how climate risk identification, assessment, and management processes are integrated into the overall risk management system.</p>	<ol style="list-style-type: none"> 1. The "Risk Management Policy" established by the Bank is the supreme management principle for risk management, including the "Climate Change and Environmental Sustainability Risk Management Guidelines"; The risk management process includes the following procedures: risk identification, risk assessment, risk monitoring, risk mitigation, and risk reporting, as summarized in the following: <ol style="list-style-type: none"> (1) Risk identification: Refer to domestic and foreign climate-related risk reports and documents to identify climate-related risks and opportunities. (2) Risk measurement: Each responsible unit assesses the likelihood and degree of impact of the climate-related risks identified, and their impact on the Bank's business or finance. (3) Risk monitoring and mitigation: After assessing the impact of climate-related impacts, each responsible unit formulates or develops relevant countermeasures or action plans (such as control, mitigation, avoidance, etc.). (4) Risk reporting: Each responsible unit will regularly report the relevant monitoring results to the responsible manager. The Risk Management Department will regularly report the information on climate change risk issues to the Asset, Liability, and Risk Management Committee and the Board of Directors. 2. The Bank's climate risk management practices consist of the three-defense-line structure for the internal control, and each of the three defense lines is responsible for its own duties as described in the following: <ol style="list-style-type: none"> (1) First line of defense: The business unit is responsible for identifying and controlling daily operating activities for its job duties within its scope of responsibility.

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Item	Status of implementation
	<p>(2) Second line of defense: The Legal Compliance Department and the Risk Management Department establish a compliance system and a risk management mechanism respectively, and also carry out monitoring to ensure the effectiveness of the mechanism operation.</p> <p>(3) Third line of defense: The Audit Department establishes an internal audit system and conducts independent audits and monitoring, in order to ensure the effective operation of the internal control system.</p>
<p>5. If a scenario analysis is used to evaluate the resilience in the face of climate change risks, the scenarios, parameters, assumptions, analysis factors and main financial impacts used shall be explained.</p>	<p>The Bank uses the following scenarios to assess climate change risk resilience:</p> <ol style="list-style-type: none"> 1. Transformation risk for carbon fee impact scenario: The carbon emission data of the Ministry of Environment is used to evaluate credit extension and banking book stock and bond investment customers under the three carbon fee scenarios, and to analyze the changes in default rate and expected credit losses under the circumstance where the customer has to pay additional carbon fee costs. 2. Physical risk for flooding and slope land disaster scenario: The hazard and weakness classification map for townships and villages in Taiwan announced by the National Science and Technology Center for Disaster Reduction to evaluate the impact of the high-risk areas for flooding and slope disasters on the Bank's operating locations and real estate collateral loans. 3. According to the [long-term scenarios] set up according to the "Climate Change Scenario Division Planning for Domestic Banks (2024)" announced by the Financial Supervisory Commission. the test scenarios of "scheduled net zero", "unscheduled transformation" and "passive transformation" at the respective time points of 2030 and 2050 and the [short-term scenarios] with the test scenarios of "physical risk - strength adjustment scenario", "transformation risk scenario" and "comprehensive loss scenario", the impact on the Bank's financial performance is assessed. Among which the environmental factors include "heavy rain", "flood", "drought", "slope disaster" and "heat wave", and the transformation factors include the simulation of "enterprise carbon emissions" and "carbon price changes". For the banking book credit extension (including credit cards), bills and bonds, and equity investment positions, the expected loss amount under long-term and short-term scenarios is assessed to determine the ratio of the expected loss amount over the Bank's net worth and pre-tax income ratio. (The aforementioned assessment results are disclosed in the Bank's 2025 Sustainability Report.)
<p>6. If there is a transformation plan in response to the management of climate-related risks, describe the content of the plan, and the indicators and targets used to identify and manage physical risks and transformation risks.</p>	<ol style="list-style-type: none"> 1. The Bank has set the reduction goal with the base year of 2023 (subsidiaries 2024) according to the Science Based Targets initiative (SBTi) for the Banks' own operations for GHG emissions Scope 1 and 2. In addition, the Bank has established carbon reduction strategies (reduction of carbon emissions from own operations, expansion of use of renewable energy, implementation of energy and environmental management, and expansion of influential power). The Bank has also formulated specific action plans (such

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Item	Status of implementation
	<p>as: reduction of electricity/water/fuel consumption, introduction of internal carbon pricing, installation of solar power plants, and increase of renewable energy use, to achieve the RE100 initiative goals, etc), in order to achieve the goal of carbon reduction of 42% reduction in 2030, and the net zero carbon emissions in 2050 for the long-term goal.</p> <p>2. The Bank has developed relevant indicators or goals in relation to climate risks (such as: high-carbon emission industry ratio, inclusion of climate risk factors in the credit assessment process for corporate banking business, and carbon reduction commitments, etc.). Furthermore, the Bank has also developed the inventory, verification and carbon emission reduction goals for the financial carbon emission management. (The aforementioned assessment results are disclosed in the Bank's 2025 Sustainability Report.)</p>
<p>7. If the internal carbon pricing is used as a planning tool, the basis for setting the price shall be stated.</p>	<p>By taking into account both short- and long-term climate change risks, as well as internal and external factors, the Bank set its internal carbon pricing as NT\$1,100 per metric ton (Scopes 1 and 2) based on a weighted average of the carbon fee, NT\$300 per metric ton (converted to present value, accounting for 40% of the weight) announced by the Ministry of Environment in 2026, the estimated medium- and long-term carbon fee, NT\$1,200 per metric ton (converted to present value, accounting for 30%) in 2030, and the carbon reduction cost, NT\$2,447 per metric ton (accounting for 30%) of the energy-saving facilities (replacing light fixtures and air conditioners) invested by the Bank in the past two years. The Bank requires all business locations to take concrete actions to promote the energy conservation and carbon reduction measures. The Bank has established the “Regulations Governing Performance Assessment on Energy Conservation and Carbon Reduction by Business Units,” setting the goal for electricity conservation by 2% annually. In 2025, the top three branches and their annual electricity conservation rates based on the assessment result for 2025 are stated as follows, Fucheng Branch 35%, South Tainan Branch 19%, and Sanmin Branch 13%, reflecting the remarkable electricity conservation results.</p>
<p>8. If climate-related goals are set, the activities covered, the scope of greenhouse gas emissions, the planning period, and the progress of each year should be explained; if carbon offsets or renewable energy certificates (RECs) were used to achieve the goals, it should be explained of the source and quantity of carbon reduction credits or quantity of Renewable Energy Certificates (RECs) for which they are exchanged.</p>	<p>1. For Scope 1 and 2 of the Bank's GHG emissions, the year of 2023 is the base period, and it is planned to achieve 6% of carbon reduction annually, and it is expected that by 2030, the carbon reduction of 42% of SBTi and the RE60 renewable energy consumption goal will be achieved.</p> <p>2. For Scope 1 and 2 of the GHG emissions of subsidiaries of the Bank, the year of 2024 is the base period, and it is planned to achieve 7% of carbon reduction annually, and it is expected that by 2030, the carbon reduction of 42% of SBTi and the RE60 renewable energy consumption goal will be achieved.</p> <p>3. In 2025, 87 solar photovoltaic (PV) certificates from Tianliao Lianyongchang Livestock Farm, 91 from Jiaxian Junior High School, 100 from Tienjia Xian Nonghui Plum Factory, 130 from Neimen Elementary School, 20 from Shanlin Farmers' Association, 122 from Changrong</p>

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Item	Status of implementation
	Section, Jiangjun District, and 1,729 from Tianji Jiadong were used, totaling 2,279 certificates for 2,165,789 kWh of green electricity.
9. Greenhouse gas inventory and assurance, and reduction targets, strategies, and concrete action plans. (To be filled in 1-1, 1-2 and 1-3 separately).	Please refer to 1-1, 1-2 and 1-3.

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1-1 Greenhouse Gas Inventory and Assurance of the Bank in the Past Two Years

1-1-1 Greenhouse Gas Inventory Information

Greenhouse gas emission volume (metric tons CO₂e), intensity (metric tons CO₂e /NTD million), and data coverage for the most recent two years.

1. The 2024 greenhouse gas inventory shows that the emission was 9,786.8757 metric tons/CO₂e (Scopes 1, 2 and 3) (market base).
 2. The carbon emission intensity for Scopes 1 and 2 and per NTD million of operating revenue: 0.4442 metric tons of CO₂e /NTD million.
 3. Coverage: 92 business locations (including 2 overseas locations) throughout the Bank and head office.
1. The 2025 greenhouse gas inventory shows that the emission was 8,901.0344 metric tons/CO₂e (Scopes 1, 2 and 3) (market base).
 2. The carbon emission intensity for Scopes 1 and 2 and per NTD million of operating revenue: 0.3693 metric tons of CO₂e /NTD million.
 3. Coverage: 92 business locations (including 2 overseas locations) throughout the Bank and head office.

1-1-2 Greenhouse Gas Assurance Information

Explanation of assurance status in the past two years up to the date of publication of the annual report, including assurance scope, assurance institution, assurance criteria and assurance opinions.

Assurance Scope:

In 2024, Scope 1, Scope 2, and Scope 3 “3-4” of 90 business locations and headquarters throughout the Bank.

In 2025, Scope 1, Scope 2, and Scope 3 “3-4” of 92 business locations (including 2 overseas business locations) and headquarters throughout the Bank..

Assurance Institution: 2024: SGS.

2025: PwC Business Advisory Services Taiwan Ltd. (PWC)

Standard of assurance: ISO 14064-3: 2019

Assurance opinion:

1. In 2024, SGS completed the inspection based on the ISO 14064-3:2019 and issued revised inspection opinions, holding that its direct and indirect greenhouse gas emissions meet the requirements under the ISO 14064-1:2018.
2. In 2025, PWC completed the inspection based on the ISO 14064-3:2019 and issued revised inspection opinions, holding that its direct and indirect greenhouse gas emissions meet the requirements under the ISO 14064-1:2018.

1-2 Greenhouse gas reduction goals, strategies and concrete action plans (Affiliates included)

Base year and data of greenhouse gas reduction, reduction goals, strategies, and concrete action plans, and achievement of reduction goals.

1. Carbon reduction goal:

In reference to the Science Based Target Initiative (SBTi), the Bank set its own annual carbon reduction goals for Scopes 1 and 2. From 2023 as the base year, the Bank has aimed to reduce carbon emissions by 6% each year, and to achieve the carbon reduction by 42% in 2030, with the long-term goal for achieving net-zero in 2050.

2. Carbon reduction strategy:

- (1)Reduce carbon emissions from own operations of the Bank
- (2)Expand the use of renewable energy
- (3)Implement energy and environmental management and expand influential power

3. Actual actions:

- (1) In compliance with the RE100 international renewable energy initiative, the Bank has set 2023 as the base year, and aims to achieve the goal of RE60 by 2030 and the goal of RE100 by 2050.
- (2) Full-scale adoption of electricity-saving equipment equipped with energy-saving mark
- (3) Use of water-saving toilets and faucets equipped with water-saving mark
- (4) Replace company vehicles with vehicles of new energy gradually
- (5) Starting from 2023, the Bank has installed electric vehicle charging system at the parking lots of the Bank's own buildings
- (6) By 2035, the Bank's owned buildings will have at least 5 roof-top solar power plants installed
- (7) Execution and participation in green procurement and green office activities
- (8) Formulate internal carbon pricing and incorporate carbon emissions into the assessment of internal expenses and costs

4. Achievement status in 2025:

- (1) The total greenhouse gas carbon emissions for Scopes 1 and 2 amounted to 6,628.1606 metric tons, a decrease by 14.98% compared to the base year, 2023.
- (2) The green power (solar photovoltaic renewable energy) totaling 2,165,000 kWh was consumed, with the consumption of renewable energy attaining 14%.

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- (3) A total of 5,209 light fixtures and 116 air conditioners were replaced.
- (4) 53 toilets, 37 faucets and 7 urinals were replaced by water-saving certified ones.
- (5) 44 pure oil-powered business cars were replaced by hybrid electric vehicles, and 13 old pure oil-powered official locomotives were replaced by electric locomotives.
- (6) Four electric vehicle charging systems were installed in the parking lot of the Jincheng Branch Building of the Bank.
- (7) The Bank completed the installation of rooftop solar power plants on two buildings in the front and back of the South Taoyuan Branch, which were already put into operation. The plants are primarily intended for self-consumption. The installed capacity is 109.2 kw, and 113,595 kWH solar photovoltaic renewable energy is estimated to be generated per year.
- (8) The Bank implemented green procurement totaling more than NT\$51.06 million and participated in the reporting activity on the green procurement platform.
- (9) All of the 90 business locations throughout the Bank and the head office responded to and participated in the green office campaign promoted by the Ministry of Environment.
- (10) Response to the global energy conservation initiatives, such as “Earth for One Hour,” “Global Day” and “World Environment Day.”
- (11) The internal carbon pricing is set as NT\$1,100 per metric ton. In addition to incorporating internal carbon pricing into the cost assessment on replacement of business cars, the Bank has also linked it to the assessment on earnings and established the regulations governing annual performance assessment on energy conservation and carbon reduction. According to the assessment results in 2025, the units that failed to achieve the goal for electricity conservation by 2% should have NT\$2,077,641 deducted from the performance assessment on their annual earnings as the internal carbon fee to encourage all units to have the energy conservation and carbon reduction measures in place.

1-3 Greenhouse Gas Inventory Information on Affiliated Enterprises

The 2025 GHG emissions inventory was calculated to be 1,166.4543 tons of CO_{2e}.

- 1 Scope 1 GHG emissions was calculated to be 28.6562 tons of CO_{2e}.
- 2 Scope 2 GHG emissions was calculated to be 884.8602 tons of CO_{2e}. (Market Base)
- 3 Scope 3 “3” GHG emissions for commercial travel was calculated to be 41.6626 tons of CO_{2e}.
- 4 Scope 3 “4” GHG emissions from electricity, water and gasoline upstream was calculated to be 211.2753 tons of CO_{2e}.

Note: The scope of inventory for Union Finance and Leasing International Corporation (UFLIC) covers 20 business locations throughout the Bank. The scope of inventory for Union Securities Investment Trust Corporation (USITC), Union Venture Capital (UVC) and Union Information Technology Corporation (UIT) covers 1 business location of each of said companies.

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(8) Fulfillment of ethical Management and Adopted measures:

Item	Implementation Status			Discrepancy, if any, with Ethical Corporate Management Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Memo	
1. Formulate the Policy and Procedures for Ethical Management	V		(1) The Bank's board of directors has approved the Ethical Corporate Management Best Practice Principles and Guidelines for Conduct of Union Bank of Taiwan, which clearly states that the Board of Directors and senior management shall be committed to putting into practice the principles actively. In order to fulfill its commitments, the Bank has set up a "Corporate Governance Team" under the "Corporate Social Responsibility Committee" of the Board of Directors as the dedicated unit for the Bank's integrity management, and is responsible for overseeing the implementation of the Bank's integrity management policies and various preventive programs.	No material discrepancy
(1) Whether the Bank has expressly stated the ethical policy and its fulfillment by the board of directors and the management in its Articles of Incorporation and public documents?				
(2) Whether the Bank has established an assessment mechanism for the risk of unethical conduct; regularly analyzes and evaluates within a business context, the business activities with a higher risk of unethical conduct; has formulated a program to prevent unethical conduct with a scope no less than the activities prescribed in paragraph 2, Article 7 of the Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies?	V		(2) Each business unit of the Bank has strict internal control and risk control mechanisms. In addition to complying with the regulations of the competent authorities and the head of each business unit, the Bank has compliance, audit, and risk management units for strict supervision. The preventive programs in the preceding paragraph also stipulate relevant regulations on the prohibition of bribery to ensure that the Company operates with integrity. Also, the Bank conducts a self-evaluation on operational risk control every year to understand the effectiveness of various control measures and whether they are implemented as required, and to adopt enhanced measures as appropriate. The evaluation results are compiled into a summary report and reported to the Asset and Liability Management Committee and the Board of Directors.	No material discrepancy

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Item	Implementation Status			Discrepancy, if any, with Ethical Corporate Management Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Memo	
(3) Has the Bank set up operating procedure, behavior guideline, disciplinary actions, and complaint system in the plans to prevent unethical conduct? Does the Bank strictly execute the implementation and periodically revise the afore-mentioned plan?	V		(3) The Bank's program to prevent dishonest conduct is to specify operation process of the Bank, code of conduct, disciplinary action for violation in the Bank's human resource management procedure and work rule. The procedure and rule are periodically reviewed and modified. In addition, the Bank ensures the implementation of preventive measures through the legal compliance system, internal audit and whistle blower system.	No material discrepancy
2. Implementation of Ethical Management (1) Whether the Bank has evaluated the ethical record of trading counterparts and specifically set out the ethical management clause in business contract?	V		(1) The Bank's business activities shall avoid any trading with persons with unethical record, and the Bank planned to expressly state the clause about compliance with the Bank's ethical management policy in contracts. Meanwhile, before conclusion of any contract, the Bank will have the contract reviewed by the legal affairs unit to ensure the right, obligation and validity of the contract.	No material discrepancy
(2) Whether the Bank has set up a unit under the Board which is dedicated to promoting the company's ethical standards and regularly (at least once a year) reports directly to the Board of Directors on its ethical corporate management policy and relevant matters, and program to prevent unethical conduct and monitor its implementation?	V		(2) The "Corporate Governance Team" under the "Corporate Social Responsibility Committee" that reports to the Board is responsible for monitoring the promotion of the Bank's ethical corporate management policies and the implementation of various preventive measures. The team regularly (at least once a year) reports to the Board of Directors.	To avoid whistle blowing System to be abused, the Bank not allow anonymous whistle blowing. Other than above matters, no material discrepancy
(3) Whether the Bank has defined the policy to prevent conflict of interest and to offer appropriate channels for providing a statement in regard to the situation, and implemented the same precisely?	V		(3) The Bank's policies and channels for preventing conflicts of interest are clearly stipulated in the "Ethical Corporate Management Best Practice Principles and Guidelines for Conduct" in the work rules and employee service regulations (for employees), and the Bank has set up a grievance system and provided smooth communication channels. In addition, a recusal system (for directors) is stipulated in the Bank's Rules of the Meeting of the Board of Directors, and is strictly implemented as required.	No material discrepancy

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Item	Implementation Status			Discrepancy, if any, with Ethical Corporate Management Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Memo	
<p>(4) To implement relevant policies on ethical conducts, has the company established effective accounting and internal control systems, audit plans based on the assessment of unethical conduct, and have its ethical conduct program audited by internal auditors or CPA periodically?</p>	V		<p>(4) The Bank’s accounting policies were established in accordance with relevant laws, FSC-approved IFRS, International Accounting Standards, and Interpretations thereof, and have been adjusted to accommodate existing and future business requirements. The Bank’s internal control system was developed based on “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries.” The purpose is to facilitate sound business operation and to provide assurances in effectiveness and efficiency of business performance, reliability of financial reporting, and regulatory compliance. The audit unit drew up relevant audit plans based on the self-evaluation results of operational risk control, to examine the effectiveness of the design and implementation of the internal control system through the internal audit system and self-audit system to audit the compliance with the preventive programs for unethical conduct.</p>	No material discrepancy
<p>(5) Whether the Bank has organized internal/external educational and training programs for ethical corporate management periodically?</p>	V		<p>(5)</p> <p>(i) According to the Bank’s ethical corporate management best-practice principles, the Bank will organize the internal propagation activity to communicate the importance of ethics to directors, employees and appointees from time to time. The related staff will also attend the related workshops and educational training programs organized by external entities.</p> <p>(ii) The Bank held internal and external trainings related to ethical management in 2025 (including compliance of ethical management regulations, accounting policy and internal control). There are 3,463 participants and 107 courses in total.</p>	No material discrepancy

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Item	Implementation Status			Discrepancy, if any, with Ethical Corporate Management Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Memo	
3. Status of the Bank's complaint system (1) Whether the Bank has defined a specific complaints and rewards system, and established some convenient complaint channel, and assigned competent dedicated personnel to deal with the situation?	V		<p>The Bank's ethical corporate management best-practice principles have defined the relevant complaint and handling procedures. The Bank also established an internal independent email box and hotline for complaints available to the Bank's internal and external personnel. The dedicated unit will designate competent dedicated personnel subject to the circumstances, declare in writing that it will keep confidential the complainant's ID and contents of the complaint and promise to protect complainants from unfair treatment due to the complaint.</p> <p>(1) The Bank's whistleblowing system implementation rules were submitted to the Board and adopted on Aug. 22, 2018. The complaint types are defined in the rules, the complaint can be submitted via paperwork, hotline, e-mail or complaint platform. The complaint will be handled by different units according to different recipients of the complaints. In order to encourage the employees to file complaints, if the complaints are verified, after the recipient of the complaint is punished according to the Bank's rules, the internal complainant will be rewarded.</p>	No material discrepancy
(2) Whether the Bank has established standard operating procedures for investigating the complaints received, follow-up measures after investigation are completed, and ensuring such complaints are handled in a confidential manner?	V		<p>(2) The Bank's Rules for Implementation of Whistleblowing System expressly states the procedure for receiving, investigating, reporting for disciplinary action, and notification of complaint cases, and a clear division is established between the responsibilities of the complaint receiving department and those of the investigation department. The complaint receiving department will report to Board of Directors regarding context of complaints, handling of complaints, and follow up improvement measures. It also expressly states the confidentiality obligations regarding the complainant identification, complaint letters or complaint record, and other related materials.</p>	No material discrepancy
				No material discrepancy

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Item	Implementation Status			Discrepancy, if any, with Ethical Corporate Management Best-Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Memo	
(3) Whether the Bank has adopted the measures for protecting complainants from inappropriate disciplinary actions due to their complaints?	V		(3) The Bank's whistleblowing system expressly states that the complainant's ID is kept confidential and the complainant's right of work is guaranteed. The Bank cannot discharge, downgrade, cut wages, prejudice the interests guaranteed by the laws, contract, or practice, or enforce other punishments because of complaints.	
4. Enhancing Information Disclosure Whether the Bank has disclosed the content and the status of implementation of its ethical corporate management best practice principles on its websites and the MOPS?	V		The Bank's website has set up the "Sustainability Development Area" to disclose the requirements about ethical corporate management best-practice principles and status of the implementation thereof. In addition, for information transparency, the related information has been also uploaded to the MOPS for access by investors.	No material discrepancy
5. If the bank has established corporate governance best-practice principles in accordance with the "Corporate Governance Best-Practice Principles for TWSE/GTSM Listed Companies," please describe the current practices and any deviations from the Best-Practice Principles: None.				
6. Other important information that is helpful in understanding the Bank's ethical corporate management:				
<p>A. On January 13, 2025, the 5th meeting of the 12th Board of Directors approved the establishment of the "Regulations Governing Sustainable Information Management of the Union Bank of Taiwan" and "Tax Governance Policy of the Union Bank of Taiwan" to strengthen the Bank's sustainable information management, promote the implementation of environmental, social and governance responsibilities, improve the quality of disclosure, implement corporate sustainable development, and achieve the compliance with tax laws.</p> <p>B. On July 7, 2025, the 9th meeting of the 12th Board of Directors approved the amendments to the "Regulations Governing Implementation of Whistleblowing System of the Union Bank of Taiwan" to create a good corporate governance environment and help improve the stability and soundness of management.</p> <p>C. On November 10, 2025, the 11th meeting of the 12th Board of Directors approved the amendments to the "Fair Dealing Policy, Strategy and Steps of the Union Bank of Taiwan" to enhance the emphasis on fair dealing issues and achieve the people-oriented policy.</p> <p>D. In 2025, a total of 10 whistleblowing cases were received, including 1 case proven to be true after investigation and held violating internal and external operating procedures, then disciplined by the Bank's personnel review committee, 2 cases found to be free from violation of laws after investigation, 6 cases found beyond the type or scope of complaints, and 1 case found pending criminal investigation. The Bank will follow up on the subsequent handling of litigation.</p>				

(9) Operating procedure for internal important information:
In order to establish the Bank's fair important internal information processing and disclosure mechanism to prevent information from being disclosed inadequately and to ensure the accuracy and consistency of the information released by the Bank to the public and enhance the control over prevention of insider trading, the Bank defined the "Operating Procedure for Processing of Important Internal Information".

(10) Other material information sufficient to enhance understanding of the status of the Bank's corporate governance practices:
Please refer to the Bank's website: <https://www.ubot.com.tw/ourResponsibility>.

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- (11) Implementation of the internal control system:
- a. The Bank's 2025 Statement of Internal Control System is available on the MOPS website Of the Taiwan Stock Exchange/Corporate Governance/Internal Control Section/Internal Control Statement.
<https://mops.twse.com.tw/mops/#/web/t06sg20>
 - b. If an accountant is entrusted to review the internal control system, the accountant review report shall be disclosed : N/A
- (12) Material Resolutions of Shareholders Meetings or Board of Directors Meetings During the Current Fiscal Year up to the Date of Printing of the Annual Report
1. Material resolutions of the shareholders' meeting during 2025 and the status of implementation
 - A. Ratification of the surplus earnings distribution for 2024: The resolution was adopted.
Status of implementation: In the shareholders' meeting, the Bank has resolved on the dividend distribution, the preferred stock dividends of (NT\$ 2.630625 per share), the common stock dividends of NT\$ 1.05 per share (cash dividend NT\$0.35 and stock dividend NT\$0.70). The distribution record date was determined to be Jul. 19, 2025 and Jul. 29, 2025, the stock and cash dividends were paid on Aug.1, Aug. 26, and Sep. 26, 2025.
 - B. Ratification of the 2024 business report and financial statements: The resolution was adopted.
 - C. The Bank's new issuance of common shares from earnings: The resolution was adopted.
Status of implementation: The Bank's proposal of capital increase via return earning and employee compensation was adopted by the Financial Supervisory Commission on Jul. 3, 2025, and also adopted by the Ministry of Finance on Sep. 12, 2025 and Letter No. 11430126190 was issued, and the shares were listed and traded on the stock market on Sep. 26, 2025.
 2. Material resolutions of the Board of Directors meeting during 2025 and during the current fiscal year up to the date of publication of the annual report.
 - A. On January 13, 2025, the 5th meeting of the 12th Board of Directors resolved to approve the amendments to the "Internal Control System for the Bank's Concurrent Securities and Ancillary Futures Trading Business," "Consumption Dispute Handling System of the Bank," "Procurement of gift certificates from Hi-Life International Co., Ltd. for Planning of the Incentives for Business Promotion and Development Activity," "Business Car Lease Renewal," "Parking Lot Lease Renewal for Business Car," "with respect to the control measures against the Vietnam real estate and finance credit business, the Bank reviews the relevant contents regularly each year and plans to have the contract measures remain unchanged" and "in order to manage and supervise the risk over loan granted for the purpose of purchasing, constructing or developing real estate, the Bank rechecks the facility in 2025," establishment of the "Tax Governance Policy of the Bank," "Implementation Plan for IFRS Sustainability Disclosure Standards of the Bank," establishment of the "Institutional Investors Voting Policy of the Bank," amendments to the "Sustainable Development Committee Charter of the Bank," establishment of the "Regulations Governing Sustainable Information Management of the Bank" and "Proposal for Participation in Cash Capital Increase of the Bank's subsidiary, iPass Corporation," amendments to the "Implementation Regulations Governing Legal Compliance System of the Bank," "Review on Compliance Policy of the Bank and Establishment of the 2025 Compliance Plan," "the "Report on Improvement Based on Inspection Opinions (Form B)" in the FSC's general

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business inspection against the Bank in June 2024,” “Plan to “Apply for Offering of the Financial Products and Services Applicable to High-Net-Worth Customers with the FSC,” ”Plan to Apply for the Theme-Based “Virtual Asset Custody Business” Trials,” “2025 Bank-wide and Different Business Budgets and Business Policy of the Bank in 2025” and “Resolution Rendered by the 2nd Meeting of the 6th Remuneration Committee.”

- B. On March 10, 2025, the 6th meeting of the 12th Board of Directors resolved to approve the "Matters related to the convening of the Bank's 2025 Annual General Meeting," amendments to the " Internal Control System for the Bank’s Concurrent Securities and Ancillary Futures Trading Business," “Proposal to Maintain Credit Limits for Loans Secured by Various Types of Stocks and Unlisted (non-OTC) Stocks after the Review in 2025,” “Review on Credit Limits for Real Estate in Specific Regions in 2025,” “Proposal to Maintain Total Credit Limit for Mainland China (including Hong Kong) and Credit Limit for High-Risk Industries after the Review in 2025,” “Proposal to Maintain the Original Credit Limit and Loss Limit for Industries after the Review in 2025,” “Proposal to Maintain the Original Credit Limit for Borrowers with Higher Credit Ratings after the Review in 2025,” “Proposal to Improve Reported Deficiencies in Fong Yuan Branch,” amendments to the “Real Estate Secured Loan Credit Limit,” “Review on Credit Risk Concentration Limits” and Amendments to the “Regulations Governing the Concentration of Credit Risk from Particular Person, Group Enterprise and Industry” in 2025, “Renewal of System Project Development Service Contract with Subsidiary,” “Renewal of Engagement of Deloitte Taiwan to Handle the Certification Matters of the Bank in 2025” and “Operating Status of Union Finance and Leasing International Corporation (UFLIC), a Subsidiary of the Bank, in Q4 of 2024,” amendments to the “Organizational Charter of the Bank,” “certain provisions of the Bank’s Articles of Incorporation,” “Application for engagement in proprietary trading of foreign bonds and related foreign exchange service permit,” “2025 Continuing Education Plan for Directors,” “Execution of the "Declaration of AML/CFT Internal Control System,” “The Bank's 2025 Internal Control System Effectiveness Evaluation Results and Statement on the Proposal of an Effective Implementation of the Internal Control System,” the Report on Improvement Based on Inspection Opinions (Form B) in the anti-fraud risk control mechanism special inspection conducted by FSC against the Bank in August 2024, “Distribution of Employee and Director Remuneration in 2024,” “2024 Capitalization of Employee Remuneration for Issuance of New Shares Through Capital Increase,” “2024 Parent Company Only and Consolidated Financial Statements of the Bank,” “2024 Earnings Distribution Plan of the Bank” and “2024 Capitalization of Annual Earnings for Issuance of New Shares Through Capital Increase.”
- C. On April 1, 2025, the 7th meeting of the 12th Board of Directors resolved to approve the “credit limit for 'Residential and Corporate Construction Loans' maintained at no more than 10% of the total loan balance,” “Review of the remaining house loan-related control measures this year,” “Proposal for Participation in Cash Capital Increase of the Bank’s subsidiary, LINE Bank Taiwan Limited,” 2025 Fair Dealing Execution Goal Set as “Implementation of Financial Equality,” “Zero Customer Complaint,” “Three Major Directions to Anti-Fraud Evolution 3.0” and “Plan to Appoint New Director and Deputy Director of the Securities Company Under Organization.”
- D. On May 12, 2025, the 8th meeting of the 12th Board of Directors resolved to pass the amendments to the “Internal Control System for the Bank’s Concurrent Securities Business” and “Application with the Central Bank for the “proprietary trading of foreign securities neither an investment of proprietary funds nor done to

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meet hedging purposes,” and establishment of the “management guidelines for proprietary trading of foreign bonds as a securities firm concurrently of the Bank” to replace the “policy for proprietary trading of foreign bonds as a securities firm concurrently of the Bank” and “Plan to supplement auditing staff in Q3 of 2025,” amendments to the “Matters of Attention for Banking Industry’s Anti-Money Laundering and Counter Terrorism Financing Measures of the Bank,” “Consolidated Financial Statements of Q1 2025 of the Bank” and “Proposal to Apply with Banking Bureau, FSC for approval to issue unsecured general “Sustainable Development Special Fund” financial bonds with a maturity of no more than 5 years.”

- E. On July 7, 2025, the 9th meeting of the 12th Board of Directors resolved to approve the amendments to the “Internal Control System for Securities Firms and Bonds Proprietary Trading,” “Internal Control System for the Bank’s Concurrent Securities and Ancillary Futures Trading Business,” “Relocation of the Fuqiang Branch of the Bank’s Concurrent Securities Firm to the Tainan Branch and Renaming it to Tainan Branch,” “Business Car Lease Renewal,” “Parking Lot Lease Renewal for Business Car,” “Lease Renewal of Real Estate to Subsidiaries,” “Documents to be Submitted in Accordance with Supervisory Review Principles of the Bank in 2025,” amendments to the “Market Risk Management Guidelines of the Bank,” Sustainable Loan and Investment Policy renamed to “Sustainable Financial Policy of the Bank,” amendments to the “Regulations Governing Implementation of Whistleblowing System of the Bank,” “Determination of July 20, 2025 as the base date for distribution of cash dividends and stock dividends of the Bank’s ordinary shares,” “Supplementary Explanation Regarding the Proposal for the Bank’s Establishment of Tokyo Branch,” and “Resolution Rendered by 3rd meeting of 6th Remuneration Committee of the Bank.”
- F. On August 25, 2025, the 10th meeting of the 12th Board of Directors resolved to approve the “Lease of business cars from subsidiaries,” “Lease of Real Estate,” “Real Estate Lease Renewal,” Proposal to review the loan pricing standard each year and amend the “interest rate and fee rate authorization table,” “Loaning Guidelines,” “Restrictions on Credit Extension to Employees and Related Parties under the Banking Act” and “Provisions on Credit Limits for Related Parties, the Same Person, the Same Related Party, or the Same Affiliate under Article 33 and Paragraph 1, Article 33-3 of the Banking Act,” “Establishment of the Bank’s Wealth Management High-Net-Worth Client Qualification Review Procedures for Offering of the Bank’s “high-net-worth customer” services,” amendments to the “Corporate Governance Best Practice Principles of the Bank,” “Institutional Investor Due Diligence Governance Policy of the Bank,” “Institutional Investor Conflict of Interest Prevention Management Policy,” “institutional investors voting policy” and “Key Points for the Management of Appointed Directors and Supervisors of Investee Companies,” amendments to “Organizational Charter of the Bank”, “Participation in Modernity Financial Holdings, Ltd. Pre-IPO-round fundraising project,” “2024 ESG Report in Chinese of the Bank,” “Application for Business Trials in Asia Asset Management Center in Kaohsiung,” “the Bank’s Parent Company Only and Consolidated Financial Statements for the period ended June 30, 2025” and “Appointment of the Bank's Accounting Manager.”
- G. On November 10, 2025, the 11th meeting of the 12th Board of Directors resolved to approve the amendments to the “Internal Control System for the Bank’s Concurrent Securities and Ancillary Futures Trading Business,” “the Regulations Governing Appraisal on Real Estate of the Bank,” “Proposal to Purchase Real Estate for Self-Construction as Business Offices and Warehouses,” “Appointment of the Subsidiary, Union Information Technology Corporation (UIT), to Continue Being Responsible for the Bank's Website Maintenance,” “The Bank's Donation to the

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Union Culture Foundation,” “Procurement of products from Hi-Life International Co., Ltd. for use in various business activities and promotional campaigns,” “Proposal to Add ATMs to Hi-Life International Co., Ltd. Convenience Stores,” and “For the discretionary investment in securities, the Bank contracted a total of three securities investment trust companies in 2026,” amendments to the “Procedures for Derivative Transactions of the Bank” and Appendix 1 “Product Suitability and Knowing Your Customers” and Appendix 2 “Guidelines for Protecting Customers' Rights and Interests,” “Key Points for Handling Structure Investment Portfolios” and “Key Points for Foreign Currency Margin Transactions,” Proposal the Bank’s “Peer Transaction Authorization Limit Table,” “Investment Limit Authorization Principles for Purchase of Unsecured Short-Term Bills and Notes Issued by Domestic Enterprises,” “Transaction Limit Authorization Principles for Insurance Companies and Investment Trust Funds,” Adjustments to the Bank’s loaning responsibilities of the “Bank's Self-Pledge of Beneficiary Rights in Specific Monetary Trusts” and “Foreign Bond Financing Business,” establishment of the “carbon reduction targets, strategies, and specific action plans of the Bank (including its subsidiaries) to complete the disclosure and submission of Science Based Target Initiative (SBTi) for review,” “Proposal to split off the Bank’s Securities and Finance Department for establishment of the wholly-owned subsidiary, Union Securities Co., Ltd. in 2026, in accordance with the Bank's “Regulations Governing Transactions with Related Parties beyond Financing,” establishment of the “Rules Governing Financial and Business Matters Between the Bank and Related Parties,” amendments to the “Responsibility Mapping of the Bank,” establishment of the “Personal Data Protection Management Policy of the Bank,” “The Central Bank's Review Report on the Special Inspection Project for the Bank's Handling of New Taiwan Dollar Exchange Settlement Business for Foreign Migrant Workers' Wages in Taiwan by Private Employment Service Agencies in August 2025,” the Bank’s 2026 Internal Audit Plan and the “2026 Internal Audit Plan and Declaration of the Implementation of the Plan for the securities dealer and futures introducing broker business undertaken by the Bank,” amendments to the “Key Points for Loans to the Bank’s Employees,” “Proposal to Re-appoint the Bank's 6th Remuneration Committee Members,” amendments to the Fair Dealing Policy, Strategy and Steps of the Bank, Establishment of the “Risk Prevention Plan” Based on the Bank's Anti-Money Laundering and Anti-Terrorism Financing Risk Assessment Results, “the Bank’s Consolidated Financial Statements for the period ended September 30, 2025” and “Proposal to Appoint the Bank's Chief Auditor.”

- H. On January 12, 2026, the 12th meeting of the 12th Board of Directors resolved to approve the amendments to the “Internal Control System for the Bank’s Concurrent Securities Business,” “Lease of Real Estate to Subsidiaries,” amendments to the “Regulations Governing Organization and Review of the Trust Property Review Committee of the Bank,” “Regulations Governing Performance Assessment on Car Loan of the Bank,” “Regulations Governing Performance Assessment on Wealth Management Department Personnel, as effective from the 2026 evaluation year,” “in order to manage and supervise the risk over loan granted for the purpose of purchasing, constructing or developing real estate, the Bank rechecks the facility in 2026,” “Proposal to enhance the Bank's service efficiency in the Local Asset Management Zones and determination of the license to Asia asset projects,” amendments to the “Business Crisis Response Measures of the Bank,” “Compliance Policy of the Bank and establishment of the 2026 Compliance Plan,” “Implementation Regulations Governing Legal Compliance System of the Bank,” “Review Results of the 2024 Information Security Assessment,” “Organizational Charter of the Bank,” “Bank-wide and Different Business Budgets and Business

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Policy of the Bank in 2026” and “Resolution Rendered by 4th Meeting of 6th Remuneration Committee.”

- I. On March 9, 2026, the 13th meeting of the 12th Board of Directors resolved to approve the Matters Relating to the “Convening of the Bank's 2026 Annual General Meeting of Shareholders,” Execution the “Property Handover Confirmation Form” in response to the adjustment of the Credit Operations Department's office space, “in response to the Bank's business split, the securities business premises leased from a third party to be leased by Union Securities Co., Ltd. starting from May 1, 2026,” “Lease of the Bank's own offices to subsidiaries,” amendments to the “Directions for Foreign Currency Securities Investment by the Bank's OBU,” “Credit Limit for Loans with Real Estate Property as Collateral,” “Review on the credit risk concentration limit in 2026,” amendments to the “Procedure for Acquisition or Disposal of Assets of the Bank,” “Internal Audit Responsibilities Division Table for the Bank's Accounting Affairs,” “The Bank's re-appointment of Deloitte & Touche to handle the Bank's certification affairs in 2026,” In accordance with Articles 3 and 4 of the “Regulations Governing Domestic Branches of Financial Institutions,” the Bank applied with the FSC for establishment of a new general branch in the Yunlin district,” “Execution of the "Declaration of AML/CFT Internal Control System in 2025,” “The Bank's 2025 Internal Control System Effectiveness Evaluation Results and Statement on the Proposal of an Effective Implementation of the Internal Control System,” “Distribution of Employee and Director Remuneration in 2025,” “2025 Capitalization of Employee Remuneration for Issuance of New Shares Through Capital Increase,” “2025 Parent Company Only and Consolidated Financial Statements of the Bank,” “2025 Earnings Distribution Plan of the Bank,” “2025 Capitalization of Annual Earnings for Issuance of New Shares Through Capital Increase” and “2026 Continuing Education Plan for Directors.”

- (13) During the current fiscal year up to the date of printing of the annual report, a director or supervisor has expressed a dissenting opinion with respect to a material resolution passed by the board of directors, and said dissenting opinion has been recorded or prepared as a written declaration, disclose the principal context thereof: None.

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4. Information on CPA professional fees

						In NT\$ thousand
Name of CPA Firm	Name of CPA	Audit Period	Audit Fees	Non-Audit Fees	Total Fees	Note
Deloitte & Touche	Kuan-Hao Lee	January 2025~ December 2025	9,380	8,163	17,543	-
	Jiun-Hung Shih	January 2025~ December 2025				

- (1) Auditing fee refers to the fee for the service of the certified public accountants in conducting audit, review, second review of financial statements and the audit of financial forecast.
 - (2) Services not included in the auditing public expense: personal information protection projects/FCCS system projects/CRS consultation/agreement procedures/transfer pricing/surplus capital increase/computer system information security/tax verification and doubtful debts audit/Sustainability Report.
 - (3) Change of audit engagement and that the audit fee for the year of change is less than that charged for the year prior to the change: None.
 - (4) Auditing fee decreased 10% or more below the fee charged for the previous year: None
5. **Information on changing CPAs:** None.
6. **The Chairman, President and Executive Officers in charge of the Bank's financial or accounting affairs who have, during the past year, served a position in the CPA firm to which or its affiliated enterprises the independent auditor(s) belong to:** None.
7. **Transfer of Equity and Changes in Equity Used as Collateral by Directors, Supervisors, Managers, and Others Required to Report Equity in accordance with Article 11 of the Banking Act. :**
- (I) Equity transfer: Please visit the MOPS > Single Company > Changes in Equity/Securities Issuance > Inquiry for Information on Equity Transfer >Subsequent Reporting Form for Changes in Insider's Shareholding (https://mops.twse.com.tw/mops/#/web/query6_1)
 - (II) Changes in equity pledge: Please visit the MOPS > Single Company > Changes in Equity/Securities Issuance >Termination of Pledge by Insider>Public Notice for Termination of Pledge by Insider (https://mopsov.twse.com.tw/mops/web/STAMAK03_1)

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8. Information on Top 10 Shareholders Being the Related Parties

March 31, 2026 Unit: Shares ; %

Shareholder ^(Note 1)	Shareholding		Spouse or minor children's shareholding		Top 10 shareholders being the related parties to each other		Name of and Relationship Between the Top Ten Shareholders Being A Related Party as Defined in Statements of Financial Accounting Standards No. 6	
	Shares (Preferred Stock Included)	%	Shares	%	Shares	%	Name	Relation
Tsong Li Investment Co., Ltd. Representative: Wen-Ming Li	342,424,845 248,668	7.54 0	0 0	0 0	0 0	0 0	-	-
Pai-Sheng Investment Co., Ltd. Representative: Si-Yong Lin	226,317,108 475,457	4.98 0.01	0 2,400,339	0 0.05	0 0	0 0	Chu-Pao Investment Co., Ltd. Pai-Sheng Investment Co., Ltd.	The Company's responsible person is the same as that of the other company
Tien-Sheng Investment Co., Ltd. Representative: Tzung-Yu Lee	212,568,247 61,284	4.68 0	0 0	0 0	0 0	0 0	Tien-Sheng Investment Co., Ltd. Chen-Chern Investment Co., Ltd.	The Company's responsible person is the same as that of the other company
Chen-Chern Investment Co., Ltd. Representative: Tzung-Yu Lee	209,351,389 61,284	4.61 0	0 0	0 0	0 0	0 0	Tien-Sheng Investment Co., Ltd. Chen-Chern Investment Co., Ltd.	The Company's responsible person is the same as that of the other company
Chien-Yuan Investment Co., Ltd. Representative: C.C. Chang	197,768,797 503,934	4.35 0.01	0 0	0 0	0 0	0 0	-	-
Wei-Chih Investment Co., Ltd. Representative: S.S. Yeh	189,337,751 0	4.16 0	0 0	0 0	0 0	0 0	-	-
Chu-Pao Investment Co., Ltd. Representative: Si-Yong Lin	178,154,629 475,457	3.92 0.01	0 2,400,339	0 0.05	0 0	0 0	Chu-Pao Investment Co., Ltd. Pai-Sheng Investment Co., Ltd.	The Company's responsible person is the same as that of the other company
Kun-Che Investment Co., Ltd. Representative: Y. C. Huang	172,470,038 13,449	3.79 0	0 0	0 0	0 0	0 0	-	-

Corporate Governance

Shareholder (Note 1)	Shareholding		Spouse or minor children's shareholding		Top 10 shareholders being the related parties to each other		Name of and Relationship Between the Top Ten Shareholders Being A Related Party as Defined in Statements of Financial Accounting Standards No. 6	
	Shares (Preferred Stock Included)	%	Shares	%	Shares	%	Name	Relation
Chi-Shun Investment Co., Ltd. Representative: Jyh-Dong Chen	159,221,213 1,076	3.50 0	0 0	0 0	0 0	0 0	-	-
Jan-Pang Construction Co. Ltd. Representative: Hong-Pan Lin	158,060,315 0	3.48 0	0 0	0 0	0 0	0 0	-	-

Note: Calculation of shares and holding rate includes the Preferred Stock.

9. Ownership of Investee Companies

December 31, 2025 Unit: Shares ; %

Investee Companies (Note)	Invested by the Bank (A)		Investments from Directors, Supervisors, Executive Officers and Directly or Indirectly Controlled Entities of the Bank (B)		Total Investments (C=A+B)	
	Shares	%	Shares	%	Shares	%
Union Information Technology Corp.	11,399,123	99.99	0	0.00	11,399,123	99.99
Union Finance and Leasing Int'l Corp.	226,000,000	100.00	0	0.00	226,000,000	100.00
Union Securities Investment Trust Corp.	31,014,261	99.60	0	0.00	31,014,261	99.60
Union Real-Estate Management Corp.	2,000,000	40.00	2,500,000	50.00	4,500,000	90.00
Taiwan Asset Management Corp.	6,000,000	0.57	0	0.00	6,000,000	0.57
Li Yu Venture Corporation	390,778	4.76	0	0.00	390,778	4.76
Taiwan Financial Asset Service Corp.	5,000,000	2.94	0	0.00	5,000,000	2.94
Financial Information Service Co., Ltd.	19,446,625	2.61	0	0.00	19,446,625	2.61
Taiwan Depository & Clearing Corp.	2,518,688	0.25	0	0.00	2,518,688	0.25
Taiwan Futures Exchange Co., Ltd.	14,702,096	2.04	0	0.00	14,702,096	2.04
Taipei Forex Inc.	160,000	0.81	0	0.00	160,000	0.81
Lian An Service Corporation	125,000	5.00	0	0.00	125,000	5.00

Corporate Governance

Investee Companies (Note)	Invested by the Bank (A)		Investments from Directors, Supervisors, Executive Officers and Directly or Indirectly Controlled Entities of the Bank (B)		Total Investments (C=A+B)	
	Shares	%	Shares	%	Shares	%
I-Pass Corporation	44,640,197	33.17	0	0.00	44,640,197	33.17
Taipower Corporation	394,879	0.00	0	0.00	394,879	0.00
Taiwan Mobile Payment Corporation	600,000	1.00	0	0.00	600,000	1.00
Sunny Asset Management Co.	386,376	6.44	0	0.00	386,376	6.44
LINE BIZ+ Taiwan Limited	5,857,410	8.61	0	0.00	5,857,410	8.61
Union Venture Capital Co., Ltd.	140,000,000	100.00	0	0.00	140,000,000	100.00
Line Bank Taiwan Limited	100,000,000	5.00	0	0.00	100,000,000	5.00

Note: Investments made in accordance with Article 74 of the Banking Act.

Fund Raising Status

1. Capital and Shares (1) Sources of Capital

Date	Issued Price	Authorized Capital		Paid-in Capital		Remark	
		Shares	Amount (\$)	Shares	Amount (\$)	Source of Capital	Notes
Dec. 1991	10	1,200,000,000	12,000,000,000	1,200,000,000	12,000,000,000	The promoters of a company subscribed shares for 9,600,000,000 Publicly soliciting subscription to shares for 2,400,000,000	—
Jul 1995	10	1,230,000,000	12,300,000,000	1,230,000,000	12,300,000,000	Capital Increase Via Return Earning	1
Jul 1997	10	1,281,660,000	12,816,600,000	1,281,660,000	12,816,600,000	Capital Increase Via Return Earning	2
Jul 1998	10	1,361,516,990	13,615,169,900	1,361,516,990	13,615,169,900	Capital Increase Via Return Earning	3
Jul 1999	10	1,418,700,704	14,187,007,040	1,418,700,704	14,187,007,040	Capital Increase Via Return Earning	4
Jul 2000	10	1,488,926,389	14,889,263,890	1,488,926,389	14,889,263,890	Capital Increase Via Return Earning	5
Mar 2005	10	2,488,926,389	24,889,263,890	1,788,926,389	17,889,263,890	Cash Capital Increase	6
Jun 2005	10	2,488,926,389	24,889,263,890	1,825,394,074	18,253,940,740	C.B. Conversion	7
Dec. 2006	10	2,488,926,389	24,889,263,890	1,827,797,807	18,277,978,070	C.B. Conversion	8
Mar 2007	10	2,488,926,389	24,889,263,890	1,828,066,183	18,280,661,830	C.B. Conversion	9
Sep 2007	10	3,000,000,000	30,000,000,000	2,228,066,183	22,280,661,830	Preferred Stocks of Private Placement	10
Sep 2007	10	3,000,000,000	30,000,000,000	2,318,824,429	23,188,244,290	C.B. Conversion	11
May 2010	10	3,000,000,000	30,000,000,000	1,753,661,989	17,536,619,890	Capital reduction offset loss	12
Sep 2010	10	3,000,000,000	30,000,000,000	1,948,499,589	19,484,995,890	Capital Increase Via Amalgamation	13
Sep 2012	10	3,000,000,000	30,000,000,000	2,026,439,572	20,264,395,720	Capital Increase Via Return Earning	14
Aug 2013	10	3,000,000,000	30,000,000,000	2,216,525,121	22,165,251,210	Capital Increase Via Return Earning & Bonus Share	15
Aug 2014	10	3,000,000,000	30,000,000,000	2,450,930,628	24,509,306,280	Capital Increase Via Return Earning & Bonus Share	16
Sep 2015	10	3,000,000,000	30,000,000,000	2,605,152,427	26,051,524,270	Capital Increase Via Return Earning & Bonus Share	17
Oct 2017	50	4,500,000,000	45,000,000,000	2,805,152,427	28,051,524,270	Issuance of preferred stock by cash	18 (revised in Articles of Association)
Aug 2018	10	4,500,000,000	45,000,000,000	2,890,012,883	28,900,128,830	Capital Increase Via Return Earning & Bonus Share	19
Aug 2019	10	4,500,000,000	45,000,000,000	3,084,455,292	30,844,552,920	Capital Increase Via Return Earning & Bonus Share	20
Aug 2020	10	4,500,000,000	45,000,000,000	3,293,368,806	32,933,688,060	Capital Increase Via Return Earning & Bonus Share	21
Oct 2021	10	4,500,000,000	45,000,000,000	3,495,218,694	34,952,186,940	Capital Increase Via Return Earning & Bonus Share	22
Sep 2022	10	4,500,000,000	45,000,000,000	3,794,046,028	37,940,460,280	Capital Increase Via Return Earning & Bonus Share	23
Aug 2023	10	4,500,000,000	45,000,000,000	3,978,952,502	39,789,525,020	Capital Increase Via Return Earning & Bonus Share	24

Fund Raising Status

Sep 2024	10	4,500,000,000	45,000,000,000	4,050,072,873	40,500,728,730	Capital Increase Via Return Earning & Bonus Share	25
Sep 2025	10	5,500,000,000	55,000,000,000	4,540,551,779	45,405,517,790	Capital Increase Via Return Earning & Bonus Share	26

Notes: 1. According to Tai-Tsai-Zheng Tze (1) Letter No. 35096 issued by the Ministry of Finance on June 14, 1995.

2. According to Tai-Tsai-Zheng Tze (1) Letter No. 44753 issued by the Ministry of Finance on June 6, 1997.

3. According to Tai-Tsai-Zheng Tze (1) Letter No. 55074 issued by the Ministry of Finance on June 23, 1998.

4. According to Tai-Tsai-Zheng Tze (1) Letter No. 57967 issued by the Ministry of Finance on June 25, 1999.

5. According to Tai-Tsai-Zheng Tze (1) Letter No. 57163 issued by the Ministry of Finance on July 4, 2000.

6. According to Jin-Kuan-Zheng Tze (1) Letter No. 0930160237 issued by the Financial Supervisory Commission on January 10, 2005.

7. According to Jing-Shou-Shang Tze Letter No. 09401110140 issued by the Ministry of Economic Affairs on June 21, 2005.

8. According to Jing-Shou-Shang Tze Letter No. 09601055460 issued by the Ministry of Economic Affairs on March 20, 2007.

9. According to Jing-Shou-Shang Tze Letter No. 09601248450 issued by the Ministry of Economic Affairs on October 16, 2007.

10. According to Jin-Kuan-Yin Tze (2) Letter No. 09600410990 issued by the Financial Supervisory Commission on September 21, 2007.

11. According to Jing-Shou-Shang Tze Letter No. 09601305020 issued by the Ministry of Economic Affairs on December 14, 2007.

12. According to Jin-Kuan-Zheng Tze (1) Letter No. 0990020484 issued by the Financial Supervisory Commission on May 14, 2010.

13. According to Jing-Shou-Shang Tze Letter No. 09901196320 issued by the Ministry of Economic Affairs on September 1, 2010.

14. According to Jing-Shou-Shang Tze Letter No. 10101199660 issued by the Ministry of Economic Affairs on September 24, 2012.

15. According to Jing-Shou-Shang Tze Letter No. 10201171350 issued by the Ministry of Economic Affairs on August 22, 2013.

16. According to Jing-Shou-Shang Tze Letter No. 10301166960 issued by the Ministry of Economic Affairs on August 26, 2014.

17. According to Jing-Shou-Shang Tze Letter No. 10401185290 issued by the Ministry of Economic Affairs on September 10, 2015.

18. According to Jin-Kuan-Zheng Tze Letter No. 1060033586 issued by the Financial Supervisory Commission on September 1, 2017.

19. According to Jing-Shou-Shang Tze Letter No. 10701109740 issued by the Ministry of Economic Affairs on August 30, 2018.

20. According to Jing-Shou-Shang Tze Letter No. 10801114660 issued by the Ministry of Economic Affairs on August 26, 2019.

21. According to Jing-Shou-Shang Tze Letter No. 10901150600 issued by the Ministry of Economic Affairs on August 14, 2020.

22. According to Jing-Shou-Shang Tze Letter No. 11001169410 issued by the Ministry of Economic Affairs on September 29, 2021.

23. According to Jing-Shou-Shang Tze Letter No. 11101138620 issued by the Ministry of Economic Affairs on August 03, 2022.

24. According to Jing-Shou-Shang Tze Letter No. 11230154100 issued by the Ministry of Economic Affairs on August 17, 2023.

25. According to Jing-Shou-Shang Tze Letter No. 11330142590 issued by the Ministry of Economic Affairs on August 28, 2024.

26. According to Jing-Shou-Shang Tze Letter No. 11430126190 issued by the Ministry of Economic Affairs on September 12, 2025.

Type of Shares	Authorized Capital			Remark
	Issued Shares	Unissued Shares	Total	
Common Stock	4,340,551,779	959,448,221	5,500,000,000	Listed shares
Preferred Stock	200,000,000			

Fund Raising Status

(2) Major Shareholders

March 31, 2026

Major Shareholders	Shares	No. of shares Held (preferred stocks included)	% of shareholding
Tsong-Li Investment Co., Ltd. 仲利投資股份有限公司		342,424,845	7.54%
Pai-Sheng Investment Co., Ltd. 百盛投資股份有限公司		226,317,108	4.98%
Tien-Sheng Investment Co., Ltd. 天聖投資股份有限公司		212,568,247	4.68%
Chen-Chern Investment Co., Ltd. 全成投資股份有限公司		209,351,389	4.61%
Chien-Yuan Investment Co., Ltd. 建元投資股份有限公司		197,768,797	4.35%
Wei-Chih Investment Co., Ltd. 偉志投資股份有限公司		189,337,751	4.16%
Chu-Pao Investment Co., Ltd. 鉅寶投資股份有限公司		178,154,629	3.92%
Kun-Che Investment Co., Ltd. 坤哲投資股份有限公司		172,470,038	3.79%
Chi-Shun Investment Co., Ltd. 吉順投資股份有限公司		159,221,213	3.50%
Jen-Pang Construction Co., Ltd. 正邦建設股份有限公司		158,060,315	3.48%
Pao-Shing Investment Co., Ltd. 寶興投資股份有限公司		154,810,313	3.40%
Hongyu Construction Enterprise Co., Ltd. 鴻御建設企業股份有限公司		149,118,989	3.28%
Hung-Hsiang Investment Co., Ltd. 宏祥投資股份有限公司		147,671,757	3.25%
Bai-Ing Investment Co., Ltd. 百英投資股份有限公司		136,057,362	2.99%
Chen-Sheng Investment Co., Ltd. 全勝投資股份有限公司		128,026,876	2.81%
Lin, Chang Su-O 林張素娥		127,281,723	2.80%
Homg-Gow Construction Co., Ltd. 鴻構建設股份有限公司		123,974,369	2.73%
Homg-Pern Construction Co., Ltd. 鴻鵬建設股份有限公司		97,165,534	2.13%
Union Recreation Enterprise Co., Ltd. 聯邦育樂事業股份有限公司		72,136,757	1.58%
Jianyou Investment Co., Ltd. 建友投資股份有限公司		66,522,285	1.46%
Yu-Pang Co., Ltd. 友邦股份有限公司		62,292,972	1.37%
Lin Rong San Foundation of Culture and Social Welfare 財團法人林榮三文化公益基金會		60,695,072	1.33%

Notes:

1. The list above shows the shareholders with shareholding over 1% or ranked top 10.
2. The number of shares held and the % of shareholding include preferred stocks.

(3) Dividend Policy and Implementation

A. Dividend policy set out in the Bank's Articles of Incorporation:

According to the Bank's dividend policy, based on the current and future development plans, considering the investment environment, capital needs, and domestic and international competition, and taking into account shareholders' interests, where there are earnings in the annual final accounts, the Bank shall pay income tax in accordance with the law, compensate the losses accumulated from prior years, and then appropriate 30% of the balance to the statutory reserve while making an appropriation for or reversing special reserves according to laws and regulations or business needs. For the balance, priority shall be given to dividends for the preference shares for the current year. With the remaining balance, together with the accumulated undistributed earnings from the previous year, the

Fund Raising Status

board of directors shall put forth an earnings distribution proposal to be resolved by the shareholders' meeting to distribute dividends and bonuses. After deducting or appropriating the aforesaid amounts for each year, at least 50% of the balance shall be allocated for shareholders' dividends, of which the cash dividend shall not exceed 50% of the total dividends distributed. However, if the percentage of the Bank's own capital or the risk-weighted assets is lower than the requirement of the competent authority, or lower than the percentage specified by the competent authority plus one percentage point, stock dividends may be preferred. Before the statutory reserves reach the amount of the total capital, the maximum cash dividends to be distributed shall not exceed 15% of the total capital.

B. Proposal for dividend distribution for the current year:

The Board of Directors resolved in the meeting held on March 9, 2026 to approve the earnings distribution proposal for 2025 as follows: cash dividends on preferred stocks are NT\$ 2.630625 per share (It is calculated according to the re-set interest rate on April 24, 2023); stock dividends are NT\$0.60 per share and cash dividends are NT\$ 0.46 per share on common shares. The actual earnings per share distributed described above may be adjusted by the Board of Directors based on the number of outstanding shares as recorded in the common shareholders' register on the record date.

(4) Impact on the bank's Operations Results and Earning per Share resulting from the Proposal for Stock Dividend Distribution

Item	Year	Year 2026 (Forecast)
Beginning Paid-In Capital		Common shares: NT\$43,405,518,000 Preferred stocks: NT\$2,000,000,000
Stock and Cash Dividend in this Year	Cash Dividend per share	Preferred stocks: NT\$2.630625 Common Share: NT\$0.46 dollars per share
	Capitalization of Retained Earnings Stock Dividend per share	0.60 shares per share (common shares)
	Capitalization of Capital Reserves Stock Dividend per share	None
Operation Result Changes	Operating Profit	Not Applicable (Note)
	Ratio of Increase (Decrease) in Operating Profit Compared to the same period last year	
	Net Profit after Tax	
	Ratio of Increase (Decrease) in After Tax Net Profit Compared to the same period last year	
	Earnings per Share (NT\$)	
	Ratio of Increase (Decrease) in Earnings per share Compared to the same period last year	
Pro forma Earnings per Share and P/E Ratio	If Capitalization of Surplus is all changed to the Issuance of Cash Dividend	Pro forma earnings per share (NT\$)
		Pro forma annual average return on investment

Fund Raising Status

Item	Year		Year 2026 (Forecast)
	If Capitalization of Capital Reserve is not conducted.	Pro forma earnings per share (NT\$)	
		Pro forma annual average return on investment	
	If Capitalization of Capital Reserve is not conducted and Capitalization of Surplus is all changed to the Issuance of Cash Dividend	Pro forma earnings per share (NT\$)	
		Pro forma annual average return on investment	

Note: The Bank has not published the financial forecasts for the 2026 fiscal year. According to Tai-Tsai-Zheng Tze (1) Letter No. 00371 issued by the Ministry of Finance on February 1, 2000, companies that have not published their financial forecasts are not required to disclose this information.

(5) Employees' Bonus and Directors' & Supervisors' Remuneration

- A. The percentages or ranges with respect to employee bonuses and director/supervisors' remuneration, as set forth in the Bank's Articles of Incorporation:
- (1) Employees' remuneration: Between 1% and 5% of net profit; where employees' remuneration is paid in shares, the beneficiaries may include employees of subordinated companies that satisfy certain criteria. These criteria shall be determined by the board of directors.
 - (2) Directors' remuneration: No more than 0.1% of net profit.
The board of directors is authorized to change the rules of employees' and directors' remuneration described above.
In any case, however, profits must first be taken to offset against cumulative losses, if any, before the remainder can be distributed as employees' and directors' remuneration according to the above percentages.
- B. If the estimated bonus to employees and remuneration to directors and supervisors, differ from the actual amounts subsequently resolved by the stockholders meeting the differences are to be recorded the profit (loss) of the year as result of a change in accounting estimate.
- C. The proposals to distribute remuneration approved by the Board of Directors are as follows:
- (1) Employees' and directors' remuneration distributed by cash or stocks:
The Bank's Board of Directors resolved on March 9, 2026 to distribute the employees' remuneration and directors' remuneration in 2025 totaling NT\$ 135,170,503 and NT\$ 6,611,601, respectively.
The employees' remuneration will be distributed in stocks and calculated based on the Bank's common stock closing price of 19.75 on March 7, 2025, which are 6,844,076 shares in total with face value of 10 per share (the remaining remuneration of 2 that is not enough for one share will be distributed by cash); the remuneration for directors are all distributed by cash. The amounts mentioned above have no difference with that estimated in the year of expense recognition.
 - (2) The ratio of the employees' stock remuneration to the after-tax income in the individual financial report for the current period and the total amount of employees' remuneration: 2.17%.

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D. Actual employees', directors', and supervisors' remuneration in the previous year:

Unit: NTD

	Amount proposed and passed by the board	Amount actually paid	Difference	Remarks
Employees' remuneration	114,719,099	114,719,099	—	
Directors and supervisors remuneration	5,611,260	5,611,260	—	
Total	120,330,359	120,330,359	—	

Note: Directors' and supervisors' remuneration were paid in cash, whereas employees' remuneration was paid in shares. The number of shares issued was calculated based on the closing market price one day before the annual general meeting. Based on this calculation, a total of 6,973,805 shares were issued at 16.45 each.

(6) Share Repurchases by the bank: None

2. Issuance of Financial Debentures

Type of Financial Debentures	1 st Subordinated Financial Debentures issued in 2019	1 st Perpetual Non-Cumulated Subordinated Financial Debentures issued in 2021	1 st Unsecured Senior Financial Debentures issued in 2025
Date & No. Approved by Central Competent Authority	Jin-Kuan-Yin-Kuo-Zi-No. 10802143320 Aug.22, 2019	Jin-Kuan-Yin-Kuo-Zi-No. 1100204963 Mar.11, 2021	Jin-Kuan-Yin-Kuo-Zi-No. 1140221102 Jul.21, 2025
Issuing Date	Sep. 26,2018	Mar. 25,2021	Aug. 29,2025
Face Value	1,000,000	1,000,000	10,000,000
Issuance/Trade Place	Domestic	Domestic	Domestic
Currency	NTD	NTD	NTD
Issuance Price	Issued at par	Issued at par	Issued at par
Issuance Amount	A: 0.5 billion B: 1.5 billion	3 billion	1 billion
Interest Rate	A: 1.10%, fixed rate B: 1.23% fixed rate	The coupon rate of the bond is 1.92% per annum (benchmark interest rate plus 1.1183%), and the "benchmark interest rate" refers to the arithmetic mean of the one-year fixed interest rates of Bank of Taiwan, Land Bank of Taiwan, Taiwan Cooperative Bank, First Commercial Bank, Hua Nan Commercial Bank, Ltd., and Chang Hwa Commercial Bank, Ltd., rounded to the nearest fourth decimal place. The coupon rate will be reset upon maturity after 5 years and 6 months from the issue date and every 5 years and 6 months thereafter.	1.8%, fixed rate
Term	A:Maturity Date: Sep 26, 2026	Perpetual	Maturity Date: Aug 29, 2028

Fund Raising Status

Type of Financial Debentures	1 st Subordinated Financial Debentures issued in 2019	1 st Perpetual Non-Cumulated Subordinated Financial Debentures issued in 2021	1 st Unsecured Senior Financial Debentures issued in 2025
	B: Maturity Date: Sep 26, 2029		
Order of Redemption	Subordinate	Subordinate	Senior
Guarantor	Nil	Nil	Nil
Trustee	Nil	Nil	Nil
Underwriter	Nil	Nil	Nil
Auditor	S.S. Lai	S.S. Lai	S.S. Lai
CPA	Deloitte & Touche (Vincent Cheng)	Deloitte & Touche (Terence Huang)	Deloitte & Touche (Kuan-Hao Lee)
Certifying Financial Institution	“Book-Entry”	“Book-Entry”	“Book-Entry”
Method of Redemption	Repaid in full upon maturity	Refer to the terms of redemption or advance payment for details.	Repaid in full upon maturity
Unredeemed Balance	2.0 billion	3.0 billion	1.0 billion
Paid-in Capital For the Previous Fiscal Year	28.90 billion	32.93 billion	42.50 billion
After-tax Net Worth for the Previous Fiscal Year	49.81 billion	56.24 billion	77.23 billion
Performance	Normal	Normal	Normal
Redemption or Early Redemption	Nil	Early redemption clause: After 5.5 years upon the expiration of the issuance of the bonds, if the ratio of capital to risk-based assets after calculation meets the minimum requirements set by the Competent Authority, the Bank may apply for redemption upon the consent of the Competent Authority. The Bank shall make an announcement on the 30th day before the scheduled redemption date and redeem all the bonds at face value plus interest accrued.	Nil
Conversion & Exchange Conditions	Nil	Nil	Nil
Restrictions terms	Nil	Nil	Nil
Fund Utilization	Improve financial structure to raise capital adequacy ratio	Improve financial structure to raise capital adequacy ratio	Sustainability Bond

Fund Raising Status

Type of Financial Debentures	1 st Subordinated Financial Debentures issued in 2019	1 st Perpetual Non-Cumulated Subordinated Financial Debentures issued in 2021	1 st Unsecured Senior Financial Debentures issued in 2025
Plan			
Balance of issued debentures before adding the declared issue amount as a percentage of after-tax net worth for the previous fiscal year (%)	4.02%	8.89%	7.77%
Whether it is accounted for as qualified core capital and type	Tier 2 capital	Tier 1 capital	Nil
Name of rating agency, date and result of rating	Taiwan Ratings Corp. twA+ Dec. 21, 2022	Taiwan Ratings Corp. twA+ Dec. 21, 2022	Taiwan Ratings Corp. twA+ Jan. 17, 2025

3. Issuance of Preferred Stock:

Item	Issue Date	October 24, 2017 (Series A Preferred Stock of Union Bank of Taiwan)
Face Value		NT\$ 10
Issue Price		NT\$ 50 per share
Share Number		200,000,000 shares
Total Amount		Total capital stock is NT\$ 2,000,000,000; Total amount issued is NT\$ 10,000,000,000
Duties & Rights	Distribution of Dividends and Surplus	1. Dividend: The dividend rate of Series A Preferred Stock (annually) is 4.8% (=5-yr IRS rate 0.89125% + 3.90875%), and are calculated based on the issue price per share. The 5-yr IRS rate will be reset on the second business day after 5.5 years since the issue date and be reset every 5.5 years afterwards. The pricing record date of the rate reset is two Taipei financial business days before the reset day. The interest rate indicator, the 5-yr IRS, is the average rate of the 5-yr interest rate swap price of PYTWDFIX and COSMOS3 published by the Reuter at 11:00 AM on the Taipei financial business day of the rate reset day. If the above-mentioned price cannot be obtained before the rate reset day, the rate will be decided by the Bank at the market price and based on the principle

Fund Raising Status

		<p>of good faith.</p> <p>2. Dividend distribution: If there are earnings left in the Bank's annual resolution, in addition to the required payment of income tax, the Bank shall first offset the losses in the previous years, recognize legal reserve and recognize or reverse special reserve, and then may distribute the regulated dividends to the preferred stocks based on the earnings balance with priority. The Bank reserves the discretion right on the dividend distribution of preferred stocks. However, if there are no earnings or not enough earnings for distribution in the Bank's annual resolution, or if the dividend distribution of the preferred stock will cause the Bank's capital adequacy ratio to be lower than the requirement of laws or the minimum limit regulated by the competent authority, or if there is other necessary consideration, the Bank may decide not to distribute the dividends of preferred stocks. The shareholders of the preferred stock shall not have other opinions. The dividends decided not to be distributed or are distributed inadequately will also not accumulated as the future payment in years with earnings. The dividends of Series A Preferred Stock are distributed by cash one time annually. The distributable dividends for the previous year and the record date of payment are decided by the Board of Directors after the ratification of financial reports by the Annual Shareholders General Meeting. The distributed amount in the issue year and call year is calculated based on the actual issue days in the year. The dividends distributed will be recorded in the dividend certificate.</p> <p>3. Excess dividend distribution: The shareholders of Series A Preferred Stock shall not participate in the cash and capital distribution of earnings and capital surplus in common stock, except for the regulated dividend rate mentioned above.</p>	
	Distribution of Residual Property	The order the shareholders of Series A Preferred Stock in distributing the Bank's residual property is former than that of the shareholders of common stocks and is the same with the shareholders of the Bank's other preferred stocks; except when the Bank is taken over by the competent authority, required to stop business for clearing and liquidation in accordance with "Regulations Governing the Capital Adequacy and Capital Category of Banks", the distribution order of the shareholders of Series A Preferred Stock is the same with that of the common stock shareholders. However, their order is inferior to the holders of Tier 2 capital tools, depositors and the general debtholders, and the dividend amount shall not exceed the issue amount.	
	Execution of Voting Right	The shareholders of Series A Preferred Stock have no voting rights and election rights, but have voting rights on the preferred stock shareholders meetings or when there are circumstances in which their duties and rights are involved.	
	Others	There is no maturity date for the Banks' Series A Preferred Stock. When the Bank issued new stocks by cash, the shareholders of Series A Preferred Stock have the same stock option right with common stock shareholders.	
Outstanding Preferred Stock	Amount called or converted	NT\$ 0	
	Balance not called or converted	NT\$ 2,000,000,000	
	Terms of call and convert	<p>1. The shareholders of Series A Preferred Stock shall not convert the preferred stocks into common stocks, and have no rights in asking the Banks to call back the Series A Preferred Stock they hold.</p> <p>2. The Bank may call all or part of the preferred stocks at the original issue price anytime under approval of the competent authority on the second day after 5.5 years of the issuance. The preferred stocks not called still satisfy the duties and rights mentioned above. If the Bank's shareholders meeting decides to distribute dividends in the year that Series A Preferred Stock is called, then the dividends that should be distributed until the call day are calculated based on the actual issue days in that year.</p>	
Market Price per Share	2024	Highest	53.80
		Lowest	51.10
		Average	52.60
	2025	Highest	55.60

Fund Raising Status

		Lowest	52.20
		Average	54.13
	As of March 31, 2026	Highest	54.90
		Lowest	54.10
		Average	54.43
Other rights attached	Amount converted or bought as of the date Annual Report is printed	The shareholders of Series A Preferred Stock shall not convert the preferred stocks into common stocks.	
	Guidelines for issuance and convert or buying	None	
Effect of issue terms on the right of shareholders; circumstances that equity may be diluted and the effect on existing shareholders' right		None	
Impact of callable preferred stocks on capital to risk-weighted asset ratio		Not applicable	

4. The Status of Overseas Depository Receipts: None

5. The Status of Employee Stock Option and Restricted Stock Awards: None

6. Acquisitions or Disposition of Other Financial Institutions

- (1) Where the bank has acquired another financial institution through merger or acquisition in the most recent fiscal year, the annual report shall disclose the CPA's opinion on the reasonableness of the share swap ratio: None.
- (2) Mergers or acquisitions of other financial institutions in the past five years: None.
- (3) Where the Board of Directors has, during the most recent fiscal year or the current fiscal year up to the date of printing of annual report, adopted a resolution approving issuance of new shares due to merger or acquisition of shares of another financial institution, the annual report shall disclose the state of implementation and the basic information of the institution merged or acquired: None.

7. Fund Utilization Plan and Execution Status

1. Fund Utilization Plan
 - A. Description of the plan: Please refer to previous pages for details of previous public issues or private placement of securities and bank debentures.
 - B. Uncompleted previous public issues or private placement of securities, or those completed in the most recent three years but have not yet fully yielded the planned benefits: None.
2. Execution Status
Status of implementation: There are no circumstances that the execution progress or benefits do not meet the expected goal.

Operational Highlights

1. Business Description

(1) Main Businesses

- A. Primary Business Activities of the Respective Business Units
- To accept all types of deposits.
 - To extend corporate loans, discount bills and notes, issue domestic letters of credit and conduct accounts receivable factoring.
 - To handle exports, imports, foreign remittances, foreign currency loans and guarantees.
 - To extend mortgage, auto loans, personal loans and other consumer credits, and provide credit card services.
 - Wealth management, trust, custodian business, safe-deposit box rental and certification services for marketable securities.
 - To extend the insurance agency business and property insurance business.
 - To trade marketable securities and futures on behalf of customers.
 - To provide peripheral financial services by acting as collecting and paying agent for public facilities fees, taxes and remittances.
 - To conduct other relevant businesses authorized by the competent authorities.

B. Operational Highlight

- Deposits: NTD and foreign currencies (including OBU), deposits from peers, and deposits from Chunghwa Post)

Amount: NT\$ Million

Type	December 31, 2025		December 31, 2024		Comparison	
	Amount	Ratio	Amount	Ratio	Increase (Decrease)	Growth Rate%
Current Deposit	402,355	48.18%	386,286	47.64%	16,069	4.16%
Time Deposit	432,830	51.82%	424,490	52.36%	8,340	1.96%
Total	835,185	100.00%	810,776	100.00%	24,409	3.01%

b. Loans

Amount: NT\$ Million

Type	December 31, 2025		December 31, 2024		Comparison	
	Amount	Ratio	Amount	Ratio	Increase (Decrease)	Growth Rate%
Consumer Banking	388,360	60.44%	380,314	62.47%	8,046	2.12%
Corporate Banking	254,223	39.56%	228,482	37.53%	25,741	11.27%
Total	642,583	100.00%	608,796	100.00%	33,787	5.55%

c. Foreign Exchange

Amount: US\$ Million

Type	December 31, 2025		December 31, 2024		Comparison	
	Amount	Ratio	Amount	Ratio	Increase (decrease)	Growth Rate%
Exports	34	0.29%	44	0.36%	(10)	(22.73%)
Imports	292	2.51%	298	2.42%	(6)	(2.01%)
Foreign Remittances	11,295	97.20%	11,987	97.22%	(692)	(5.77%)
Total	11,621	100.00%	12,329	100.00%	(708)	(5.74%)

Operational Highlights

d. Trust & Wealth Management

Amount: NT\$ Million

Type		December 31, 2025	December 31, 2024	Comparison	
		Amount	Amount	Increase (decrease)	Growth Rate%
Trust	Non-discretionary Money Trust Invested in Securities	84,546	76,765	7,781	10.14%
	Fund Custody Business	11,860	12,012	(152)	(1.27%)
	General Trusts	24,354	29,327	(4,973)	(16.96%)
Ancillary Service	Other Custody Business	2,217	3,234	(1,017)	(31.45%)
Total		122,977	121,338	1,639	1.35%

e. Credit Card Business

Unit: NT\$ Million ; Card

Item	December 31, 2025	December 31, 2024	Comparison	
	Amount / Card	Amount / Card	Increase (Decrease)	Growth Rate%
Revolving Credit Balance	6,592	6,403	189	2.95%
Unmatured installment balance	8,601	5,330	3,271	61.37%
Cards in Circulation	2,731,780	2,764,467	(32,687)	(1.18%)
Valid cards in past 6 months	1,849,324	1,868,354	(19,030)	(1.02%)
Credit Amount	178,950	191,471	(12,521)	(6.54%)

f. Revenue and Percentage by Business

Item	% of Total Revenue 2025	% of Total Revenue 2024	Changes (%)
Corporate Banking	17.24%	18.62%	(1.38%)
Consumer Banking	34.43%	34.92%	(0.49%)
Trust & Wealth Management	11.62%	11.34%	0.28%
Investment Banking & Other	36.71%	35.12%	1.59%
Total	100.00%	100.00%	0.00%

Operational Highlights

(2) Business Plan for 2026

A. Deposit business

- a、Continue to increase the deposit volume of the Bank.
- b、Continue to evaluate the establishment of new offsite ATMs and strengthen the setup of ATM locations outside the convenience stores to expand service locations, improve the Bank's visibility and expand the deposit business; also, evaluate the abolition of offsite ATMs with poor performance.
- c、Continue to expand deposit solicitation with merchants that the Bank engages in business with; open deposits and exchange accounts with convenience stores franchisees or enhance business relationship with merchants with account opening at the Bank, in order to increase deposit volume.

B. Corporate banking

- a、Actively expand corporate loan and facility loan (MIT) and self-repayment loans, and aim to expand business with high-quality corporate customers (such as TWSE/TPEX-listed companies of Class 1-5 ratings or companies with certain scale of exports) in order to generate deposits and business transactions.
- b、For credit extension cases under Article 72-2 of the Banking Act, Central Bank's construction financing loans or credit extension cases of real property as collateral and enhanced creditor's rights applying higher risk weights, the conditions shall be assessed on a case-by-case basis with reference to profitability and contribution.
- c、Moderately increase the processing fee income for complex transactions, high operating costs, or bridge loan cases.
- d、In response to the growth of the corporate banking business, accelerate the training of corporate banking salesperson, continue to optimize the evaluation standards and items, and formulate incentive measures to motivate the salesperson and enhance the growth momentum.
- e、In response to the government's "Green Finance Action Plan 2.0" policy," the Bank encourages its borrowers to invest funds in green, sustainable and strategic industries and sustainable economic activities. The Bank has proactively promoted the green loans and sustainability-linked; loans to encourage enterprises to focus on sustainability and support sustainability, low carbon, and green initiatives.
- f、In order to help improve the income from wealth management business, the Bank includes the wealth management promotion goal into the corporate banking AO assessment regulations. Meanwhile, in response to the Government's establishment of the Asian Asset Management Center, the Bank has provided multiple financing services, including insurance premium financing, Lombard Lending, and specific monetary trusts to help the high-net-worth customers utilize their funds flexibly.
- g、Foreign exchange business
 - I. The Bank will continue to introduce preferential deposit projects in foreign currencies based on market interest rates and capital needs to expand deposit services.

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- II. Optimize business processes based on customer needs after reviewing each business lines.
 - III. Continue to optimize the foreign exchange related information system and add new functions to enhance the competitiveness of the Bank in the market.
 - IV. The Bank organizes foreign exchange practice courses on a regular basis to enhance the AO and employees' understanding on the foreign exchange business. The Bank also arranges case studies to facilitate business development.
 - V. In order to expand into overseas markets, the Bank has been proactively applying for licenses to open overseas branches and is assessing plans to establish other overseas branches.
- f. Bill & Bond Financing Business
- I. Guarantee business: Proactively develop large-scale enterprises rated Grade 1-6 based on Taiwan Corporate Credit Risk Index (TCRI), and adjust the loan account structure, prioritize granting self-liquidating credits (e.g. customer instruments), bank deposits (the Bank's notes and bills RP) or credits with quality stocks recognized by the Bank as collateral, increase the issuance interest rate and cut funding cost to expand the spread, implement post-loan management and continue to develop safe underwriting source and maintain the growth of "profit."
 - II. Non-guaranteed business: Continue to expand the customer base, guide enterprises to join the non-guaranteed commercial promissory note market, and widen the offer price for non-guaranteed spread within one year; strive for corporate issuance of floating-priced FRCP business to diversify funding sources and mitigate the liquidity risk. Under the condition that liquidity risk is manageable, increase the inventory (i.e. RP) operation position to increase the income and maintain market position.
 - III. Integrated marketing: Meet the business needs of credit customers; in addition to the business promissory note warranty limit, proactively refer customers to nearby branches for joint visits to develop other business, TMU, foreign exchange, acquiring, trust and wealth management services to strengthen the relationship between the Bank and its customers.
- C. Consumer banking
- a、The Bank increases the loan interest rate and handling fees for the cases undertaken by it, and strengthen the solicitation for high-yield foreclosure cases, in order to utilize funds and improve the yield rate effectively.
 - b、In accordance with the Central Bank's control policy, the Bank will continue to promote the first-time homebuyer loans, and apply the existing non-first-time homebuyer loan repayment quotas to foreclosure cases and customers with contribution as the first priority.
 - c、The Bank proactively promoted original house Investment Loan business and offered preferential programs for specific quality customers to help staff with business development. Additionally, the Bank compiled a list of

Operational Highlights

old mortgage customers with normal transactions and current debt ratios below a certain percentage for use by marketing units to create new Loan momentum.

- d 、 Adjust the incentives for consumer banking AOs to cross-sell other merchandise, to more effectively leverage cross-selling opportunities and boost the Bank's income.
- e 、 To effectively use the fund, increase the yield rate, and adjust credit conditions appropriately based on customers' contribution, collateral status and RW.
- f 、 Adjust the incentives and performance assessment for wealth management and loan AOs to cross-sell other merchandise, to more effectively leverage cross-selling opportunities and boost the Bank's income.
- g 、 Extract the list of closed positions each month and provide it to the sales unit for marketing and continued engagement with former customers, to support recommendations for other business opportunities and improve the efficiency of integrated marketing.
- h 、 Car loans
 - I. Enhance the promotion of original car loans, in order to increase business earnings.
 - II. Continue to develop new car loan business projects and expand the business with quality of pre-owned vehicle business operators.
 - III. Continue to strengthen the relationship with branches, and cooperate in the processing of car loans and other sales assistance items.
 - IV. Enhance the recruitment and training of car loan center AO personnel, in order to increase the business volume.

D. Credit Card business

- a. Focus on the management of the cardholder market, offer differentiated cardholder benefits, increase brand value, and continue to introduce new services through the development of credit card products, in order to continue to gain new customers and maintain market share.
- b 、 Repackage key card interest and shift to an offensive strategy, actively acquire customers, revitalize existing cardholder spending, and seek new sources of spending momentum; operate high-growth consumer channels and build a consumer convenience cycle to create market buzz and marketing highlights, thereby increasing spending amounts through proactive business development ultimately.
- c 、 The Bank integrates diversified payment acquiring services, expands installment payment options for specialty stores, strengthens cooperation with existing customers, and develops and promotes high-unit-price and chain specialty stores.
- d 、 Continue to optimize the risk management and control mechanism, prevent fraud, and adjust cardholder credit limit management strategies on a rolling basis to mitigate customers' risk over payment using credit card.

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- E. Wealth management, insurance agencies, and trusts
 - a. Organizations of high-asset and Asia asset operations and enhancement of the relationship with high-net-worth customers.
 - I. The Bank works with the professional advisory team (in finance, trust, tax and law, etc.) to provide the high-net-worth customers with more diversified investment instruments and cross-generational asset management through tax integration, inheritance planning and asset allocation to deepen customer relationships and loyalty.
 - II. It also integrates resources to participate in business trials for asset management in Asia (such as premium/policy financing, Lombard Lending, subscription for unlisted financial products designated by customers, and family offices, etc.) to build a one-stop financial service platform and diversify its wealth management business services.
 - III. The Bank continues to introduce a variety of merchandise (investment and insurance, etc.), offering customers diverse options and satisfying their estate planning needs.
 - b. Increase the trading platforms and channels to boost wealth management operation scale.
 - I. The Bank promotes the provision of foreign bonds and structured products through its own proprietary bond trading channels to increase the platforms where customers may activate their assets (foreign bonds and structured notes).
 - II. The launch of online transaction capabilities for foreign bonds and stock/ETF margin trading has boosted the online transaction momentum for the wealth management business.
 - III. Add domestic structured notes (foreign currency transaction) and Japanese stock trading to meet customers' all-round wealth management needs.
 - IV. In support of the government policy, the Bank has established TISA accounts to facilitate online transactions for DBU customers and attract those who prioritize stability and regular wealth management, thereby expanding the foundation for long-term investment.
 - c. Continue to develop and optimize system functions to enhance business development effects.
 - I. Develop special fund related functions (including domestic structured product Foreign currency transaction, OBU customer subscription of structured notes, foreign stock Dollar-Cost Averaging and pledge transaction, special fund donation/inheritance, etc.) to facilitate business promotion.
 - II. Continue to optimize the order placement platforms and transaction procedures for all merchandise (U-Talk, E-rich-tong, and online trading); provide customers with a timely and convenient trading experience in order to enhance customer service satisfaction.
 - III. In response to the launch of the high-net-worth Aasset and Asian asset business trials, the Bank built private banking modules and also improved the system performance.
 - d. Strengthen the wealth management team and enhance personnel's professional capabilities.
 - I. Continue to recruit personnel through diversified channels.

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- II. Combine the Asian asset business trials and proactively arrange the colleagues to participate in financial professional courses, license exams and conferences to enhance the professional ability of wealth management personnel; furthermore, cultivate financial consulting service talents with global vision and integration ability through collaboration between the high-net-worth wealth management center team and CPAs and attorneys-at-law.
 - e、Continue to provide education and training to cultivate the trust expertise of its sales units, aiming to effectively offer customized trust contracts for the Management of trust property and the disposition of assets to benefit beneficiaries.
 - f、Continue to plan projects and prepare auxiliary sales documents to support sales units in promoting the trust business.
 - g、Continue to drive process automation and system optimization to enhance operational efficiency.”
 - h、Develop new trust service items to ensure provision of more diverse services to customers.
- F. Digital banking service
- a、Personal E-banking services
 - I. Strengthen anti-fraud measures: In order to combat financial fraud, in addition to cooperating with the competent authorities to strengthen the improvement of measures to prevent financial fraud, the Bank also strengthens risk management and promotes the account early warning mechanism, increases the review and control of customers who have not been in contact for a long time, and establishes a risk assessment process to improve the identification of potential risks
 - II. Promotion of a Bilingual Financial Environment: The Bank has constructed the mobile banking service in English to build a bilingual financial service environment, respond to national development policies and meet the international needs.
 - III. Establish financial friendly environment: The Bank continues to provide various friendly services to the disabled, integrates friendly financial access interface, provides the reading function of contract terms for visually impaired customers, strengthens care for the disadvantaged and elderly groups, and strengthens various financial friendly services of the Bank.
 - IV. Improve foreign exchange service functions: Add functions such as large amount foreign exchange settlement, and over-the-counter price negotiation online settlement, etc., in order to improve the convenience of foreign exchange transactions for customers.
 - V. Continue to optimize user operation interface and process: Add mobile banking with graphic/gesture login, and integrate the mobile banking transaction interface, in order to provide convenient and user-friendly operation experience.

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b、Corporate E-banking services

- I. Strengthen anti-fraud measures: In response to the competent authority's initiatives to combat financial fraud, the Bank has strengthened client attribute and high-risk and low-risk customer screening, improved the inspection standards for customers who have not traded with the Bank for a long term, provided differentiated transfer limits for customers, and established a clear review mechanism.
 - i. Strengthen the risk management mechanism and establish a risk assessment process, in order to identify potential risks in advance.
 - ii. Corporate with the competent authority's operation control requirements, in order to ensure that the corporate Internet banking operation complies with regulations and standards.
 - iii. Add anti-corruption measures to reduce the probability of fraud incidents and to improve overall security.
- II. Improve foreign exchange service functions: Add functions of large amount foreign exchange settlement, and over-the-counter price negotiation online settlement, etc., in order to provide better cash flow service platform to enterprises.
- III. Continue to optimize various transaction processes to enhance user experience of corporate customers.

c、New Bank digital banking services

- I. Based on the goal of improving market share and achieving cross-sale synergy, the Bank plans relevant business preferential activities, and promotes the account opening of new customers through internal and external media promotions, thereby enhancing the businesses of foreign exchange, credit card, securities, investment and financial management, and credit extension services with existing customers, in order to improve the customer contribution and operational synergy.
- II. Continue to expand the functions of online financial services, including the improvement of foreign exchange services, integration of diverse functions of credit loan, credit card, securities and wealth management, and introduction of video conference identity and over-the-counter verification methods, to optimize the online service process continuously; furthermore, add the offline over-the-counter service transaction functions, in order to provide comprehensive services.
- III. Implement digital banking to enhance the benefits of integrated services, and realize the close connection between online and offline cash flow services through cooperation with non-traditional financial

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service locations such as convenience stores, LINE Pay, and campus payments, thereby enhancing customers' convenience, create a more comprehensive and efficient financial ecosystem, enhance customer experience, and improve overall service innovation and competitiveness.

IV. Enhance anti-fraud related measures, add monitoring of relevant abnormal patterns, and control the transaction authority of suspicious accounts in advance, in order to reduce the probability of fraud occurrence.

d、Fortifying the use of community and various information platforms in marketing.

I. Enhance social marketing, utilize personal video/audio platforms and emerging media such as Dcard and VTuber, in order to strengthen the communication with younger generation.

II. Strengthen the cultivation of the community and upgrade different kinds of information platforms such as LINE BC, text message, and eDM for integrated use, and combine related new function of LINE API to continue the refinement of the personal message notification, marketing promotion and service application.

III. Establish APP push service, in order to improve the information communication platform and to strengthen marketing conversion efficiency.

e、Integration and application of new digital financial services

I. Evaluate different types of cross-system services in accordance with the policies of the competent authority (such as personalization of MyData digital service, financial FIDO and Open Banking API services).

II. Implement video conferencing customer services; add identity verification methods, in order to facilitate the promotion of various businesses.

III. Integration and application of new digital financial services, and the introduction of smart customer service into the customer service system to reduce the cost of dedicated service and improve service efficiency and quality.

G. Others

a、In complying the BASEL rules, the Bank maintains its capital adequacy level to meet the standards of the competent authority in the ratios of different categories of capital, the stable sources of capital and high quality liquid assets to meet the net stable fund ratio (NSFR) and the liquidity coverage ratio (LCR).

b、In response to climate changing, the Bank adopts strategies as follows:

i. Toward net zero: Manage the Bank's daily business activities, respond to

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- energy conservation and carbon reduction, and gradually move towards the goal of net zero carbon emissions.
 - ii. Supporting low-carbon economic activities: Developing and deploying potential business opportunities and related financial benefits brought about by climate change, managing related risk, and assisting customers in their low-carbon transformation, supporting the development of low-carbon technologies, and promoting climate finance products and services.
 - c. In terms of the investment business, the Bank has proactively cultivated financial transaction talent, carefully selected investment goals, and implemented disciplinary requirements related to capital funding risk control to increase earnings. Additionally, in accordance with the economic cycle and the Central Bank's policies, the Bank assessed and increased bond holdings in a timely manner to increase the Bank's income. Meanwhile, the Bank also continues to increase its sustainable investment positions to strengthen its sustainable finance efforts.
 - d. To increase the efficiency of capital utilization, strengthen risk management, and maintain good asset quality.
- H. Ensure effective management of funds available to the Bank, regularly increase the investment amount of government bonds and corporate bonds issued by quality enterprises to increase the Bank's investment return, actively assist in the development of all the businesses to enhance the overall capital efficiency and maintain an appropriate level of liquid capital to ensure that the Bank has a sound liquidity level. For TMU business, in addition to continuing serving existing clients, provide them with all the real-time financial market information and products, and assist with developing new clients to increase the Bank's business turnovers in deposits, loans, and foreign exchange business.

(3) Market Analysis

A. Region of business:

As of March 2026, the Bank has 91 domestic business locations, including 48 in the Great Taipei Region, 19 in Taoyuan & Hsinchu Region, 9 in Taichung & Changhua Region, 6 in Chiayi & Tainan Region, and 9 in Kaohsiung & Pingtung Region; and 1 offshore banking branch. The Bank also has Ho Chi Minh City Representative Office and Hanoi Representative Office in Vietnam.

B. Future Market Supply and Demand & Development Analysis

The market anticipates the Fed to continue a cautious approach to monetary policy throughout 2026. While there was room for interest rate cuts, overall interest rate levels likely remained within a relatively narrow range; as a result, the Bank's income from interest rate spreads converge slightly from previous highs but still remain supportive. As the domestic economy has gradually recovered and the government continues to promote industrial upgrading and net zero transformation policies, corporate capital expenditure and working capital demands are expected to drive moderate growth of the loaning scale. In terms of the demand, the

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reorganization of the semiconductor supply chain, expansion of AI applications, and continuing trend of overseas factory construction have supported medium- and long-term syndication and project financing momentum; however, export momentum still depended on the uneven pace of global economic recovery, and the enterprise's investment decision-making tended to be more cautious. In terms of the supply, thanks to sufficient capital levels and stable liquidity in the financial system, the banking industry is still capable of undertaking fine-quality loan operations. In terms of risk, it is necessary to focus on the impact of geopolitical tensions, the adjustment of the housing market in China, and the slowdown of economic growth in Europe and the United States on the export industry, in order to avoid overseas exposure affecting the quality of assets.

Meanwhile, the Financial Supervisory Commission will continue to strengthen capital adequacy ratio and sustainable disclosure regulations. The banking industry needs to improve the risk control and climate-related financial management capabilities, and accelerate the deployment of digital banking and green finance to maintain stable profitability and operational resilience. Overall, the banking industry had a solid foundation for steady growth in 2026. However, market changes shall be handled carefully to ensure long-term business stability.

C. Competitive Niches and Advantages/Disadvantages Relating to Development Prospects And Responsive Measures

a. Advantages

- i. In response to domestic inflation trends and the international economic situation, the Central Bank of Taiwan maintained a prudent and stable position on monetary policy in 2026. Although interest rate levels were still in a relatively high range, the financial system had ample liquidity, helping the banking industry maintain stable spreads and loaning momentum. Meanwhile, the government continues to promote industrial upgrading, energy transformation, and supply chain restructuring policies, driving investment in advanced semiconductor processes, AI servers, green power, and energy storage, thereby supporting the enterprise's mid- and long-term financing needs. Furthermore, the rebound of semiconductor investment, alongside emerging topics such as new technology and net-zero emissions, has boosted demand for private investment.
- ii. Given the rapidly expanding global technology applications and deepened digital transformation, the enterprise's increasing demands for cross-border funding, hedging instrument, and funding allocation efficiency have driven the growth of foreign exchange, derivatives, and cash management business. Further, growing demand from high-net-worth customers for asset allocation and sustainable investment merchandise helps diversify the sources of wealth management and income from service fees.
- iii. FinTech and big data analysis have continuously optimized credit review and risk pricing models, strengthening the precision of risk control and improving customer experience and operational efficiency through online

Operational Highlights

account opening, digital credit lending, and API services, thereby facilitating the cost reduction and expansion of the customer base.

- b. Disadvantages
 - i. The pace of global economic recovery has been uneven. Rising geopolitical Risk and trade protectionism have affected the order visibility and revenue stability of export-oriented industries, thereby increasing the enterprise's credit risk and pressure on the allowance for doubtful debts.
 - ii. Although high interest rates are supported by interest rate spreads, the enterprise's financing costs and the public's liability burdens remain high. An economic slowdown or correction in the asset price could lead to an increase in the NPL ratio, thereby posing a challenge to the asset quality.
 - iii. The FSC continues to strengthen the capital adequacy ratio, liquidity risk, and climate-related financial disclosure regulations. The banking industry needs to contribute more resources to system construction and legal compliance management, which might increase the operating cost and compliance pressure in the short term

- c. Countermeasures
 - i. The Bank continues to strengthen its management of credit concentration limits by industry and region and implements pre-loan review and post-loan tracking mechanisms. It also performs real-time monitoring of potential credit risk through stress tests and early warning models to ensure the soundness of asset quality.
 - ii. Optimize capital allocation and risk-weighted asset management, improve Risk-Adjusted Return on Capital (RAROC), and carefully control real estate credit and overseas exposure positions while maintaining adequate capital and liquidity.
 - iii. Proactively develop digital finance and sustainable finance business by combining green creditworthiness, transformative finance, and ESG advisory services; strengthen long-term cooperative relationships with institutional customers; and integrate diverse services such as credit cards, insurance, securities and e-payments to improve customer loyalty and overall competitive advantage.

(4) Research of Financial Products and Status of Business Development

A. Main Financial Instruments and the Size of New Business Departments

Introduced During the Past Two Years and the Profit/Loss Status

- a. The Bank's corporate banking business focuses on the facility loan for production and manufacturing enterprises (MIT industry) in Taiwan, and continues to promote high-quality stock financing loans, specific money trust beneficiary rights self-pledge business, time deposits pledged loans, prepayment loans, simple bill discounts, corporate finance foreclosure real

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estate loans, root loans, and various government project preferential loans as well as other financial products, in order to provide corporate customers with diverse loan choices.

- b. The mortgage loans primarily help customers purchase homes and revitalize their existing housing assets to meet their funding needs. In 2025, the total loan amounted to NT\$47.2 billion, and the year-end outstanding loan balance grew to NT\$266.6 billion, a 0.5% increase compared to the end of 2024.
- c. The financing loan business offers a variety of short and medium-term funding options to customers. As of 2025, total loan granted amounted to NT\$24.5 billion, and the balance of loan amounted to NT\$76.5 billion, representing an increase of 2% comparing to the end of 2024.

- d. Wealth management business

In 2025, the Bank continued to promote diversified wealth management development by establishing the "High-Net-Worth Wealth Management Center" and moving into the Asia Asset Management Zone to strengthen high-net-worth customer business. The Bank also deepened its investment product layout covering funds, foreign bonds, ETFs/overseas stocks, and added offshore structured notes trading services. The Bank also optimized its online and mobile banking trading functions and added a foreign bond trading service at the same time.

In 2025, the wealth management segment generated NT\$1.999 billion for the operating revenue, an increase by 8.95% from 2024, with 218,391 wealth management accounts, an increase by 6.15% year-over-year, and the average monthly balance of assets under management reaching NT\$ 472.7 billion, an increase by 4.7% year-over-year. Overall, the business maintained stable growth momentum.

- e. Fortune Passbook

The Bank promotes Passbook (integrating Taiwan Dollar deposits, foreign exchange deposits, securities, and funds) for people under 18 years old. "Fortune Referral": UBOT has held activities to refer customers to open accounts and cooperated with high-quality children's art and literature contracted stores (including Yunmen Wuchi Dance Classroom, Xinyi Parent-child Game Study, Chiayu Center, Ifkids Theatre, Just-Apple Theatre, and Jukuo Children's Drama Troupe) to provide special offers. At the end of 2025, the balance of assets of the Fortune Passbook holders amounted to NT\$18,468,300,000, representing 27.71% growth rate compared to NT\$14,460,990,000 at the end of 2024.

- f. VISA debit cards

In 2025, the Bank has launched multiple promotional events including the "Addition of UBT credit card to PX Mart for 360 bonus points for spending over a certain amount using the credit card," "Addition of UBT credit card to PX Mart for 650 bonus points for spending over a certain amount using the credit card," "Free parking in urban areas," "0.5% cashback on purchases," and "5% discount unconditionally for shopping using UBT credit card." The

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consumption amounts through the Bank's Visa debit cards (including Easy Debit Card and iPass Debit Card) totaled NT\$2.76142 billion, representing a 24.59% growth compared to 2024.

- g. Promotion of automated services and e-banking
- i. The bank has established ATMs and unmanned banks in the stations along the Kaohsiung/Taoyuan/Taichung MRT Line, OK marts, Hi-Life marts, the Breeze Center, and some of Carrefour branches. By the end of 2025, the Bank has set up 453 ATMS to provide customers with more convenient services.
 - ii. The "New New Bank" digital deposit account continued to unveil series of special offers through the combination of deposit, credit card, securities, loan, insurance and iPASS MONEY across different types of business. By the end of 2025, the number of accounts reached total of 938,313.
 - iii. Deposit account is lined to electronic payment service. UBOT will continue to launch series of special offers like the account opening with "iPASS MONEY", link to deposit account, and consumer gift. By the end of 2025, more than 213,257 deposit accounts of the Bank had been linked with iPass Money.
 - iv. The Bank continues to optimize the e-Banking functions and services based on user experience, improve the functions and user interfaces of personal online banking and mobile banking, and refine transaction processes, in order to improve the competitiveness and overall utilization rate of e-Banking services. By the end of 2025, e-Banking at UBOT had some 1,405,729 applications by head count; cooperate online banking had total of 29,276 users.
- h. The new business departments in the last two years:
Sales departments added by the Bank over the past two years: In June 2026, the Bank's "Legal Affairs and Legal Compliance Dept." was preliminarily divided into the "Legal Compliance Dept." and "Legal Affairs and Claim Management Dept."

B. R&D Expenditures and Achievements for the Last Two Years and a Brief Description of Future R&D Plan

a. R&D expenditure and results

Unit: NTD Thousand

Item \ Year	2025	2024
R&D expenditure	260,740	264,426

- i. The Bank continues to improve the system and user interface of personal online banking and mobile banking, with user experience as the core, by enhancing the user experience in transaction services on e-Banking platforms, and introducing functions such as foreign currency transfer through virtual accounts, deposit certificates for depositing in installments while paying in lump sums and query of the number of interbank transfer

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with discounts. It provided verification for transferring an application with no reservation / changing or adding a new card and other services, hoping to provide customers with multiple service channels and more convenient financial services experience through a new user service interface.

- ii. In order to attract digital customers, the Bank has continued to optimize and add New New Bank related services. In 2025, it launched the service allowing customers to set up automatic, DCA investment transactions in Taiwanese stocks online, enhancing the convenience of online investing. By combining existing deposit, investment and credit card services, the Bank provides a one-stop financial service platform.
- iii. In order to optimize the Bank's anti-money laundering system and comply with relevant regulations of the Anti-money Laundering Control Act, the Bank regularly purchases "AML Prevention and Control Risk Execution Project Maintenance Contract" from "Stark Technology Inc." and also purchases the "Name Scanning Database" from "Dow Jones Factiva Limited". In addition, the Bank also commissions "Asgard System, Inc." to assist the Bank in the establishment of "Transaction Monitoring Automatic Process" to integrate basic information and transaction data of all customers of the Bank with the information system, in order to improve the efficiency of the Bank's anti-money laundering operations. The Bank also purchases the "Pre-Warning System Model and Data Analysis" from "Hongzhi Technology Co., Ltd." to generate model from the computation transactions of customers of the Bank and to issue warning in a timely manner, in order to allow the Bank to examine any transactions with potential risks.
- iv. Establish an online collection system that is common to all credit operations of the Bank, to improve automation, efficiency and precision of related operations. By contacting professional vendors for the procurement of collection systems, the Bank paid in full for the software development and maintenance of hardware facility of NTD 6,944,000 in 2025.
- v. In response to the Fraud Crime Hazard Prevention Act, and also the improvement measures for prevention of fraud, "New Generation Anti-Fraud Strategic Action Plan 2.0," promoted by the Executive Yuan, and the "Financial Fraud Prevention Alliance Platform-Real-time Inquiry and Joint Defense Broadcasting Mechanism" planned and established by Financial Information Service Co., Ltd., the Bank will continue to optimize its early warning system model and improve its ability to detect abnormal transactions and the joint fraud prevent mechanism across financial institutions, in order to effectively prevent money laundering and fraud, implement the prevention measures, and reduce the public's financial losses.
- vi. Following approval by the Board of directors on January 12, 2026, the Bank's "Intellectual Property Management Plan and Implementation Status" has been disclosed on the Company's website.
(Please refer to the Bank's website/Sustainable Development Section/Sustainable Governance/Corporate Governance Data/Intellectual Property Management Plan and Implementation.)
In response to the global trend of the Fintech Development, the Bank has invested considerable manpower and resources to the R&D of various digital Fintech initiatives. In addition to proactively enhancing the

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functions of personal online banking, corporate internet banking and mobile banking, the Bank continues to research and monitor the development of financial markets and related technological service applications. Meanwhile, it is also cultivating and recruiting talent in new Fintech fields such as artificial intelligence, blockchain technology, biometrics, and big data applications. In response to evolving service trends, the Bank continued its research into new digital services and applications. Simultaneously, it began developing intellectual property management strategies that integrate the Bank's operational goals and R&D resources. The Bank's intellectual property roadmap has been enhanced through the integration of resources under an intellectual property management plan.

a. Patent Management

Prior to launching new financial merchandise and applying new Fintech, the Bank conducts thorough data collection and assessments covering product descriptions, cost-benefit analyses, intellectual property analysis, and patent Analysis, and includes the risk assessment and control mechanism. Patent applications are driven by the R&D and information units, with the assistance from external patent firms in planning as needed to strengthen the foundation for digital financial development.

b. Trade secret management

The Bank clearly defines confidentiality obligations through its employee work rules and non-disclosure agreement, regulating the protection of company secrets, customer information, and job results, as well as the ownership of rights. All offices have access controls in place. Computer equipment and external storage devices are also subject to management controls, and employees regularly receive training on data protection and information security to help enhance their awareness toward confidentiality and information security.

c. Trademark Management

In order to protect the Bank's trademark rights and consumer interest and right, the Bank has established the regulations governing trademark registration to govern the extension, change, transfer and authorization processes, and also implemented the application and regular review mechanism. In response to digital banking and brand development strategies, the Bank continues to apply for, extend and manage trademarks to protect the interests and rights vested in the brand.

d. Copyright Management

In order to effectively manage computer software use within the Bank, the Bank has established the "Regulations Governing Computer Software License" and maintain a record of applications for access to all software to prevent employees from violating the Copyright Act.

e. Implementation Status

The Bank has reported the intellectual property related matters to the 12th meeting of the 12th Board of Directors on January 12, 2026, and proposed the improvement measures in response to suggestions from the directors: As of December 2025, the Bank had acquired 62 trademarks. Meanwhile, on June 19, 2025, Deloitte Taiwan was invited to explain the implementation planning and schedule for the Taiwan Intellectual Property Management System (TIPS) project, in order to help assess the

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follow-up implementation plan.

- b. Future R&D project
 - i. The online loan management system is being continuously optimized to streamline the credit granting process and enhance the operation efficiency.
 - ii. To reduce the credit risk of credit granting, the Bank has built an internal evaluation system for the credit granting to correspond to the credit risk structure of Basel.
 - iii. Utilize big data information to screen out the promotion list and provides it to the branches for them to develop potential customers of the Bank, in order to expand the scale of loans for industrial and commercial enterprises.
 - iv. Based on the government's concept of "green finance" and sustainable financial development, the Bank applies related credit loans and policies promotion.
 - v. In view of the maturity of mobile devices and the Internet environment, the Bank's research and development of digital financial services will continue to focus on mobile device applications, reinforce the existing e-banking service platforms, and continue to optimize services of personal Internet banking, corporate Internet banking, and mobile banking. Also, it will increase online applications of various services and digital banking services, focus on the customer needs as the core for design, and emphasize user experience and service interface, in order to ensure digital financial information security, to continuously enhance user identity verification mechanism and to provide real-time, secure and convenient e-banking services to customers.
 - vi. The Bank continues to promote the Fintech development (including sustainability), proactively researches and focuses on the Fintech applications and financial market-related technical services. Simultaneously, it also strengthens the legal and policy framework, cultivates professional talents, and expands into emerging financial technology fields such as AI, blockchain, biometrics, and big data. In response to the future evolving service patterns, the Bank prepared the budget amounting to NT\$ 83 million in 2025 for R&D of the digital service and applications, in order to support the expansion of the customer base through innovation of digital financial services, thereby securing the long-term development of the Bank's business..
 - vii. The Bank established the "High-Net-Worth Advisory Center" on September 1, 2025. In response to the Asia asset management center policy promoted by the competent authority, the Bank has been permitted to move into the Asia Asset Management Zone for business trials and also established the business locations in the Zone. Through the professional advisory team (in finance, trust, tax and law, etc.), the Bank combines diverse investment products and cross-border financial services, proactively expands its high-net-worth customer business, develops family office services, and engages in private equity funds and other asset management businesses, thereby holistically enhancing the market competitiveness and service capacity of the Bank's wealth management business.
 - viii. In order to facilitate business development and enhance system

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performance, the Bank continues to develop features related to special funds products, including domestic structured notes foreign currency transactions, OBU customer subscription for structured notes, foreign stock Dollar-Cost Averaging and securities transactions, and special fund donation/inheritance services. It also optimizes the order placement platforms and trading processes for various products (U-Talk, E-Futong and online trading) to strengthen real-time transaction capabilities and convenience. Meanwhile, in response to meet the needs of high-net-worth individuals and the Asia Asset Management Zone business trials, a private bank function module was built to integrate the system functions and service processes to improve overall operational efficiency and customer experience in transactions.

- ix. To continuously optimize the anti-money laundering system of the Bank, the Bank signs the “AML Risk Executive Maintenance Agreement” with system service providers annually and purchases the “Name Scanning Database” from list service providers periodically, and also integrates customer and transaction data inquiries via “Transaction Monitoring Automatic Process”, in order to improve the transaction monitoring efficiency and accuracy and to continue the implementation of AML operation of the Bank. In 2026, NTD 11.30 million has been expected to invest in this area.
- x. In order to develop the Bank's digital, automated and intelligent regulatory system, in addition to the "compliance operating system" and the "financial regulation database", the Bank plans to establish a compliance platform to conduct collection of external laws and regulations and response tracking, sorting of laws and regulations and risk assessment, self-evaluation and spot checks on compliance, and other compliance monitoring operations, to implement the Bank’s compliance with laws and regulations.
- xi. The Company will release structured notes to wealth management customers to cooperate with the wealth management business.

(5) Long-term and Short-term Business Development Plan

- A. Short-term Business Development Plan: Please refer to “Chapter (2) 2026 Business Plan”.
- B. Long-term Business Development Plan: Please refer to “4. External Factors and Future Development Strategies of I. Letter to Shareholders”

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2. Employee Analysis

- (1) Employee Data for the Last Two Years and Current Year Up to the Printing Date of the Annual Report:

Year		End of 2024	End of 2025	Until Feb. 28, 2026
Number of Employees	Permanent	3,997	3,922	3,918
	Temporary	0	0	0
	Other	0	0	0
	Total	3,997	3,922	3,918
Average age		39.46	39.91	40.53
Average year of service		10.76	11.03	11.50
Education	Doctorate	0.03	0.00	0.03
	Master	7.16	7.34	7.27
	University (College)	87.69	87.97	87.98
	Senior High School	5.13	4.69	4.72
	Junior High School & Under	0	0	0
Type of professional certification held by employees		End of 2024	End of 2025	Until Feb. 28, 2026
Certified Anti-Money Laundering Specialist (CAMS)		10	7	7
Professional Exam for Anti-Money Laundering and Countering Terrorism Financing Specialist		493	567	578
Certified Information Systems Auditor (CISA)		1	1	1
Basic Proficiency Test for International Banking Personnel		372	371	372
Proficiency Test on Foreign Exchange Trading		10	9	9
Proficiency Test for Trust Operations Personnel		3,035	2,903	2,896
Subject Test - Laws and Regulations on Trust Businesses		35	31	30
Qualification exam for "General knowledge of Financial Markets and professional code of Ethics"		3,031	2,948	2,951
Financial Risk Manager (FRM)		2	1	1
Class B Accounts Clerk		7	7	7
Class C Accounts Clerk		97	96	94
Basic Proficiency Test for Bank Lending Personnel		455	453	449
Advanced Proficiency Test for Bank Lending Personnel		22	22	22
Proficiency Test for Bank Collateral Appraisal Personnel		9	9	9
Proficiency Test for Financial Planning Personnel		308	295	295
Certified Financial Planner(CFP)		4	5	5
Structured Product Sales Personnel Qualification Test		585	580	586
Qualification exam for securities investment trust and consulting regulations (including professional ethics rules)		15	14	14
For taking "Investment trust & consulting regulations(including self-disciplinary rules)" only		1,419	1,402	1,407
Life insurance salesperson		3,085	2,929	2,924
Investment-oriented insurance salesperson		1,216	1,155	1,156
Fundamental Test of Investment-oriented insurance salesperson and financial market		232	215	218
Property Insurance Salesperson Registration Certificate		1,340	1,292	1,291
Qualification Test for Life Insurance Salesperson Selling Non-Investment Type of Insurance Product in Foreign Currency		1,093	1,051	1,054
Personal Insurance Agent		3	3	3
Property Insurance Agent		5	4	4
Futures specialist		316	308	312
Bill finance specialist		97	93	94
Fin Tech Knowledge Test		107	120	120

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Year	End of 2024	End of 2025	Until Feb. 28, 2026
Certification Test for Eldercare Financial Planning consultant	73	74	74
Certification Test for Family Trust Planning Consultant	9	11	11
Labor safety and health specialists (Class B certificate for labor safety and hygiene)	4	5	6
Class A Manager of Labor Safety & Health Affairs	52	52	52
Class B Manager of Labor Safety & Health Affairs	121	128	127
Class C Manager of Labor Safety & Health Affairs	31	28	28
Fire Fighting Administrator	147	161	161
First Aid Specialist	207	213	217
Bond Specialist	20	19	18
Basic Proficiency Test on Internal Controls	3,137	2,994	2,984
Securities specialist	424	408	410
Senior securities specialist	261	246	252
Securities investment trust and consulting professionals	191	177	181
Securities investment Analyst	5	4	4
Specialist of “Margin and Stock Loans by Securities Firms”	55	53	54
Assistant real estate Brokers	17	19	20
Sustainable development basic competence test	456	1,558	1,577
Sustainable Development Competency Test – Business Development Function	0	48	47
Sustainable Development Competency Test – Risk Management Functions	0	3	3
Sustainable Development Competency Test – Information Disclosure Functions	0	2	4

Note: Not included 5 employees of offshore units.

(2) Advanced Education and Training of Employees

In response to the fast changing financial environment and for the purpose of enhancing the professional competency of our employees, the Bank organizes the various business seminars and symposiums each year as well as sends employees to attend the various external training programs. The bank also requests, where possible, the relevant staff at all levels to acquire the required certification. The bank aims to upgrade the capabilities in product innovation and improve the operational procedures.

Dec. 31 2025

Item	Internal program	External program	Total
Number of employees trained	65,686	17,309	82,995
Total training expense (in NT\$ thousand)	9,561	5,549	15,110

(3) Rules of Employee Behavior and Ethics

The Bank has put in place the “Employment Standards” and “Employee Service Rules” to govern employees’ behaviors and dedication for works. The Bank motivates its employees to take the corporate mission above all personal pursuits and perform their duties in accordance with corporate rules to facilitate the development of the various businesses.

(4) Protection for Work Environment and Employee Safety

A. Access Security: The Bank has installed a premise access surveillance system to monitor people entering or leaving the office premise. The system is linked to the police stations at all times and is subject to regular trial checks. Security guards stationed on site to ensure personnel and

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- premise security.
- B. Environment and equipment: The Bank conducts inspections on the public safety, electrical equipment, and fire protection facilities at its office premises in accordance with relevant laws and regulations, and maintains the equipment and facilities regularly or from time to time. For example, conduct the drinking water quality test on a quarterly basis and also inspection on water dispensers; test the CO2 concentration and lighting brightness and electrical equipment at the workplace for once per six months; conduct a fire protection safety inspection and reporting at the workplace for once per year; and conduct a safety inspection and reporting on the buildings at the workplace for once per two years or four years, subject to the venue size.
 - C. Security Maintenance: The security maintenance regulations enforced by the competent authority and Bankers' Association prescribe that each retail office shall conduct anti-robbery rehearsals each year.
 - D. Occupational safety and health: The Bank has established the "Occupational Safety and Health Committee" and in accordance with laws and regulations, has formulated the "Occupational Safety and Health Management Plan," "Safety and Health Work Rules," "Occupational Safety and Health Management Regulations," "Occupational Safety and Health Automatic Inspection Plan" and "Workplace Maternity Health Protection Plan," in order to promote various occupational safety and health business operations and conduct occupational safety-related education and training to ensure the employees' safety at workplace. The Bank has also received the ISO 45001 occupational health and safety management system certification, effective from December 7, 2025 to December 7, 2028.

3. Corporate Responsibility and Ethical Conduct

- 1. Education on inclusive financing:
In order to foster sound financial habits among elementary school students, the Bank expanded its "Little Financier - Green Wealth Management Camp" for five sessions in 2025, expanded beyond Bank events to include special ESG charity events. These events reached Tbulan Elementary School in Taichung, Taipei School for The Hearing Impaired, and Keelung Wulun Elementary School. Basic financial literacy, anti-fraud awareness and environmental protection were promoted to the general schoolchildren and those from rural areas, indigenous people and people with disabilities who lack educational resources. Meanwhile, the Bank also led students outdoors to participate in mountain and beach cleanups to practice the SDGs through concrete actions. For high school students, the Bank partnered with the Timely Rain Foundation to organize the "Teenager Financial Law Workshop" to promote financial knowledge and fraud prevention concepts, and conducted the on-site visit to

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various branches to observe their business operations. In order to cultivate practical skills and develop financial professionals among college students, the Bank partnered with Chien Hsin University of Science and Technology to offer the “employment program.” For senior citizens, the Bank proactively promoted the care trust to educate them on the senior risk and basic concepts of trust. For women, indigenous children and seniors, the Bank partnered with the Taoyuan Metro to organize a series of educational promotion events, including the “Weekend Book Market – Financial Literacy Workshop for Women,” “Taoyuan Metro Indigenous Village Tour – Wealth Management and Environmental Workshop,” and “Senior Academy,” all aiming to promote the financial wealth management, fraud prevention awareness, and dementia prevention. Meanwhile, the Bank, together with the Children Are Us Foundation, promoted the financial knowledge to Xingguo Elementary School in Kaohsiung, a school accommodated with indigenous student children primarily. With respect to new residents and foreign workers, the Bank partnered with Eastern Union Interactive to set up a financial education booth at the “2025 Sunlit Island Life Festival” organized by the Kaohsiung City Government and the Philippine, USA, Japanese, and Thai agencies in Taiwan, to promote various user-friendly digital banking services to new residents and foreign workers. In order to promote financial literacy to people of all ages, the Bank donated the “Financial Services Education Charity Fund” to Taiwan Financial Services Roundtable to support its financial education initiatives for students, women, senior citizens, new residents, indigenous people and financial service professionals. Meanwhile, in order to stay current and improve public wealth management knowledge and fraud awareness, the Bank organized 74 customer investment presentation conference and collaborated with local police stations to organize a total of 154 fraud prevention seminars at branch offices, in communities, at schools, and with other organizations and groups.

2. Promotion of art and culture
 - i. Sponsoring the Union Culture Foundation: The Bank donated NT\$8.5 million to the Union Culture Foundation in 2025 to promote Taiwanese oil painting art, including organization of the “Union Arts Competition” (including the “Union Arts Impression Award,” the “Union Arts Newcomer Award” and total prize money amounting to NT\$2.4 million). The Foundation also organized the “Union Arts Tour Exhibition” to exhibit award-winning paintings from past Union Arts competitions, allowing audiences across the country to view the art locally. In 2025, the exhibition was organized at 11 locations, including the museums and cultural centers in Taipei, New Taipei City, Taoyuan, Miaoli, Taichung, Nantou, Chiayi, Tainan, Kaohsiung, attracting over 8,000 visitors.
 - ii. Organize children's drawing competition: The Bank has long promoted children’s artistic development. In 2025, the Bank held its 25th “Art Children Draw Mommy” Children’s Environmental Drawing Competition, inviting children to freely express their creativity on the theme of

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environmental protection, energy saving, and carbon reduction with their mothers. Over 4,400 people participated in the competition.

iii. Sponsorship of cultural and artistic exhibitions organized by the county and city governments (total sponsorship amounted to approximately NT\$1.7 million)

(1) Sponsorship of the Nantou County Government's

"Nantou Lantern Festival –Great Prosperity

The event centered around a main lantern depicting the "Xuanwu" mythical beast, symbolizing Chinese cultural heritage and good fortune. It successfully integrated culture, art, modern technology, local industries—specifically bamboo art—and sustainable Development through collaborations with popular IPs and the co-creation of art zones using eco-friendly materials. The lantern festival showcased the cultural depth and innovative spirit accumulated over ten years of Nantou's lantern festivals, having attracted over 5.8 million visitors and generated more than 8,000 mentions across news outlets, social media, and blogs.

(2) Sponsorship of the Pingtung County Government's Luo Shan Feng Art Festival – People by the Seaside

This event brought together artists from around the world, who found inspiration in the life, cuisine, and environment of Haikou Village to create artwork that resonated with the local landscape. Over 340,000 people have participated.

iv. Sponsorship of concerts organized by the county and city governments (total sponsorship amounted to approximately NT\$5.1 million)

(1) Sponsorship of the "2025 Kaohsiung Spring Arts Festival"

To revitalize urban art and foster cultural enrichment among citizens, the Bank sponsored events at the 2025 Kaohsiung Spring Arts Festival, including the "Little Witch Matilda" lawn concert (3/8~3/19) and the "Korean Drama OST Starry Night Concert" (3/15~3/16). These two events drew a total of 14,500 attendees. The Bank also sponsored an indoor "Northern Lights Concert" featuring performances by Mitsuhiko Kawakami, a world-renowned pianist and winner of the Japanese Ushio Award, together with Conductor Wu Yao-Yu and the Kaohsiung City Symphony Orchestra. Approximately 1,100 people attended the indoor concert.

(2) Sponsorship of the "Borderless Swing Concert

To promote access to the arts, the Bank sponsored "The Unbounded Swing" concert held at the National Concert Hall in Taipei on November 8 and at the Wei Wu Ying at National Kaohsiung Center for the Arts on December 6. The concerts featured a collaboration between the Kaohsiung City Symphony Orchestra and the Kickpo Jazz Orchestra. This performance was a cross-genre fusion, combining classical orchestral arrangements with jazz elements to create a dynamic and multi-layered musical experience. Approximately 2,650 people attended the two concerts.

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(3) Sponsorship of Kaohsiung Chinese Orchestra's participation in the "Finland International Cultural Exchange Concert"

To showcase the beauty of Taiwanese national music internationally, the Bank sponsored the Kaohsiung Chinese Orchestra's participation in the "Festival X Mikkeli" in Finland. The Orchestra performed four consecutive concerts from July 1, 2026 to July 2, 2026. The repertoire primarily featured works by contemporary Taiwanese composers, including modern national music incorporating Taiwanese Hokkien, Hakka and indigenous musical elements, effectively demonstrating Taiwan's diverse ethnic groups and cultural fusion. Approximately 1,700 audience attended the show in Finland.

iv. Social Engagement

- A. Support local agriculture: To support the local farmers, the Bank purchased about 40,000 carnation plants from Flower Farmer Tian Wei on Mother's Day and distributed them to the customers of the Bank.
- B. Care for young students: Launched the "Let the World Hear Taiwan" fund-raising project jointly with the Union Culture Foundation, and donated to Puzangalan Children's Choir to participate in the Europe Choir Competition overseas. Meanwhile, four "Hear Taiwan" cultural exchange concerts were arranged to allow more people to know Taiwan through the children's heavenly voices.
- C. Support local industries: Every year the Bank order a large quantity of Lunar New Year gifts such as ceramic Chinese zodiac piggy banks, calendars, red envelops, and Spring Festival couplets. Local MIT manufacturers are always our priority contractors.
- D. Participation in disaster relief: Upon the arrival of Typhoon Danas on July 6, it caused severe damage to central and southern Taiwan. Therefore, the Bank donated the fund amounting to NT\$3 million to the Taiwan Foundation for Disaster Relief Account under the Ministry of Health and Welfare, Executive Yuan, to help cover the expenses related to subsequent medical, living and social reconstruction costs for the injured.
- E. Build Lohas City: In order to build a comfortable and healthy urban life, the Bank has sponsored the Taoyuan MRT, Taichung MRT, and Kaohsiung MRT to hold various social sustainability charity events.
 - I. Work with the Taoyuan Metro to organize the "Dream Children's Meeting," strengthening family bonds through interactive performances, the "Taoyuan Metro Light Trip for Indigenous Children" and "Taoyuan Metro One-Day Trip for Indigenous Seniors," enabling children and seniors from remote indigenous communities to experience the Taoyuan Metro and explore beyond their villages, and the "Thrush Children's Meeting – Weekend Family Cinema," creating a new, open, and interactive experience for residents of Taoyuan.
 - II. Work with Taichung MRT Corporation on the "Taichung Hi8, Party for the Whole City" urban marketing event, linking eight major attractions of Taichung City to showcase the city's vibrant and dynamic new image,

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to organize the “Passionate Connection, Cherish Life” charity blood donation event to encourage public participation and help alleviate the severe shortage of medical blood supplies nationwide, the “Christmas Parent-Child Market” to create festive photo opportunities at MRT stations and support community business, the “Taichung MRT Painting Competition Award Ceremony and Painting Exhibition” to celebrate the beautiful moments shared between residents and Taichung MRT through art, the “Union Bank of Taiwan and Taichung MRT: Accompanying You Through Every Festive Moment,” reflecting on 2025 and the positive experiences with Taichung MRT; and participated in a joint marketing campaign between Taichung MRT stations and Thunder Bolt Puppet Theatre to promote Taiwanese culture while reinforcing MRT safety and riding etiquette.

- III. Work with the Kaohsiung MRT to organize the “Good Kid Summer Camp” and encourage the public to take the Kaohsiung MRT to help save energy and reduce carbon, the “Summer Love Kaohsiung MRT Comic Season” to promote Taiwanese comic culture, the “Kaohsiung MRT 3x3 Basketball Tournament” and the “Tangerine Station Chief Charity Marathon” to promote national sports, and the “Charity Symphony Concert,” and also invite charity organizations or disadvantaged families to attend the concert, and donate all the profit of the day to charity organizations, participate in the “Kaohsiung MRT Science Popularization Train Goes to Rural Areas Charity Lecture Tour,” sharing MRT transportation and financial knowledge with children and passing on the power of education.

v. Charity

- A. Charity donation: To support the care and work plan for individuals with intellectual disabilities, the Bank funded the art therapy program and annual performance of the Children Are Us Foundation and purchased its handmade lunch boxes. Meanwhile, in order to further extend its care to remote communities and indigenous tribes, the Bank participated in the “Deliver Love to the Tribes” campaign for the first time and donated nearly a thousand charity lunch boxes to schoolchildren in remote indigenous areas. In order to help economically disadvantaged students have peace of mind about meals while not in school, the Bank has partnered with Hi-Life to participate in the “Safe Meal Digital Ticket Redemption Activity” organized by the Kaohsiung City Government and the Taoyuan City Government. This initiative subsidizes meal expenses for children from low-income households, allowing them to redeem meals at Hi-Life and reduce their financial burden.
- B. Fundraising and donation: UBT and Union Culture Foundation jointly unveiled the charity donation platform of “Well-Being Together”. The funds raised will be donated to the “Puzangalan Children's Choir”, the “Long-Yan-Lin welfare association at Zhongliao Village of Nantou County”, the Children Are Us Foundation, the “Service Station for the Elderly and Children at Xuhai Elementary School in Moudan Aboriginal Tribe at Moudan Township of Pingtung County”, “Kitchen for the Elderly in Tounan Township Community Development Association of Yunlin County”, and other public welfare and disadvantaged groups, and provide care and

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education to schools in the rural areas of Chiayi County, such as Alishan Elementary and Junior High School to increase children's learning opportunities.

- C. Christmas lighting charity 4vent: The Bank collaborated with the UBOT Culture and Education Foundation and co-branded group Breeze Charity Foundation to organize Christmas Lighting Charity Event at the Taipei Main Station, and launched the Wish Box Adoption Program to invite people to participate in adoption and to help children realize their dreams.
 - D. The spending amount on affinity cards is donated to charitable organizations.
 - I. The Bank issued the charity affinity cards including the 8 Blessing Affinity Card, Guardian Angel Affinity Card, and the Peace Affinity Card. When card holders used credit card charge for payment, a percentage of the payment amount will continued to be donated. A charity budget has also been prepared for feedback to charity organizations and charity purposes at the county or city level.
 - II. Continue to respond to the government's "Green Finance Action Plan 2.0" policy. The "Union Green Card" issued by the Bank continues to give back through green consumption channels including "electric car recharging," "shared transportation," "fresh and organic products", "Green Donation" and more, linking the cardholders' green life circle. 0.1% of the spending from credit card charge will be donated to the "Taiwan Environmental Information Association", for environmental protection, promoting environmental protection education and related charity events through resources of green charity groups.
 - E. Collaboration between Union card holders and charity groups in making donation through payment by credit cards
World Vision Taiwan: Continue to participate in the "Red Envelope Spreads the Love! Make Children be Better Adults" campaign, and invite Union Bank of Taiwan cardholders to send a red envelope with blessings for education, health, safety, and hope, joining together to support children from economically disadvantaged families in Taiwan, aiming to help these children grow up safely and healthily, and to offer them a brighter future and the opportunity to pursue their dreams despite facing adversity.
- (5) Green promotion actions
- A. Adoption of parks and green lands: The Bank continues adopt "Minyao Park #2 in Songshan District, Taipei City" and the "Front Garden of Luzhou Elementary School, New Taipei City".
 - B. Participation in Animal Conservation: To promote animal conservation knowledge and awareness, the Bank participated in the corporate adoption of two Taiwanese protected species, the leopard cat and the ring-necked pheasant, and produced relevant promotional materials and publications to provide the zoo with the resources needed to educate the public about protected species.
 - C. Encouragement of the public to participate in green actions
 - (1) In 2025, the Bank organized the "Union Children's Meeting ESG Fragrant Future" Mother's Day charity fair. The fair featured various

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financial sustainability and environmental knowledge quizzes and interactive games with prizes, aiming to encourage the public to learn about relevant ecological conservation concepts and take concrete actions to protect the ecological environment.

- (2) In order to encourage schoolchildren to participate in ecological conservation from childhood, the Bank organized the “Art Children Love Mommy and the Earth,” a children's environmental drawing competition, in 2025. For every drawing submitted, the Bank made a contribution of NT\$10 to Shei-Pa National Park for environmental ecology conservation. Having made contributions for two consecutive years, the Bank was awarded the “SDGs Friends - Diverse Partners” incentives by the National Park Administration in 2025. Further, children who submit their entries in person for the painting competition would receive “flower seeds” and “eco-friendly tableware” as submission gifts. This aims to instill an eco-friendly mindset regarding planting and avoiding disposable tableware from childhood, thereby promoting a sustainable ecological cycle.
 - (3) In order to encourage public participation in environmental protection, the Bank organized the “Little Financier - Green Wealth Management Camp” for five sessions in 2025. Among the other things, 2 out of the 5 sessions were intended for the environmental practice courses. Students from Deflan Elementary School in Taichung participated in a cleanup of a nearby mountain area, and students from Tbulan Elementary School in Taichung participated in a mountain cleanup nearby and students from Keelung Wulun Elementary School participated in Wai-Mu Shan beach cleanup.
 - (4) In order to encourage public participation in tree planting and greening initiatives, the Bank worked with the Taichung MRT to organize the “Hot MRT Connection, Cherish Life” blood donation event at the square around Taichung MRT Beitun Terminal. In addition to providing seedlings to blood donors, a simultaneous tree planting event was organized in the square around the Beitun Depot, where yellow (red) flamboyant trees, lemon trees, and other drought-resistant species were planted to directly support environmental conservation efforts.
- D. Union Green Card: The Bank first launched the "Union Green Card" in the third quarter of 2021 with the theme of energy sustainability and green cycle. Not only it is the first credit card in the industry to issue both environmental-friendly physical and virtual cards, the core philosophy is to "encourage cardholders to spend at designated green channels to promote environmental and social sustainability, in order to practice ESG philosophy and fulfill corporate social responsibility." The Bank connects cardholders with a green circle of life, in order to drive a virtuous circle of sustainable development among the Bank, customers, and other industries. The main selection of green consumption reward channel program includes the “Electronic automobile recharging”, “shared transportation”, "Fresh and Organic Product Selection", "Green Donation", and more. Since 2012, the Bank has continued to donate 0.1% of the spending amount of green card holders to the "Taiwan Environmental Information Association", engaging in more environmental protection activities and promoting of environmental education related charity activities through green charity groups.

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In addition, the "iPASS Card Green Points" double points collection event has been launched with the iPASS Card since 2024 to encourage passengers to take public transportation and respond to the net zero and green life. Up to the end of December 2025, 17% of UBOT green cardholders have already applied for virtual cards. UBOT green card continues to strengthen the green living circle and provides actual preferential benefits, in order to encourage the general public to respond to ESG in daily consumption and commuting, to bring positive influence on environmental sustainability, and to achieve common good jointly.

- E. Promotion of e-bills: In 2025, the e-billing rate reached 72%. The Bank continued to promote electronic statements to reduce carbon emissions generated by paper statement printing and mailing, achieving the double benefit of "carbon reduction" and "carbon sequestration" as part of its corporate social responsibility.
- F. Encourage online credit card applications: The Bank continues to optimize digital services on the credit card website to reduce the paper-printing required for paper-based applications. Online credit card applications reached 65% in 2023 enabling energy saving and carbon reduction to expand to every digital service introduced. Cardholders can thus jointly contribute to the sustainable development of the environment.

4. Number of Non-managerial Staff, Amount of Employee Welfare Expenses, and Differences from the Previous Year

Unit: NT\$ thousands; %

Category	2024	2025	Difference	
Head count	3,685	3,643	(42)	(1.14%)
Average welfare expense	1,027	1,026	(1)	(0.1%)
Median welfare expense	900	908	8	0.89%

5. Facilities of Information Technology

(1) Maintenance and Allocation of Hardware & Software for major IT systems:

- A. Operating system server room:
There are 1 IBM z15(8562-J02) operating host, 1 IBM z14(Linux ONE) host for onsite backup, 2 IBM disk drives, 1 IBM virtual tape drive, 9 IBM RS/6000, 2 IBM AS/400, and 150 PC servers.
- B. Remote backup server room:
There are 1 IBM z14(Linux ONE) host for remote backup, 1 IBM virtual tape drive, 1 IBM disk drive, 2 IBM RS/6000, 1 IBM AS/400, and 10 PC servers.
- C. Network: Several CISCO routers and switches are used for the operating system server room and the remote backup server room, and the two server rooms are connected by optical fibers. Each branch uses two dedicated lines to connect with the two server rooms, respectively, and the two server rooms are the mutual backup.
- D. The Bank has signed a maintenance contract with each of the relevant suppliers/providers for the equipment above.

(2) Future development or procurement plans:

- A. New VTS and offshore cloud backup setup.

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- B. Planning for upgrading of large backup server. (Phase 2)
- C. Tokyo Branch setup project.
- D. Containerization management platform setup project.
- E. Data middle office system phase 1.
- F. KONDOR (front-, mid-, and back-office) system replacement project
- G. Application middle office system establishment project.
- H. The Central Bank's automatic reporting system (bank-wide statements)
- I. Bank-wide FIDO system project
- J. Stable coin project
- K. ATMP system transposition development project (Stages Two and Three)
- L. Voluntarily Hi-ATM system setup project.
- M. Implementation of the privacy information management system (ISO 27701 PIMS) and external verification project

(3) Emergency Backup and Security Protection Measures

- A. Construct on-site backup device and the remote backup support.
- B. Off-site media backup and storage of sensitive documents.
- C. Completed the establishment of a remote server room, including access control, surveillance and video recording, line control, fire-fighting equipment, environmental monitoring, power, network, and other systems.
- D. Conducted computer system information security assessment program, strengthened compliance review and improvement measures.
- E. Used the information security incident management platform to strengthen the reporting and response of warnings and information security incidents.
- F. Implemented system source code detection, vulnerability test and penetration test to enhance system security.
- G. Implement the application layer protection to focus on safeguarding Apps from web-based attacks; use the mechanisms, such as multilayer firewalls, email filtering and auditing, intrusion detection and prevention systems, antivirus detection and blocking, and threat intelligence processing, to strengthen in-depth information security defenses and ensure network and data security.
- H. Enact the "Plan for Union Bank of Taiwan IT Security Contingency" and conduct annual rehearsals of on-site and remote backup and fire safety in accordance with the "Plan for Union Bank of Taiwan IT Disaster Contingency".

6. Information Security Management

(1). Information security management strategy and framework:

The Bank has established the "UBOT Information Security Policy" to strengthen the information security of the Bank, and ensure the security of data, systems, equipment and network. The overall objective of policy pursuit is to assure the confidentiality, integrity and usability of the Bank in the application of information, and prevent any impact of security incidents on the operation of the Bank to reduce possible operation risk. This Bank's information security policy shall be applicable to all personnel, data, application system, hardware, machine room, and Internet facility.

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- A. The Bank's Information security management framework
- Board of Directors: It is the highest decision-making unit for the Bank's information security policy, and has members with information and information security backgrounds. It is responsible for reviewing and approving the Bank's information security policy and information security overall implementation reports.
- UBOT has set up the "Information Security Management Section" under the Information Department in 2017 charged with information security, governance, planning, supervision and enforcement of information security to build up multilateral information security defensive capacity and the awareness of employees in information security. In 2021, a Vice President has been appointed as the Chief Information Security Officer to administer the launch of information security policy and allocation of resources.
1. UBOT adopts the 3 lines of defense management framework for the internal control of information security: the 1st line of defense is guarded by Information Department and all functional units of UBOT in the enforcement of information security. The 2nd line of defense is guarded by the information security unit in the design, monitoring and control, and enforcement of information security system and policy. Law and compliance unit is responsible for the assurance of compliance with applicable legal rules. Risk management unit is responsible for information security risk management. The 3rd line of defense is guarded by the audit and examination conducted by the internal audit function of UBOT.
 2. UBOT has established the "Security Protection Supervisory Team" to meet the needs of information security protection of the Bank, reinforce the mechanism of security protection, and upgrade the self-regulatory function. The Supervisory Vice President of Business Administration Department is the convener of this team for the supervision of the organization and testing of the security in pursuit, education and training, and routine exercise drill. The members of this team are the heads of Business Administration Dept., General Affairs Department, Human Resources Department, and Information Department. Other function heads of personnel may be invited to sit in the meeting as observers on the discussion of specific topics where necessary. For facilitating the pursuit of security protection and audit of UBOT, the Chief Internal Auditor or internal auditors will also be invited to participate in the team meeting to provide relevant advice. The team holds the "Security Protection Reporting Meeting" quarterly. The convener will preside over the meeting and report on the security affairs in operation of the Bank and related information security works in the quarter will be presented as instruction of major works, and review of the performance of works so that related defects could be addressed to and rectified. The meeting of the minute on record shall be

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subject to the approval of President Chen and Chairman, and report to the Board in regular session for record.

3. Framework of the Personal Information Protection Committee

For supervising the effective running of the personal information protection system, and assuring security for all personal information data files at UBOT, UBOT established the "Personal Information Management Committee". A designated Vice President was appointed by the President as the convener of the committee. Members of the committee are the heads of Corporate Banking Department, Business Administration Department, Wealth Management Departments, Credit and Payment Division, Law and Compliance Department, Information Department, and Risk Management Department. The heads of other functional departments may also be invited to the committee meetings where necessary. The Chief Internal Auditor shall be invited as observer. The function of the committee: supervision and management of the personal information protection system of UBOT, tracking on the rectification to the defect of personal information protection at UBOT, examination of the review and corrective action on personal information incidents, other aspects of supervision and management of personal information protection. Officer will jointly issue the Declaration of the Overall Performance of Information Security.

B. The Bank's Information security policy

(1) Implementation of international information security management system

The Bank has adopted the ISMS information security management system and obtained the ISO 27001:2022 certificate. In order to implement the international information security standards, the following information security management organization has been established in accordance with the "Information Security Organization Implementation Management Standards".

- A. Information Security Management Committee: The Chief Information Officer is the convener, responsible for the resolution of information security management system related matters and convening management meeting to lower the enterprise information security threats.
- B. Information Security Promotion Team: Responsible for planning and executing various information security operations.
- C. Emergency Response Team: Responsible for emergency response to major information security incidents.
- D. Audit Team: Responsible for the internal audit of the information security management system.

(2) Information security management practice

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UBOT designed and installed an information security system and network security multilateral protection environment in accordance with the “Union Bank Information Security Policy” and the “ISMS information security management system”, including the organization and segregation of duties and authorities of security, asset classification and control, personnel safety control, physical and environmental safety management, information and operation security management, safe access control of information resources, system development and maintenance, Disaster Backup Management and compliance of applicable legal rules. UBOT also established information security management policy and system and conduct routine audit on security, network monitoring and control, and personnel safety management mechanisms to fortify the information security overall defense capacity and reduce the security threat and loss from disasters.

C. Information security risk management

(1) Information security assessment practice

UBOT delegates a third party professional institution to inspect on the overall performance in information security annually for the proper implementation of information security. Inspection on the design, monitoring and execution of the overall security management measures in accordance with the requirements of the competent authority and the self-regulatory rules of the industry association. Related reports will be compiled on the basis of the findings from the evaluation, and will be submitted to the Audit Committee and the Board for review and approval. The Chairman, President, Chief Internal Auditor, and Chief Information Security Officer will jointly issue the Declaration of the Overall Performance of Information Security.

(2) Information security management strategy

The Bank reviews the applicability of information security policies and protection measures based on the plan, implementation, audit and action management cycle mechanism of the ISMS information security management system.

A. For the planning stage, the Bank focuses on the information security risk management, and has established a complete information security management system. The Bank continues to promote relevant units to introduce the international information security management system and to pass the certification, in order to reduce the corporate information security threat from the system, technology, and procedure aspects.

B. The gravity of work at the doing stage is the buildup of

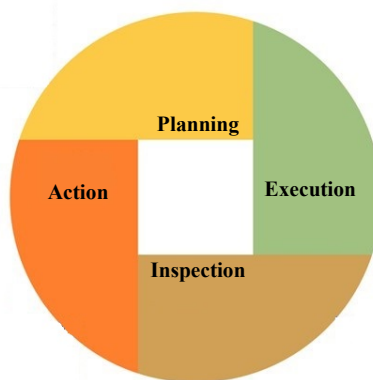
Operational Highlights

multiple layers of information security protection, fortifying the defense depth and the continued introduction of innovation know-how in information security defense. Information security control mechanism will be integrated and internalized into equipment maintenance, application system and information security management and related process, and achieve information security through systematic monitoring and control to protect the vital assets of UBT in the aspects of confidentiality, integrity, and usability.

- C. During the audit stage, the Bank actively reviews the effectiveness of information security management. Internal and external audits are conducted and professional information security organizations are assessed. Improvement measures are implemented based on the audit results.
- D. The gravity of work at the action stage is the review and continued improvement through proper supervision and audit for assurance the ongoing effectiveness of the information security rules and regulations. Review and take action for improvement including information security measures, education and training, and promotion for assurance of the normal running of the system and the security of vital and sensitive information.

※Information security risk management
 Information security risk identification and assessment
 Information security risk management and policy in response to the risk
 Monitoring and response to information security risk
 International systems of information security management

※Review and continued improvement
 Information security measure review and improvement
 Technical application and control of information security threat
 Monitoring, control and handling of information security intelligence
 Information security defense mechanism exercise drill
 All employees social engineering exercise drill
 Information security training and knowledge education



※Multiple layers information security protection framework
 Personnel and physical safety
 User ID and priority management
 Information security monitoring and operation
 Network security and monitoring
 Information device security management
 Application program security management
 Data protection technique reinforcement
 Data encryption and access authentication
 Remote office information security management

※Result of monitoring and control in information security management
 Continued monitoring and control of information security
 Evaluation of information security indicators
 Audit on information security in conformity to applicable rules and regulations
 Audit on information security in compliance with applicable laws
 Accreditation of international information security system
 Audit on information protection compliance

- (3) Information security management substantive plan
 - i. Information system surveillance and precaution
 UBOT execute detection, monitoring, management early warning work in real time, and fortify the strategic depth of information

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security defense through layers of firewall, mail screening and audit, junk mail screening, detection of phishing website, web page control and protection, detection and defense of intrusion, antivirus detection and interception, data leak protection, and response to intelligence on threat round-the-clock for assuring network and data security. In addition, UBOT also uses the information security management platform to intensify warning analysis and security incident reporting and response.

- ii. Information security intelligence application management and sharing
The Bank joins the Financial Information Security Sharing and Analysis Center (F-ISAC) and Financial Information Joint Defense Monitoring Center (F-SOC) information security joint defense programs, and handles the receiving and sharing of information security intelligence information. Risk assessments and appropriate countermeasures are also adopted based on the intelligence information received to prevent information security incidents.
- iii. Transaction security management and data protection
For assuring the security of transaction information and accuracy in transmission, UBOT continues to fortify the secrecy, integrity of information and the traceability of the sources, no overlapping and un-deniability of information in its information security protective measures as security design, and comply with the regulatory requirements of respective industry associations in strengthening security control mechanism and protection of security of online transaction. In addition, network segregation, access control, weak spot management and related security design and defense strategy are also adopted with continued upgrade of system reliability.
- iv. Conduct information security testing and exercise drill
The Bank commissions external professional organizations to conduct testing and drills annually. The Bank conducts various information security drills, including social engineering drills, vulnerability scanning, penetration testing, dispersed interruption service attack drills, APP and website security testing, etc., in order to verify the effectiveness of the defense and incident response capability, and to conduct vulnerability testing and repair measures accordingly.
- v. Information security education training
In 2025, all personnel in charge of information security have completed more than 15 hours of information security professional courses or competency training each year, with a total of 8 employees for a total of 476 hours; all employees are required to participate in a 3-hour information security online course and pass the test, with a total of 3,761 persons participating in the training. 24 people failed to participate in the training/testing or have resigned.
- vi. Information security event response management
The Bank has established the "Information Security Incident Management Guidelines" to handle information security incidents. When an information security incident is confirmed (or suspected to occur), each unit shall report to the unit manager and respond to

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the information department's contact, and complete the internal notification process.

The “Emergency Response Handling Task Force” will determine to take appropriate actions on the basis of the report on the incident and the influence and risk tolerance, and adjust the control measures of the information security protection plan and proceed to subsequent operation procedure.

- vii. Information system or service outsourced management
UBOT outsources information communication system work or services in accordance with the “Guidelines for Outsourcing of Service and Important Notice to Financial Institutions in Outsourcing for Services”, and in compliance with the principles under the “Information Operation Management Code”.
- viii. Cooperation with financial information security action plan implementation
In support of the FSC's goal for promotion of financial information security, the Bank has actively participated and handled the execution of various measures for financial institutions in the action plan, and has developed a corporate culture focusing on information security, in order to improve the Bank’s information security governance capability and level, and to ensure the system operation continuity and data security, thereby enhancing the Bank's capability to manage operation continuity.

- (4) Resources committed to information security management
UBOT continues to commit resources to information security related affairs, including security basic structure in management and know-how, fortification of information security defense facility, security intelligence gathering and analysis, and related education and training in all aspects of information security capabilities from management to know-how, and from equipment to personnel.

- (5) The result of UBOT in the pursuit of corporate information security policies is specified below:
 - i. In 2025, information security policy and amendments to 19 information security management specifications were completed.
 - ii. Compilation of teaching materials for information security training and videotaping of online program in 2025 to convey the message to all employees on important rules and regulations and important notice of information protection and information security.
 - iii. Installation of new and replacement of obsolete information security hardware and software with proper system upgrade.
 - iv. Installation of the mechanisms for alternate site and remote office information security protection of whole UBOT in different districts with effective implementation.
 - v. Installation of the automatic data backup mechanism. Further to same site backup, the data backup copies will be placed in the computer system at alternate sites with

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- routine data recovery exercise drill.
- vi. The Bank has set up firewall, anti-virus system, and network monitoring and control devices, and delegates professional information security service providers to execute weakness scanning 4 times, penetration test 2 times and DDoS exercise drill 1 time at regular intervals of the year for assuring the security of the information system and network. For reducing the risk deriving from DDoS attack to the extent that website service is impaired, UBT designed and installed related defense mechanisms. In 2025, the Company held 2 social engineering drills, with a total of 3,715 training accounts per time. After the drills, a social engineering training course was conducted for those who failed. A total of 53 employees and 34 employees completed the course and test, respectively.
- vii. The APP for mobile devices was passed by the testing of a delegated qualified third-party laboratory in accordance with the information security testing standard under the regulations governing the supply of mobile APP by financial institutions.
- viii. For fortifying the detection and protection from disguised external service website and mobile APP, UBOT continues to check for the existence of phishing sites or act of disguise.
- ix. In the aspect of personnel training, UBOT arranged professional training for the information security staff and upgrade the knowledge and awareness of all in information security through information security training and social engineering exercise drill. In addition, UBOT also delegated professional institutions to offer courses in program security, and established the channels of counseling to upgrade the overall capacity of information personnel in secure development.
The Bank has complied with the FSC's policy for encouraging financial institutions to train information security personnel with diverse expertise and to obtain information security certifications issued by international or professional training institutions. A total of 19 employees have obtained 31 international information security certifications.
- x. Third party professional institution was delegated to conduct assessment on information security in order to review the effectiveness and security of the control measures in service, and reduce the risk of information security.
- xi. Work with the Financial Information Sharing and Analysis Center (F-ISAC) to collect and share intelligence, enabling a comprehensive understanding of the financial sector's information security status and trends and facilitating a timely response to risks and threats. A total of 298 pieces of information have gone through the threat and risk

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- analysis in 2025.
- xii. Join the information security joint protection program initiated by F-SOC and irregularly share intelligence.
- xiii. No significant defect has been detected in the 2025 information security audit of the Bank, and no occurrence of critical information security incident in defiance of information security that resulted in the leak of customer information and fine from the authorities.
- xiv. The Bank has implemented international standards for information security by introducing the ISO/IEC 27001:2022 information security management system into its insurance agency business in 2024 and obtaining ISO/IEC 27001 certification. The current certificate is valid from June 7, 2024 to June 6, 2027; and in 2019, it introduced the ISO/IEC 27701 privacy information management system and obtained ISO/IEC 27701 certification on a regular basis. The current certificate is valid from June 7, 2024 to June 6, 2027.

(2) In the most recent year and up to the date of publication of the annual report, if the loss, possible impact and countermeasures of a major information security incident cannot be reasonably estimated, the fact that it cannot be reasonably estimated shall be explained: None

7. Labor Relations

- (1) Execution status of employee welfare and retirement policy, labor agreements and protection of employee welfare:
 - A. Establish the Employee Welfare Committee. Deduct 0.5% of employees' monthly salaries and appropriate 0.1% of operating revenue and use the fund to administer employee welfare affairs such as Mother's Day Fair and special allowances for marriage, funeral, birth (including spouse) and major accident.
 - B. In order to promote family care and welfare and comply with the Labor Standards Act, we have established menstrual leave, pregnancy check-up leave, maternity leave, paternity leave, and miscarriage leave. Employees with children younger than three years old may apply for child care leave without pay. The Bank also provides quality breastfeeding (collecting) rooms for female employees.
 - C. Offer deposits, loans and unsecured consumer loan for staff at special rates.
 - D. Set up an employee stock ownership trust, and qualified employees can join freely to achieve the purposes of long-term savings, wealth accumulation, and ensuring a stable life in the future.
 - E. Labor insurance and universal health insurance are handled according to the social insurance system, and group insurance (including term life insurance, group injury insurance, work-related injury insurance, occupational disaster insurance, cancer health insurance, and

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hospitalization medical insurance for employees and dependents) are provided by the Bank.

- F. The Bank has set up retirement plan for employees and established the Labor Pension Fund Supervisory Committee, and makes monthly contributions of 2% to 15% to the pension reserve fund in the commissioned account in the Bank of Taiwan to protect labor rights. When an employee apply for retirement, and his service years comply with Labor Standards Act or he meets retirement criteria set out by the Bank's employment rules, the Bank will provide pensions. After the implementation of the Labor Pension Act with effect from July 1, 2005, the Bank makes monthly contributions of 6% to the employees' individual pension account in accordance with the retirement scheme applicable to the Ordinance.
- G. The Bank has set up rules for governing labor-management committee to maintain sound and harmonious labor-management relationship.
- H. In order to prevent sexual harassment in the workplace and protect employees' rights and interests, the Bank has formulated the "Workplace Sexual Harassment Prevention, Complaint, and Punishment Guidelines" in line with a friendly workplace and the Act of Gender Equality in Employment. In addition, the Bank has formulated the "Program for Illegal Harm During Performance of Duties" to provide employees with complaint channels about physical, psychological, and verbal violence, and sexual harassment in order to maintain a safe work environment.
- I. Concrete measures and results for preventing and treating employee obesity and the three highs (hypertension, hyperglycemia, and hyperlipidemia):
Facing the challenges of an aging society and the increasing prevalence of chronic diseases, obesity is closely related to a variety of chronic diseases. Research has shown that for every 1 kg of weight lost, blood pressure decreases by approximately 1 mmHg. The Bank upholds the philosophy of "employee health is the Bank's Asset." Since 2020, the Bank has encouraged colleagues to maintain a healthy body shape and optimize their health, and prevent diseases through organized physical activity and health management. Furthermore, the Bank has proactively promoted a workplace health promotion plan focusing on preventing obesity and the three highs (hypertension, hyperglycemia, and hyperlipidemia), demonstrating the Bank's commitment to employee well-being. The specific measures and implementation results are as follows:
 - A. Health Posture Management: In 2025, a weight-loss competition was held and attended by 38 participants, achieving a total weight loss by approximately 41 kilograms (performance). A total of 61 people participated in the sports courses and achieved positive results. The event will be continued, and colleagues are encouraged to participate.

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- B 、 Health Management Action 1: Lectures on a variety of topics to improve health literacy.
In 2025, the Bank has organized a total of 54 health promotion seminars, covering topics including first aid skills, exercise and health care, and common health risk issues. Among the other things, there were 12 first aid courses, 18 exercise-related courses and 8 three high-related courses, attended by a total of 673 participants. Through systematic promotion of the health education, the Bank helps employees improve their health awareness and enhance their awareness toward, and ability to respond to, the health risk factors, and encourages them to care their own health, in order to shape a positive workplace health culture.
- C 、 Health Management Action No. 2: Preventing Chronic Diseases and Promoting a Healthy Workplace
To strengthen employees' awareness of the risks of the “three highs,” the Bank regularly organizes chronic disease prevention and health promotion activities annually. Health education is provided through diverse methods, including illustrated materials, text, and interactive sessions. So far, a total of 7,987 employees have participated in these activities.
- D 、 Health Management Action 3: “Blood Pressure Care Month” for early detection of high-risk groups.
Through the "Blood Pressure Care Month" event, the Bank provided on-site blood pressure measurement, health education, and individualized health consultation. The event has served 686 employees to date and effectively promoted early discovery and active management of hypertension among employees.
- E 、 Health Management Action No. 4: Medical consultation services to support employees every step of the way.
Regular health consultation service stations were made available, with professional medical personnel providing one-on-one health consultation and follow-up advice. A total of 1,756 people were served in 2025.
- F 、 Achievements and Outlook
Through systematic and continuous health management strategies, we have effectively enhanced employees' ability to manage their own health, mitigated the risk over three highs and chronic diseases, and further strengthened workplace cohesion and productivity. In the future, the Bank will continue to deepen health promotion programs and introduce more digital health management tools. The Bank not only takes the responsibility for business performance management but also commits to creating a safe, friendly, and sustainable happy workplace environment.

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- (2) **List Any Loss Sustained As A Result of Labor Disputes in the Most Recent Fiscal Year, and During the Current Fiscal Year up to The Date of Publication of the annual report, Disclose an Estimate of Losses Incurred to Date or Likely to Be Incurred in the Future, and Indicate Mitigation Measures Being or to Be Taken. If the Loss Cannot Be Reasonably Estimated, Make a Statement to That Effect :**

In 2025, an accident at the Heping Branch workplace resulted in hospitalization. The Branch failed to notify the labor inspection agency within 8 hours, and the Taipei City Government's Bureau of Labor has determined that the Bank violated Paragraph 2, Subparagraph 3 of Article 37 of the Occupational Safety and Health Act and imposed a fine of NT\$30,000 on the Bank.

8. Major Contracts

Mar 31, 2026

Nature of Contract	Concerned Parties	Contract Period	Content	Restriction on Contract
Insurance Contract	Central Deposit Insurance Corporation	Since Apr. 27, 1994	Performance bond agreement for the solvency of financial institution in paying depositors	None
Insurance Contract	MSIG Mingtai Insurance Co., Ltd.	Jan. 21, 2026 to Jan. 21, 2027	Bankers Blanket Insurance	None
Outsource Contract	Union Information Technology Corp.	Jan. 01, 2026 to Dec. 31, 2026	Provide the Bank with virtual mainframe resources and conduct website design and maintenance.	None
Outsource Contract	Union Information Technology Corp.	Jul. 01, 2022 to Jun. 30, 2027	Credit card information system	None
Outsource Contract	Kyndryl Taiwan Corporation	Jul. 01, 2022 to Jun. 30, 2026	Credit card information system	None
Outsource Contract	Financial eSolution Co., Ltd.	Apr. 14, 2011 to Apr. 13, 2034	Chip card transactions processing	None
Outsource Contract	Union Information Technology Corp.	Jan. 01, 2025 to Dec. 31, 2030	Collections system of Convenient Store and tuition	None
Outsource Contract	Foongtone Technology Co., Ltd.	Oct. 24, 2024 to Oct. 23, 2028 till cards manufactured complete	Manufacturing of chip credit cards	None
Outsource Contract	Foongtone Technology Co., Ltd.	Mar. 15, 2026 to Mar. 31, 2031 till cards manufactured complete	Manufacturing of chip ATM cards	None
Outsource Contract	Taiwan Name Plate Co., Ltd.	Sep. 20, 2024 to Sep. 19, 2028 till cards manufactured complete	Manufacturing of chip credit cards	None

Operational Highlights

Nature of Contract	Concerned Parties	Contract Period	Content	Restriction on Contract
Outsource Contract	Yuen Foong Paper Co., Ltd.	Oct. 01, 2022 to Sep. 30, 2032	Printing and mailing Statement	None
Outsource Contract	Yuen Foong Paper Co., Ltd.	Dec. 26, 2019 to Dec. 26, 2029	Printing and mailing integrated Statement	None
Outsource Contract	Ma Chiu Consulting Management Co. Ltd.	May. 10, 2024 to May. 10, 2034	Household registration transport apply	None
Outsource Contract	Ma Chiu Consulting Management Co. Ltd.	May 18, 2025 to May 17, 2026	Household registration and financial/tax information search	None
Outsource Contract	EVERY8D Co., LTD.	Aug. 01, 2025 to Jul. 31, 2026	Messaging system and message delivery service	None
Outsource Contract	Mitake Inc.	Mar. 01, 2026 to Feb. 28, 2027	Messaging system and message delivery service	None
Outsource Contract	Kyndryl Taiwan Corporation	Jul. 01, 2022 to Jun. 30, 2026	Credit card statement printing	None
Outsource Contract	Chunghwa Post Co., Ltd. Taipei Post	Nov. 01, 2017 to Oct. 31, 2030	Printing, the credit card notification letter	None
Outsource Contract	Chunghwa Post Co., Ltd. Taipei Post	Nov. 01, 2017 to Oct. 31, 2030	Enveloping the credit card notification letter and aerogram, aerogram Event DM and other printed materials are labelled and sealed on behalf of the work	None
Outsource Contract	Chunghwa Post Co., Ltd. Taipei Post	Nov. 01, 2017 to Oct. 31, 2030	Delivery Service	None
Outsource Contract	SYSTEX Corporation	Aug. 01, 2018 to Jul. 31, 2030	Delivery of credit card statements	None
Outsource Contract	SYSTEX Corporation	Jan. 01, 2016 to Dec. 31, 2030	Delivery of credit card e-statements	None
Outsource Contract	Leebao Security Co., Ltd	Aug. 01, 2007 to Dec. 31, 2029	Cash transportation	None
Outsource Contract	Taiwan Security Co., Ltd.	Feb. 01, 2016 to Dec. 31, 2029	Cash transportation	None
Outsource Contract	An Fong Enterprise Co., Ltd.	Oct. 01, 2004 to Dec. 31, 2029	ATM banknote replenishment and troubleshooting	None

Operational Highlights

Nature of Contract	Concerned Parties	Contract Period	Content	Restriction on Contract
			operation	
Outsource Contract	Lian-An Service Co., Ltd.	Feb. 01, 2016 to Dec. 31, 2029	ATM banknote replenishment and troubleshooting operation	None
Outsource Contract	Transnational Group	Jan. 01, 2025 to Dec. 31, 2026	Check clearing house delivery operation	None
Outsource Contract	Yeah Ju-Cui Conveyancing Office	Nov. 17, 2025 to Nov. 16, 2045	Conveyancing services	None
Outsource Contract	Lee & Lin Conveyancing Office	Jan 01, 2026 to Dec. 31, 2045	Conveyancing services	None
Outsource Contract	Fong Tai Management Consulting Co., Ltd.	Apr. 01, 2019 to Apr. 01, 2034	Lost car search service	None
Outsource Contract	Tai Ding Industrial Co., Ltd.	Apr. 01, 2019 to Apr. 01, 2034	Lost car search service	None
Outsource Contract	Hong Jeh Management Consulting Co., Ltd.	Apr. 01, 2019 to Apr. 01, 2034	Lost car search service	None
Outsource Contract	SinJang Enterprise Co., Ltd.	May. 10, 2013 to May. 10, 2034	Lost car resell	None
Outsource Contract	Ho Rong Co., Ltd.	May. 10, 2013 to May. 10, 2034	Lost car resell	None
Outsource Contract	Hotai Leasing Corporation	Oct 21, 2021 to Oct 21, 2031	Lost car resell	None
Outsource Contract	Lee & Lin Real Estate Consultant	Oct 13, 2021 to Oct 12, 2031	Conveyancing services	None
Outsource Contract	He Zong Real Estate Consultant	Jan 2, 2024 to Jan 1, 2034	Conveyancing services	None
Outsource Contract	Justor Collection Management Co. Ltd.	Jul. 01, 2007 to Dec 31, 2034	Collection of receivables	None
Outsource Contract	YuBan Credit Management Consulting Co., Ltd.	Jul. 01, 2007 to Dec 31, 2034	Collection of receivables	None
Outsource Contract	Sparkle Collection Management Co., Ltd	Jul. 01, 2007 to Dec 31, 2034	Collection of receivables	None
Outsource Contract	Chung Yu Credit Finance & Credit Management Co., Ltd.	Jul. 01, 2007 to Dec 31, 2034	Collection of receivables	None
Outsource Contract	E-HAO Management Consulting Co., Ltd.	Jul. 01, 2007 to Dec 31, 2034	Collection of receivables	None
Outsource Contract	Standard Finance	Jul. 01, 2007 to Dec	Collection of	None

Operational Highlights

Nature of Contract	Concerned Parties	Contract Period	Content	Restriction on Contract
	& Credit Management Co., Ltd.	31, 2034	receivables	
Outsource Contract	Asia Credit Management Co., Ltd.	Oct. 01, 2009 to Dec 31, 2034	Collection of receivables	None
Outsource Contract	United Credit Services Ltd.	Apr. 01, 2011 to Dec 31, 2034	Collection of receivables	None
Outsource Contract	Uni-President Enterprises Corporation	Jul. 01, 2011 to Jul 01, 2034	Collection of consumer loan payment	None
Outsource Contract	Taiwan FamilyMart Co., Ltd.	Jun. 01, 2011 to Jun. 01, 2034	Collection of consumer loan payment	None
Outsource Contract	OK Mart Taiwan	Jun. 25, 2024 to Jun. 25, 2029	Collection of consumer loan & credit card payment	None
Outsource Contract	Hi-Life International Co., Ltd	Sep. 25, 2024 to Sep. 24, 2029	Collection of consumer loan & credit card payment	None
Outsource Contract	Taiwan FamilyMart Co., Ltd.	Jun. 01, 2024 to May. 31, 2029	Collection of consumer loan & credit card payment	None
Outsource Contract	Uni-President Enterprises Corporation	Sep. 01, 2024 to Aug 31, 2029	Collection of consumer loan & credit card payment	None
Outsource Contract	iPASS Corporation	Sep. 26, 2024 to Sep 25, 2029	Collection of consumer loan & credit card payment	None
Full Authorization Contract in Security Investment	Union Securities Investment Trust Co., Ltd.	Jan. 01, 2026 to Dec. 31 2026	Conducting security investment with full authorization in accordance with Article 74-1 of the Banking Act	None
Full Authorization Contract in Security Investment	Fubon Asset Management Co., Ltd.	Jan. 02, 2026 to Dec. 31 2026	Conducting security investment with full authorization in accordance with Article 74-1 of the Banking Act	None
Full Authorization Contract in Security Investment	Capital Investment Trust Corporation	Jan. 01, 2026 to Dec. 31 2026	Conducting security investment with full authorization in accordance with Article 74-1 of the Banking Act	None

Operational Highlights

Nature of Contract	Concerned Parties	Contract Period	Content	Restriction on Contract
Other major contracts	Dow Jones Factiva Limited	Nov. 21, 2025 to Nov. 20 2028	Name scanning database	None
Other major contracts	Stark Technology, Inc.	Jan. 01, 2025 to Dec. 31 2027	AML Anti-Money Laundering Risk Causes Project Maintenance	None
Other major contracts	Hong Zhi Technology, Inc.	May. 1, 2025 to Apr. 30, 2026	Early warning system model and data analysis project	None
Other major contracts	Asgard System, Inc.	Nov. 29, 2024 to Jul. 28, 2025	Transaction monitoring automatic process establishment project	None

- 9. Securitization Commodities approved by the competent authority and relevant information launched in accordance with Financial Asset Securitization Act or Real Estate Securitization Act in recent years: None.**

Analysis of the Financial Status and Operating Results & Risk Management

1. Financial Status

In NT\$ thousand

Item	Year	Dec. 31, 2025	Dec. 31, 2024	Difference	
				Amount	%
Cash & cash equivalent, Due from Central Bank and other banks		51,691,352	52,677,554	(986,202)	(1.87)
Financial assets at fair value through profit or loss		86,474,283	56,021,935	30,452,348	54.36
Fair value through profit or loss financial assets.		68,573,864	62,897,886	5,675,978	9.02
Amortized cost financial assets		79,336,561	81,725,126	(2,388,565)	(2.92)
Securities purchased under re-sale agreements		48,474,064	59,118,321	(10,644,257)	(18.01)
Account receivable – net		50,045,288	40,464,033	9,581,255	23.68
Current income tax asset		8,701	8,019	682	8.50
Discount & loans – net		634,788,461	606,021,210	28,767,251	4.75
Stock investments accounted for under the Equity Method		419,479	360,711	58,768	16.29
Other Financial Assets – net		4,569,855	4,055,807	514,048	12.67
Property & equipment – net		17,325,151	16,106,731	1,218,420	7.56
Right-of-use asset		2,204,829	1,745,478	459,351	26.32
Investment property-net		4,439,815	4,563,187	(123,372)	(2.70)
Intangibles		2,168,532	2,200,029	(31,497)	(1.43)
Deferred income tax assets		668,564	759,038	(90,474)	(11.92)
Other assets		6,499,228	6,732,401	(233,173)	(3.46)
Total assets		1,057,688,027	995,457,466	62,230,561	6.25
Due to Central Bank & other banks		16,863,758	15,232,374	1,631,384	10.71
Funds Borrowed from Central Bank and banks		3,670,418	1,405,281	2,265,137	161.19
Financial liability at fair value through profit or loss		288,733	468,953	(180,220)	(38.43)
Securities sold under re-purchase agreement		79,992,512	58,563,701	21,428,811	36.59
Accounts Payable		10,865,428	8,504,262	2,361,166	27.76
Current income tax liabilities		418,548	209,587	208,961	99.70
Deposit & remittance		828,159,910	803,449,537	24,710,373	3.08
Bank debentures		6,803,828	5,885,881	917,947	15.60
Preferred stock liability		375,000	375,000	0	0.00
Other financial liability		16,317,054	15,692,726	624,328	3.98
Provision		500,772	510,926	(10,154)	(1.99)
Finance lease obligations		2,213,699	1,747,230	466,469	26.70
Deferred income tax liabilities		2,632,054	2,749,178	(117,124)	(4.26)
Other liabilities		1,259,817	1,210,232	49,585	4.10
Total liabilities		970,361,531	916,004,868	54,356,663	5.93
Capital stock		45,405,518	42,500,729	2,904,789	6.83

Analysis of the Financial Status and Operating Results & Risk Management

Item	Year	Dec. 31, 2025	Dec. 31, 2024	Difference	
				Amount	%
Capital surplus		8,236,992	8,168,291	68,701	0.84
Retained earnings		23,233,686	20,708,534	2,525,152	12.19
Others equity (note 7)		8,403,424	5,857,262	2,546,162	43.47
Total equity attributable to owners of the Bank		85,279,620	77,234,816	8,044,804	10.42
Non control interest		2,046,876	2,217,782	(170,906)	(7.71)
Total Equity		87,326,496	79,452,598	7,873,898	9.91

Notes:

1. Increase in financial assets at fair value through profit or loss: Primarily due to the increase in investment in commercial papers.
2. Increase in receivables, net: Primarily due to the increase in credit card receivables.
3. Increase in right-to-use assets and lease liabilities: Primarily due to the maturity and renewal of leases for some leased offices.
4. Increase in due to Central Bank and other banks: Primarily due to the increase in financing to subsidiaries.
5. Decrease in financial liabilities at fair value through profit or loss: Primarily due to the decrease in foreign exchange swap contracts.
6. Increase in bills and bonds sold under repurchase agreements: Primarily due to the increase in bond positions.
7. Increase in payables: primarily due to the increase in delivery payment payable.
8. Increase in current income tax liabilities: primarily due to the increase in income tax payable.
9. Increase in other equity: mainly due to the increase in financial assets measured at fair value through other comprehensive income.

2. Results of Operation

In NT\$ thousand

Item	2025	2024	Change in Amount	Change in %
	Amount	Amount		
Interest Income	9,218,753	8,277,819	940,934	11.37
Income other than Interest Income	11,499,985	11,549,050	(49,065)	(0.42)
Reversal of Bad debt expense (note 1)	925,419	1,107,084	(181,665)	(16.41)
Operating expense	12,546,317	12,552,681	(6,364)	(0.05)
Income (loss) before tax	7,247,002	6,167,104	1,079,898	17.51
Income tax benefits (expense)	1,164,605	944,591	220,014	23.29
Consolidated income	6,082,397	5,222,513	859,884	16.46
Other comprehensive income, net of income tax (note 2)	3,754,671	4,744,732	(990,061)	(20.87)
Total comprehensive income	9,837,068	9,967,245	(130,177)	(1.31)

Notes of change:

1. Increase in income tax expenses: primarily due to the increase in operating revenue.
2. Decrease in other comprehensive income (after tax): primarily due to the decrease in the valuation gain/loss of the equity instruments measured at fair value through other comprehensive income.

Analysis of the Financial Status and Operating Results & Risk Management

3. Cash Flow

(1) Cash Flow Analysis for the Past Two Years

In NT\$ thousand

Item \ Year	2025	2024	Change in %
Cash flow ratio (%)	-	-	-
Cash flow adequacy ratio (%)	149.52%	242.73%	(93.21%)
Cash flow satisfaction ratio (%)	-	-	-

The decrease of the cash flow adequacy ratio is mainly because of the increase of capital expenditure outflows for the past five years.

(2) Liquidity Analysis for the Next Year

In NT\$ thousand

Opening balance of cash ①	Expected cash inflows (outflows) from operating activities ②	Total expected cash inflows (outflows) ③	Expected cash surplus (deficit) ①+②+③	Corrective measures for cash Deficiency	
				Investment Plan	Financing Plan
56,398,702	10,847,964	(2,522,779)	64,723,887	-	-

Cash flow analysis:

1. Operating activities: The increase was due to the growth of operating activities.
2. Investing and financing activities: The increase was due to the issuance of subordinated debt and the increase of reinvestment.
3. Measures to finance cash deficiency and liquidity analysis: None.

4. The Impact of Major Capital Expenditure on the Bank's Financial Operations for the recent years: None.

5. Reinvestment Policy, the Main Reasons for Profit or Loss, Corrective Action Plan in last year, and Investment Plan for the Next Year:

(1) Reinvestment Policy

The Bank's basic principles of reinvestment are to be in line with the government policy, to carry out business diversification and to optimize capital utilization. In addition, the bank will coalesce its related financial business channels to provide customers with multiple services and to create an operating synergy for the group.

(2) The Main Reasons for Profit or Loss

The Bank's Investment profit recognized in 2025 totaling NT\$ 121.866 million and the main items recognized are the operating profit of the reinvestment business.

(3) Improvement Plan

The Bank evaluates the performance and risks of our investee companies on a regular basis during the year. We adopt a proactive management approach in that we examine the financial and business status of investee companies from time to time and make adjustments accordingly to ensure performance.

(4) Investment Plan for the Next Year

Will depend on the overall economic environment and the Bank's operating strategy.

Analysis of the Financial Status and Operating Results & Risk Management

6. Risk Management

(1) Qualitative and Quantitative Information About the Various Risks:

A. Credit Risk Management System and Capital Requirement:

a. Credit Risk Management System – 2025

Item	Contents
1. Credit risk management strategies and procedures	<ol style="list-style-type: none"> 1. Credit risk management strategy: The Bank has enacted UBOT credit risk management principle as the basis to plan, promote, manage and execute the credit risk. 2. Credit risk management objective: The Bank has established credit risk management mechanism to lower credit risk, and to achieve the objective of operating and management, and to attain a balance between risk control and business development. 3. Credit risk management policy: The Bank has aimed at maintaining an adequate capital base within an acceptable level of credit risk to complete the objective of credit risk strategy and maximize revenue in after-risk-adjusted. 4. Credit risk management procedure: The Bank has employed procedures such as risk recognition, risk measuring, risk offsetting, risk control and risk reporting etc. to establish risk management system.
2. Credit risk management organization and framework	<ol style="list-style-type: none"> 1. Board of Directors: The highest decision-making unit of the Bank’s credit risk management policy. Responsible for reviewing the Bank’s credit risk management policy. 2. Audit Committee: Responsible for assisting the Board of Directors to review the Bank's operational risk management guidelines, review operational risk control reports, and supervise the implementation of operational risk management. 3. Assets and Liabilities Management Committee: Responsible for reviewing the implementation of the Bank’s credit risk management. 4. Risk Management Dept.: Responsible for examining the risk management mechanisms established by the respective business administration departments, performing the risk control and submitting the risk control report to the Board of Directors regularly. 5. Business Planning and Administration Dept.: Responsible for formulating the business management rules and control mechanisms and properly supervising the performance of risk control of respective business unit. 6. Respective business units: Shall comply with the rules and regulations set forth by the Business Planning and Administration Departments while conducting their day-to-day operations.
3. Scope and characteristics of credit risk reporting and measurement system	<ol style="list-style-type: none"> 1. Scope of Risk Reporting <ol style="list-style-type: none"> (1) All business administration departments report to the Assets and Liabilities Management Committee on a periodic basis regarding the status of business promotion and execution as well as information on the allocation of risk-based assets. (2) The Risk Management Dept. monitors the control of the Bank’s credit

Analysis of the Financial Status and Operating Results & Risk Management

Item	Contents
	<p>limits on a periodic basis and reports to the Assets and Liabilities Committee with respect to concentration of credit risks and achievement of the BIS targets set for various business sectors. The Risk Management Dept. also reports to the Board of Directors on the various business volumes achieved, status of nonperforming loans, and concentration of credit risks and the execution of credit risk control measures.</p> <p>2. Measurement System: The Bank adopts the Standardized Approach to compute the capital requirement and regularly generates official risk management reports. The Risk Management Dept. and the respective business administration departments generate various risk exposure reports by business, industry, country, group, credit concentration and types of collateral, to effectively measure and manage the combination of asset.</p>
4. Credit risk hedging or risk reduction policies, and strategies and procedures for monitoring the effectiveness of hedges and risk reduction tools	<p>The Bank employs suitable strategies such as eschewing, transfer, control and undertaking to tackle possible credit risk losses of all business units according to their respective business characteristics and cost-effective considerations. The Bank's IT system provides the relevant risk information to assist the Bank's management to perform risk monitoring procedures. The Risk Management Dept. reports the status of risk control measures to the Board of Directors on a six-monthly basis.</p>
5. Method used to provide the legal capital	Standard Method.

b. Exposure after risk reduction & capital requirement for standard method of credit risk calculation

As of Dec. 31, 2025

In NT\$ thousand

Type of exposure	Exposure after risk reduction	Capital requirement(Note)
Sovereign states	158,401,843	85,160
Public departments other than the central government	291,770	4,668
Banks (including multiple development banks)	22,708,025	746,115
Asset-Backed Security	0	0
Enterprises (including securities and insurance companies)	47,970,565	2,790,917
Retailing credits	115,403,731	6,207,203
Residential real estate	532,287,295	26,455,359
Investments in equity securities	19,739,837	2,514,299
Equity securities investment in funds and venture capital businesses	0	0
Other assets	19,802,092	1,168,845
Total	916,605,158	39,972,566

Note: The capital requirement is exposure after risk reduction multiplying by the statutory minimum capital adequacy ratio (8%).

Analysis of the Financial Status and Operating Results & Risk Management

B. Risk Management System, Risk Exposure and Capital Requirement of Asset Securitization:

a. Risk Management System of Asset Securitization in 2025

Item	Contents
1. Management strategy and procedure of securitization	<p>(1) Securitization Strategy: The current asset securitization investment positions held by the Bank belong to the banking books. In principle the bank does not act in the capacity of the originating bank of securitization products, but rather plays as the investor to earn stable income. The investment target products are mainly of the investment grade with higher security.</p> <p>(2) Securitization procedure: Before making investment, the bank evaluates the characteristics, credit rating, returns and risks of the products to understand the security, liquidity and profitability. Investment proposals should be submitted to the Board of Managing Directors for approval, and regularly review the exposure status on the investment targets.</p>
2. Securitization management organization and framework	The Bank does not act as the originating bank of any securitized products. The risks of positions invested are evaluated and reviewed by the investing unit and the Bank's risk management department periodically.
3. Scope and characteristics of securitization risk report and measuring system	In addition to observing the global economy and market interest rate change in connection with the investment on securitization products, regular evaluation and monitoring on risk and income are performed periodically and the results are submitted to Asset and Liability Management committee and the Board of Director.
4. Securitization hedging or risk reduction policies, and effective strategies and procedures for controlling risk hedging and risk reduction tools	The relevant units shall review and control the securitized products periodically.
5. Approach to require the authorized capital	Bank books accrue credit risk for on-balance items in accordance with the "Standard Approach" and transaction books accrue market risk based on the "Simplified Standard Approach."
6. Disclosure of Marco qualitative: a. Objectives of securitization activities and the risk of re-securitization. b. Other risk of asset securitization. c. The role and the degree of involvement in securitization process.	The Bank does not act as the originating bank of securitized product. Not applicable.

Analysis of the Financial Status and Operating Results & Risk Management

Item	Contents
d. The description of monitoring tool in credit and market fluctuation related to securitization exposure. e. Management policy of offsetting credit risk in securitization and re securitization.	
7. The description of accounting policy of bank’s securitization.	
8. Explain the exposure of securitization and ECAI in the banking book	
9. Explain major change in the quantities information after reporting period	

b. Status of Asset Securitization as of December 31, 2025

Type	Total issue amount	Outstanding balance	Amount repurchased
None			

c. Exposure & Capital Requirement of Asset Securitization – None.

Analysis of the Financial Status and Operating Results & Risk Management

- d. Information of Securitized commodities investment as of December 31, 2025
 I. Summary of Investment in Securitized commodities

USD : NTD = 1 : 31.438

In NT\$ thousand

Item	Account	Initial Cost	Cumulative Valuation Gain or Loss	Cumulative Impairment	Carrying Amount
CMO	Financial Assets at Fair Value Through Profit or Loss	13,748	(262)	0	13,486
CMO	Investment in Debt Instruments at Amortized Cost	31,543,623	0	(251,868)	31,291,755

Note1: The above numbers do not include the amount of Interest Receivable.

Note2: Accumulated valuation gains or losses and accumulated impairment losses were calculated and provided by an internationally renowned professional risk management agency (Yield Book model).

II.

- i. Information on Securitized commodities investment where the initial cost of a single investment is in excess of NT\$300 million (excluding those held by the Originator for the purpose of credit enhancement):

USD : NTD = 1 : 31.438

In NT\$ thousand

Name of Securities	Account (Note)	Currency	Issuer & Place	Purchase Date	Coupon Rate	Credit Rating	Method of Interest Payment & Principal Repayment	Initial Cost	Cumulative Valuation Gain or Loss	Cumulative Impairment	Carrying Amount	Attachment Point	Details of Asset Pool
				Maturity Date									
Ginnie Mae CMO	Non-active market debt instruments	USD	Ginnie Mae	20100830-20220531	2.5%~4.75%	Moody's Aa1	Monthly	26,739,614	0	203,024	26,536,590	N/A	N/A
				20291026-20401001									
Fannie Mae CMO	Non-active market debt instruments	USD	Fannie Mae	20121030	3.0%	Fitch AA+	Monthly	392,390	0	3,755	388,635	N/A	N/A
				20330111									
						S&P AA+							

- ii. Securitized commodities held by the bank as the originator for the purpose of credit enhancement

In NT\$ thousand

Name of Securities	Currency	Purchase Date	Maturity Date	Coupon Rate	Credit Rating	Method of Interest Payment & Principal Repayment	Initial Cost	Cumulative Valuation Gain or Loss	Cumulative Impairment	Carrying Amount	Attachment Point	Details of Asset Pool
None												

Analysis of the Financial Status and Operating Results & Risk Management

iii. Bank acting as the buyer or liquidating buyer of the impaired assets of Securitized commodities

In NT\$ thousand

Name of Securities	Currency	Issuer & Place	Maturity Date	Contract Details	Status of Contract Execution
None					

III. Bank acting as the guarantor of, or the provider of liquidity facility for the Securitized commodities

In NT\$ thousand

Name of Securities	Currency	Purchase Date	Maturity Date	Coupon Rate	Credit Rating	Acting As	Amount	Attachment Point	Details of Asset Pool
None									

C. Operation Risk Management System and Capital Requirement

a. Operation Risk Management System

2025

Item	Risks
1. Operation risk management strategies and procedures	<ol style="list-style-type: none"> Strategies: The Bank has enacted the "Operation Risk Management Guidelines of Union Bank of Taiwan" which serves as the basis for relevant business units to plan, promote, manage and execute operations risk management. Procedure: The Bank has built up an operation risk management mechanism through procedures for risk identification, assessment, measuring, monitoring and reporting.
2. Operational risk management organization and framework	<ol style="list-style-type: none"> Board of Directors: The top decision-making body of the Bank's operational risk management policy. Responsible for reviewing the Bank's operational risk management policy. Audit Committee: Responsible for assisting the Board of Directors to review the Bank's operational risk management guidelines, review operational risk control reports, and supervise the implementation of operational risk management. Assets and Liabilities Management Committee: Responsible for reviewing the implementation of the Bank's operational risk management. Risk Management Dept.: Responsible for examining the risk management mechanisms established by the respective business administration departments, performing risk control and the submitting the risk control report to the board of Directors regularly. Business Planning and Administration Dept.: Responsible for formulating the business management rules and control mechanisms and supervising the performance of risk control of respective business unit. All business units: Shall comply with the rules and regulations set forth by the Business

Analysis of the Financial Status and Operating Results & Risk Management

Item	Risks
	Administration departments in daily operations.
3. Scope and characteristics of the operational risk reporting and measurement system	<ol style="list-style-type: none"> 1. The Bank adapts the “Guidelines for Collection of Operational Risk Information” and establishes the “Operational Risk Reporting System” for all departments to report any operational risk incident to the Risk Management Dept. 2. The Bank has put in place the “Operational Risk Indicators”. Upon setting the control frequency and risk warning standards, the relevant departments are responsible for providing the risk indicator values based on the risk control frequency to the Risk Management Dept. Improvement measures are taken to address any risks that exceeded the set standards. 3. The Bank has adopted the “Guidelines for Operational Risk Control Self-Assessment” and established the “Operational Risk Control Self-Assessment” database to carry out the operational risk control self-assessment throughout the Bank periodically. 4. The Risk Management Dept. reports the status control of “Operational risk events”, “Operational risk indicators” and “Operational risk control self-assessment” to the Assets and Liabilities Management Committee and Board of Directors on a regular basis.
4. Operational risk hedging or risk reduction policies, and strategies and procedures for monitoring the effectiveness of hedges and risk reduction tools	<ol style="list-style-type: none"> 1. The Bank evaluates the frequency and level of influence with respect to operation risk confronted and adopts a series of risk reduction measures such as insurance, outsourcing operation, procedure improvement, personnel training enhancement, urgent response actions set up and risk hedging. 2. The Bank takes every possible operation risk into consideration and build up acceptable action measures while enacting operation manual for core products. In addition, External and internal auditing are the enhancements of operation risk prevention. 3. Risk Management Dept. informs Assets and Liabilities Management Committee about operation risk incidents collected quarterly and reports the Board of Director the operation risk control status of all business biannually.
5. Method used to provide the legal capital	New Standard Approach

b. Operation Risk Capital Requirement as of Dec. 31, 2025

In NT\$ thousand

Item	Amount
1 Business Indicator Component (BIC)	2,462,175
2 Internal Loss Multiplier (ILM) (Note)	1
3 Operational Risk Capital (ORC)	2,462,175
4 Operational Risk-Weighted Assets (RWA)	30,777,184
Note: Internal Loss Multiplier (ILM) Additional Note: None.	

Analysis of the Financial Status and Operating Results & Risk Management

D. Market Risk Management System and Capital Requirement a. Market Risk Management System – 2025

Item	Contents
1. Market risk management strategies and procedures	<ol style="list-style-type: none"> 1. The Bank has enacted “Union Bank market risk management principle” approved by the Board of Directors, as the basis for market risk management. 2. The management procedure of market risk management contains the following five processes: <ol style="list-style-type: none"> (1) Risk Identification: For items on/off the Balance Sheet, the bank identify the market risk factors of various products and investment business to evaluate the risk and define management procedure and control mechanism. (2) Risk Measurement: To cope with market risk quantification, there is at least one assessment tool for each investment or transaction. The assessment tools include mark-to-market, nominal principal, and sensitivity analysis, value at risk and pressure test. (3) Risk Monitoring: Clearly define risk limits on relevant operation regulations for all business and monitor by frequency. Risk Management Dept. is in charge of the summarization and presentation of market risks for the Bank. (4) Risk Reporting: Risk Reporting is divided into routine reporting, overrun reporting and exceptional reporting. Routine reports are distributed to proper authorized level in accordance with the List of Separation of Duties; overrun reports should explain overrun status and suggest responsive measures; Exception reports are submitted by business unit before an event due to temporary business needs. (5) Risk reduction: Risk reduction procedures such as risk hedging, investment portfolio adjustment, position allocation, stop-loss and close new transactions.
2. Market risk management organization and framework	<ol style="list-style-type: none"> 1. Board of Directors: The top decision-making body of the Bank’s market risk management policy responsible for examining and approving the Bank’s market risk policy and the total risk limit targets for all businesses, and setting and modifying the Bank’s market risk management organization structure. 2. Audit Committee: Responsible for assisting the Board of Directors to review the Bank’s operational risk management guidelines, review operational risk control reports, and supervise the implementation of operational risk management. 3. Asset and Liability Management Committee: Examine the management reports and information submitted by risk management department and the business units. 4. Risk Management Dept.: It is a dedicated independent risk management unit executing three pillars related operation of BASEL II market risk, planning and building market risk measuring tools, and monitoring according to the risk limits for different products. 5. Business Units: responsible for the execution of daily market risk management for the business they handle, and reporting the market risk and investment status related information to proper authorization level.
3. Scope and characteristics of the market risk reporting and measurement system	<ol style="list-style-type: none"> 1. Market Risk evaluated trading book position for various financial products and use fair market value or evaluation model as basis to regularly evaluate the profit/loss condition of the position held. 2. All business units and Risk Management Department should make relevant management reports regularly and submit to proper authorization level. 3. Market risk management system combine with front-desk trading position and middle desk evaluation to generate sufficient information for assisting all

Analysis of the Financial Status and Operating Results & Risk Management

Item	Contents
	management levels to execute each individual risk monitoring task, and can support the capital calculation method selected by a bank to generate relevant internal and external reports as the basis for management decision-making.
4. Market risk hedging or risk reduction policies, and strategies and procedures for monitoring the effectiveness of hedges and risk reduction tools	When market risk is excessive or the position limit or stop-loss limit has been exceeded, the bank will take following market risk reduction method: hedging, portfolio adjustment, position adjustment, square stop-loss and stop new transaction.
5. Method used to provide the legal capital	Standardized Approach.

b. Market Risk Capital Requirement–Standardized Approach

December 31, 2025

In NT\$ thousand

Type of risk	Capital requirement
Interest rate risk	2,132,277
Equity securities risk	123,882
Foreign exchange risk	116,650
Product risk	-
Total	2,372,809

Note: Capital requirement of Interest rate, Equity securities, Foreign exchange and Product type of risk, is $CRIRR*SFIRR$, $CREQ*SFEQ$, $CRFX*SFFX$ and $CRCOMM*SFCOMM$.

E. Liquidity Risk Including the Analysis of Maturities of Assets and Liabilities, and Also Specify the Approach to Manage the Liquidity of Assets and Maturity Gap:

a. Maturity Analysis of NTD Assets and Liabilities

December 31, 2025

In NT\$ thousand

Item	Total	The amount of remaining period to maturity					
		0~10 days	11~30 days	31~90 days	91~180 days	181 days ~ 1 year	Over 1 year
Main capital inflow on maturity	946,251,254	143,147,753	90,787,212	39,201,490	71,313,419	139,285,621	462,515,759
Main capital outflow on maturity	1,095,684,387	64,688,773	74,039,737	128,422,756	134,723,316	267,731,985	426,077,820
Gap	(149,433,133)	78,458,980	16,747,475	(89,221,266)	(63,409,897)	(128,446,364)	36,437,939

Note: The figures in above Table represent the New Taiwan Dollars (excluding foreign currency).

b. Maturity Analysis of USD Assets and Liabilities

December 31, 2025

In USD\$ thousand

Item	Total	The amount of remaining period to maturity				
		1~30 days	31~90 days	91~180 days	181 days ~ 1 year	Over 1 year
Main capital inflow on maturity	4,850,422	1,081,139	925,523	198,241	217,933	2,427,586
Main capital outflow	4,861,755	1,670,016	1,497,412	350,581	301,427	1,042,319

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on maturity						
Gap	(11,333)	(588,877)	(571,889)	(152,340)	(83,494)	1,385,267

Note: The figures in above Table represent the foreign currency (in USD equivalent).

- c. Approach to Manage Assets and Liabilities
 - i. The Bank's assets and liabilities management mechanism applies the asset and liability interest rate sensitivity and gap analysis for control purpose. Presently, the Bank has set up the Assets and Liabilities Management Committee to provide guidance and policy instruction and, to manage interest rate fluctuations and gaps. In addition to fully monitoring on interest rate, senior executive meetings are called from time to time as needed to exercise overall adjustment and review the Bank's asset and liabilities structure, and present result to the Committee for approval.
 - ii. For the interest rate risk of NTD and foreign currencies, the Bank employ well-established trading and funding MIS to manage daily changes of deposit and loan amounts, as well as the cost and balance of deposits in various types and terms. In addition, it will produce the analysis of floating and fixed interest rate deposits and loans, the analysis of interest rate sensitivity and the analysis of interest rate spread. The Bank will utilize above mentioned information and analyses to set up strategies for interest rate adjustment.
 - iii. For foreign exchange risk, the Bank has designed independent and related procedures for transaction settlement, and has also applied the position control, individual trader position control and stop-loss control etc.
 - iv. For liquidity risk, the Bank strictly monitor cash on hands and the movement of deposits and loans every day. Meanwhile, the Bank has also launched the mechanism to forecast, measure, calculate and early warning for future needs and changes of funding so as to realize current assets to meet the needs.

(2) Domestic and Global Changes in Government Policies and Legal Environment, and the Effect on the Financial and Operational Status of the Bank, and Response Actions thereof:

- A. In cooperation with the authority's policy to promote enterprises to implement sustainable development, for the purpose of implementing corporate social responsibilities and enhancing information disclosure, the Bank has established the "UBOT Customer Data Confidentiality Declaration" and disclosed it on the Bank's website.
- B. The Financial Supervisory Commission announced the "Fair Treatment of Customer Principles in Financial Service Industry", and UBOT has established its fair treatment of customer policy, principles, strategies and execution plans for enhancing the awareness of the employees in the protection of financial consumers and the compliance with applicable legal rules governing the protection of financial consumers. The Bank has begun planning and responding to the 2026 FSC's "Principle for Financial Service Industries to Treat Clients Fairly" evaluation on the robustness of fraud prevention and complaint handling mechanism. It is promoted continuously by the Customer Fair Treatment Management Committee for effective

Analysis of the Financial Status and Operating Results & Risk Management

implementation of fair treatment of customers, protecting customer rights, and reducing the risk and expense of future legal compensation. The FSC also urges the Association of Banks to establish a "Self-Regulatory Rules with the Introduction of a Responsibility Mapping System in the Banking Industry." The Bank has established its own responsibility map system in accordance with the "Self-Regulatory Rules for Banking Industry to Introduce Responsibility Map System" and has formed the Accountability Committee to ensure that senior managers are aware of their responsibilities and assume the responsibility to promote the Bank's corporate governance culture and establish a corporate governance structure based on responsibility.

- C. Considering that the total assets of the Bank amounted to more than NT\$1 trillion in 2025, in response to the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries, the Bank has, in addition to adjusting the compliance unit organization and responsibilities, contracted the external consultants to help the Bank establish the legal compliance risk management framework and also integrate it with the existing legal compliance management framework to perfect the internal control system effectively and strengthen the Bank's soundness.
- D. In response to the FSC's promotion of wealth management upgrading policy in Taiwan, and in order to participate in the high-net-worth customer wealth management market proactively, the Bank applied for offering of the financial products and services applicable to high-net-worth customers in accordance with the "Regulations Governing Banks Conducting Financial Products and Services for High-Asset Customers." The application was approved by the FSC later. The Bank has invested resources and professional team personnel to establish the high-net-worth wealth management consulting center to assist branches in managing high-net-worth customer business and provide financial products and services exclusively applicable to high-net-worth customers in the target customer base.
- E. The FSC promulgated the "Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones" to promote Taiwan as an asset management center in Asia. In response to the national policy, the Bank has proactively participated in the business trials in asset management zones and applied for the business trials in asset management zone in Kaohsiung City. The application was approved by the FSC. Then, the Bank has set up a new Asian assets branch. In response to the business trials, the Bank undertook the exclusive business in the zones and also the general branch's business lines concurrently, in order to help customers with cross-border asset planning, tax consulting and structured finance management and improve the Bank's overall financial service value chain.
- F. In support of the "New Generation of Anti-Fraud Action Plan Guidelines" promoted by the Executive Yuan and according to the "Fraud Crime Hazard Prevention Act", the "Money Laundering Control Act" and the "Regulations Governing Fraud Crime Hazard Prevention by Financial Institutions and Businesses or Personnel Providing Virtual Asset Services" that have passed the third-reading on July 31, 2024, the Bank has established the fraud early-warning mechanism system completely, and has strengthened its review of abnormal cases and control procedures. including: Building an

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account-wide predictive model with big data analysis and alerting customers, enhance the predictive model to strengthen the detection rate and accuracy rate of hawk-eye projects, and compile the black and gray customer lists that require internal and external attention to establish a database of concerned customer lists; build the risk accounts database and integrate forms and operations at counters and various channels to formulate the Bank's operating procedures for fraud detection and prevention, and evaluates the cost and expenditure of human resources, education and training, and information systems.

- G. In response to the improvement measures for prevention of fraud, "New Generation Anti-Fraud Strategic Action Plan 2.0," promoted by the Executive Yuan, and the "Financial Fraud Prevention Alliance Platform-Real-time Inquiry and Joint Defense Broadcasting Mechanism" planned and established by Financial Information Service Co., Ltd., launched in June 2025 and December 2025, respectively, the Bank engaged in the inquiry, data exchange and real-time reporting for prevention of fraud and inter-agency joint defense operations with peers in the financial industry, in order to improve the anti-fraud mechanism among financial institutions, effectively prevent money laundering and fraud, and reduce the public's financial losses.

(3) The Effect of Technological and Industrial Changes on the Bank's Financial Position and Its Response Actions:

- A. The progress of science and technology has boosted the development and application of financial technology, gradually transforming the business mode of the banking industry. The development focus is been turned from traditional physical branches to online and virtual channels, reducing the barriers of consumers' access to financial services. In response to the changes in digital financial services and technological environment, UBT not only works actively to promote digital financial services to meet the diverse and fast-changing needs of consumers, but also strengthens the information security risk assessment to protect customers' rights and interests.

Further to the proactive launch of a wide array of financial services and the acceleration of the digitization of financial service products, UBOT also continued to bolster the integration of equipment and information sources under the notion that information security is the fundamental condition for the development of FinTech, and strengthen information security control and protection. In addition, UBOT also values the assessment of information security risk and spares no effort in the protection of customer information and rights for responsible innovation.

- B. Information Technology Security Risk and Management Policy
Seeing that information security is the cornerstone for the development of FinTech, UBOT continues to bolster the integration of equipment and information sources and strengthen information security control and protection. In addition, UBOT also values the assessment of information security risk and spares no effort in the protection of customer information and rights for responsible innovation. The Bank has introduced the international information security management standards and has passed

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the verification with certificate. In order to implement the international information security standards, the Bank has established an information security management organization in accordance with the regulations. UBOT has deployed several protection measures, including the Internet firewall, intrusion detection/protection, application program firewall, data leak protection, DDoS prevention and response, and Advanced Persistent Threat Defense. In addition, UBOT also provided training for the employees' information security to upgrade the awareness of the employees on information security and the ability to respond. For the proper control of overall information security risk, UBOT has delegated a third party professional institution to assess information security annually for inspection and interview on issues pertinent to information security, and assure the security and integrity of the information structure, equipment and process. In responding to the incidents and risks detected from the assessment, UBOT maps out related corrective action plans or control measures of the time limit for tacking with the problems for subsequent follow-up action and a second review. Related reports and result of the second review will be submitted to the senior management and the Board for the proper monitoring and management of information security. UBOT has installed related information security protective measures for the Internet and computers, but cannot guarantee its information system for operation under control or maintenance can be free from any third party attempt to paralysis the system through attack from the Internet. These attacks from the Internet may be launched through illegal intrusion to the Internet or Intranet system of the Bank so as to inflict damage to the operation and the good will of the Bank. Under severe Internet attack, the system of UBOT may suffer loss on its vital data. Accordingly, operation service may also be interrupted. UBOT has continued to review and assess its information securities rules and regulations and operation procedures for assuring appropriate and effective. Yet, this cannot guarantee the Bank can be free from the influence of emerging information security risks and malicious attacks under the ever evolving information security threats worldwide. Internet attack may be an attempt to steal the business secrets of other confidential information of the Bank, such as the exclusive information on the customers or other stakeholders, and the personal information of the employees of the Bank. Hackers may also attempt to plant computer virus, riskware and ransomware into the Internet system of the Bank so as to interfere the operation of the Bank, and exert intimidation and extortion against the Bank, acquire the control of the computer system, or probing confidential information. These attacks may inflict loss deriving from the compensation to the customers due to the delay or interruption of services that caused. Or, huge amount of expense is incurred from seeking remedy or improvement so as to fortify the Internet security system defense of the Bank. This may also make the Bank involve in material legal responsibility under lawsuit or investigation of the supervisory body due to the leaking of information on its employees, customers or third parties where the Bank has the obligation of keeping this information confidential. In addition, the Bank may also outsource with third party providers for service. Notwithstanding that the Bank and the third party service providers

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are required to observe confidentiality and/or the requirement of Internet security as stated in the agreement, the Bank cannot guarantee each and every third party service provider will duly observe their obligation of this kind. The network, system and equipment maintained by the aforementioned service providers and/or their contractors may also be vulnerable to the risk of an Internet attack. If the Bank or the aforementioned service providers cannot solve the technical problems caused by these attacks timely, or assure the integrity and usability of the data of the Bank and its customers or third party, or control the computer system of the Bank or the aforementioned service providers, the commitment of the Bank to its customers and other stakeholders may be seriously jeopardized. Accordingly, the result of business operation, financial position, prospect and reputation of the Bank may be unfavorably and significantly affected.

- (4) The effect of change in the Bank's corporate image on the Bank and its response actions:

To ensure proper communication with the media, and avoid a public relation crisis that would hurt the corporate image, the Bank adopts the spokesperson system, and it also has formulated the "Union Bank of Taiwan Crisis Management Guidelines" and "internal material information procedures". When a crisis that would hurt the corporate image arises, the issue will be escalated to the accountable department according to the SOP. Meanwhile, the public will be addressed through the spokesperson in an appropriate manner to prevent damage from spreading, and thereby protect the Bank's reputation and brand image.

- (5) Expected Result and Possible Risks of Mergers and Acquisitions and Response Actions thereof: None.

- (6) Expected Result for Establishing More Business Locations, Possible Risk and Response Actions Thereof:

The establishment of business unit will not only increase transaction volume of deposits/loans/wealth management but also improve profits as well as provide comprehensive services to our customers. Effectively nevertheless, there is possibility that the economy of scale may not be achieved due to poor branch location or the business activities may be below our expectation. The Bank will then access the needs for relocation.

- (7) Risk in the Over Concentration of Business and Response Action thereof:

In order to avoid the risk of major losses generated by excessive concentration of business, UBT has established concentration limit management mechanisms for four categories of investment as well as financing businesses, targeting customers, industries, groups and countries, and has also stipulated the proportion of large deposits in deposit business, to enable management from different aspects and regular monitoring.

For the protection of debts, the corporate finance business seeks to secure real estate or strengthen debts, and give priority to self-paying loans and production businesses, and to reduce risks through credit guarantee funds and high-quality collateral.

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- (8) The Effect of Change in the Management of the Bank, Possible Risk and Response Action Thereof:

The Bank was founded with the mission for sustainable operation. We maintain the management concepts of “Enthusiasm”, “Stability”, “Efficiency” and “Innovation” to provide financial products and services that meet the needs of customers and to service the general public. The Bank employs professional managerial officers to manage the businesses and as such, the Bank’s business management will not change or be impacted significantly as a result of changes in management power. The Bank shall provide the relevant internal management information and enhance the transparency of information disclosure in the event of a change in management power in order to secure investor and consumer confidence.

- (9) The effect that large transfer in shares of director or supervisor, or shareholders holding more than ten percent of shares of the company, Possible Risk and Response Action:

There has been no significant change in share ownership of the Bank’s shareholders, directors and supervisors in 2025. The Bank employs professional managerial officers to manage the Bank’s business. Therefore, the Bank’s operational management will not be impacted as a result of a significant change in share ownership. The Bank shall ensure information transparency in the event of a significant transfer or change in share ownership and files a declaration and makes public announcement with respect to the changes in accordance with the relevant banking regulations to secure investor and consumer confidence.

- (10) Legal Actions and Non-contentious Matters: None.

- (11) Other Major Risks and Response Actions thereof: None.

7. Contingency Plan

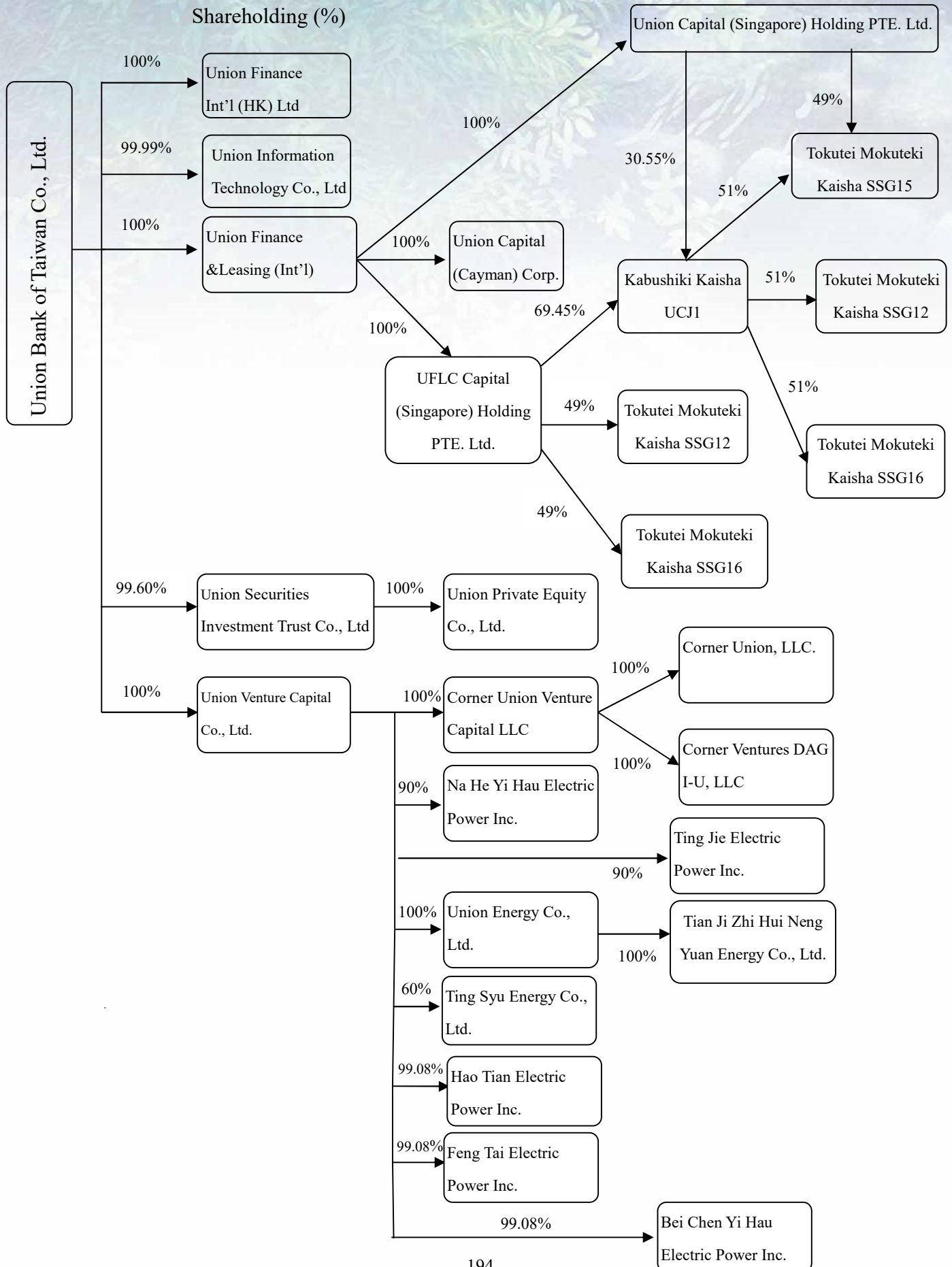
The Bank has enacted the “Essential Points for Urgent Response Action to Disasters” and has set up a crisis management taskforce, urgent contact and report mechanism to execute the disaster rescue measures effectively. The various business units shall perform the disaster education training and drill in accordance with the Bank’s “Instructions to Safety Protection” and “Safety Protection Drill Implementation Plan”, and shall also check and maintain the safety facilities more than twice a year.

8. Other Important Matters: None

Affiliated and Special Notes

1. Information on Affiliated Enterprises

(1) Organization Chart Shareholding (%)



Affiliated and Special Notes

Amount in NTD、JPY、USD thousand

Name of Enterprise	Date of Establishment	Address	Paid-in Capital	Main Business or Production Activities
Union Information Technology Co., Ltd.	1998.08.10	6 F., No. 399, Ruiguang Rd., Neihu Dist., Taipei, Taiwan	TWD 114,000	IT and software services
Union Finance & Leasing (Int'l) Co., Ltd.	1996.11.11	9F, 137, Sec. 2, Zhongshan Dist. Nanking E. Road, Taipei, Taiwan	TWD 2,260,000	Installment purchases, leasing, auto loan and car rental business
Union Securities Investment Trust Co., Ltd.	1998.12.22	6F, 137, Sec. 2, Zhongshan Dist. Nanking E. Road, Taipei, Taiwan	TWD 311,400	Securities investment trust
Union Venture Capital Co., Ltd.	2019.11.21	3 F, No. 230, Songjiang Rd., Zhongshan Dist., Taipei, Taiwan	TWD 1,400,000	Venture Capital
Union Capital (Cayman) Corp.	1997.07.23	P.O.Box 1034, George Town, Grand Cayman, Cayman Islands, British West Indies.	JPY 5,854	Installment purchase and lease investment businesses
Union Capital (Singapore) Holding PTE. Ltd.	2014.09.12	1 Harbourfront Avenue, #14-07 Keppel Bay Tower, Singapore 098632	-	Lease investment businesses °
UFLC Capital (Singapore) Holding PTE. Ltd.	2016.03.11	1 Harbourfront Avenue, #14-07 Keppel Bay Tower, Singapore 098632	-	Lease investment businesses °
Kabushiki Kaisha UCJI	2014.09.12	1 Chome 11, Kanda Jinbocho, Chiyoda ,Tokyo, Japan	JPY 286,130	Operating Lease investment businesses °
Tokutei Mokuteki Kaisha SSG15	2014.02.21	1 Chome 11, Kanda Jinbocho, Chiyoda ,Tokyo , Japan	JPY 1,430,200	Operating Lease investment businesses °
Tokutei Mokuteki Kaisha SSG12	2014.02.21	1 Chome 11, Kanda Jinbocho, Chiyoda ,Tokyo , Japan	JPY 1,930,200	Operating Lease investment businesses °
Tokutei Mokuteki Kaisha SSG16	2015.10.22	1 Chome 11, Kanda Jinbocho, Chiyoda ,Tokyo , Japan	JPY 1,600,200	Operating Lease investment businesses °
Union Private Equity Co. ,Ltd.	2020.09.17	6F, 137, Sec. 2, Nanking E. Road, Taipei, Taiwan	TWD 58,000	Investment and management of private equity fund
Corner Union Venture Capital LLC	2020.04.20	1013 Centre Road, Suite 403-B, Wilmington, Delaware 19805	USD 11,753	Overseas investment management consulting business
Corner Union, LLC.	2020.07.14	850 New Burton Road, Suite 201, Dover, Delaware 19904, County of Kent.	USD 1,753	Venture Capital
Corner Ventures DAG I-U, LLC	2020.04.27	850 New Burton Road, Suite 201, Dover, Delaware 19904, County of Kent.	USD 10,000	Venture Capital
Na He Yi Hau Electric Power Inc.	2020.02.20	3 F, No. 230, Songjiang Rd., Zhongshan Dist., Taipei, Taiwan	TWD 290,000	Power generation, transmission, distribution and energy technology service business
Ting Jie Electric Power Inc.	2020.02.20	3 F, No. 230, Songjiang Rd., Zhongshan Dist., Taipei, Taiwan	TWD 1,621,000	Power generation, transmission, distribution and energy technology service business
Union Energy Co., Ltd.	2020.12.17	3 F, No. 230, Songjiang Rd., Zhongshan Dist., Taipei, Taiwan	TWD 391,736	General investment consulting and energy business management
Tian Ji Zhi Hui Neng Yuan Energy Co., Ltd.	2018.08.21	3 F, No. 230, Songjiang Rd., Zhongshan Dist., Taipei, Taiwan	TWD 376,714	Power generation
Ting Syu Energy Co., Ltd.	2022.07.07	3 F, No. 230, Songjiang Rd., Zhongshan Dist., Taipei, Taiwan	TWD 31,000	Power generation, transmission, distribution and energy technology service business
Bei Chen Yi Hau Electric Power Inc.	2020.02.04	No. 186, Sec. 2, Wenxing Rd., Zhubei City, Hsinchu County	TWD 229,000	Power generation
Feng Tai Electric Power Inc.	2020.02.21	3 F, No. 230, Songjiang Rd., Zhongshan Dist., Taipei, Taiwan	TWD 210,500	Power generation
Hao Tian Electric Power Inc.	2020.02.03	1F., No. 96, Aikou 2nd Rd., Zhubei City, Hsinchu County	TWD 210,500	Power generation

Affiliated and Special Notes

(2) Information on Directors, Supervisors and President of Affiliated Enterprises

December 31, 2025

Name of Enterprise	Title	Name of Representative	Shareholding	
			Shares	%
Union Information Technology Co., Ltd.	Chairman	Union Bank of Taiwan (Representative: Pa-San Wu)	11,399,123	99.99
	Director	Union Bank of Taiwan (Representative: Denfer Hung)		
	Director	Union Bank of Taiwan (Representative: Chang-Chieh Hsu)		
	Supervisor	Ling-Jung Hsiung	0	0
	President	Chung-Chieh Hsu	0	0
Union Finance & Leasing (International) Co., Ltd.	Chairman	Union Bank of Taiwan (Representative: Cheng-Juh Hsieh)	226,000,000	100
	Director	Union Bank of Taiwan (Representative: Yanger Yang)		
	Director	Union Bank of Taiwan (Representative: Pi-Chiu Tang)		
	Director	Union Bank of Taiwan (Representative: Hung-Ming Chien)		
	Director	Union Bank of Taiwan (Representative: Jane Lu)		
	President	Cheng-Juh Hsieh	0	0
Union Securities Investment Trust Co., Ltd.	Chairman	Union Bank of Taiwan (Representative: Herman Tu)	31,014,261	99.60
	Director	Union Bank of Taiwan (Representative: Yi-Chun Kao)		
	Director	Union Bank of Taiwan (Representative: Wen-Chih Cheng)		
	Supervisor	Wen-Ming Li	0	0
	President	Ya-Ching Chuang	0	0
Union Venture Capital Co., Ltd.	Chairman	Union Bank of Taiwan (Representative: Pa-San Wu)	140,000,000	100
	Director	Union Bank of Taiwan (Representative: Hung-Min Chen)		
	Director	Union Bank of Taiwan (Representative: Yanger Yang)		
Union Capital (Cayman) Corp	Director	Union Finance & Leasing (International) Co., Ltd. (Representative: Ju-Chu Tsai)	50,000	100
	Director	Union Finance & Leasing (International) Co., Ltd. (Representative: Cheng-Juh Hsieh)		
Union Capital (Singapore) Holding PTE. Ltd.	Director	Union Finance & Leasing (International) Co., Ltd. (Representative: Cheng-Juh Hsieh)	1	100
	Director	Union Finance & Leasing (International) Co., Ltd. (Representative: Ju-Chu Tsai)	0	0
UFLC Capital (Singapore) Holding PTE. Ltd.	Director	Union Finance & Leasing (International) Co., Ltd. (Representative: Cheng-Juh Hsieh)	1	100
	Director	Union Finance & Leasing (International) Co., Ltd. (Representative: Ju-Chu Tsai)	0	0
Kabushiki, Kaisha UCJ1	Director	Rika Nakamura	0	0
Tokutei Mokuteki Kaisha SSG15	Director	Kabushiki, Kaisha UCJ1 (Representative: Rika Nakamura)	14,586	51
	Supervisor	Ando Ryufu	0	0
Tokutei Mokuteki Kaisha SSG12	Director	Kabushiki, Kaisha UCJ1 (Representative: Rika Nakamura)	19,686	51
	Supervisor	Ando Ryufu	0	0
Tokutei Mokuteki Kaisha SSG16	Director	Kabushiki, Kaisha UCJ1 (Representative: Ando Ryufu)	16,320	51
	Supervisor	Rika Nakamura	0	0
Union Private Equity Co., Ltd.	Chairman	Union Securities Investment Trust Co., Ltd. (Representative: Herman Tu)	5,800,000	100
	Director	Union Securities Investment Trust Co., Ltd. (Representative: Ya-Ching Chuang)		
	Director	Union Securities Investment Trust Co., Ltd. (Representative: Ying-Yi Weng)		

Affiliated and Special Notes

Name of Enterprise	Title	Name of Representative	Shareholding	
			Shares	%
Corner Union Venture Capital LLC(Delaware,US)	-	Union Venture Capital Co., Ltd. (Representative: Pa-San Wu)	-	100
Corner Union, LLC. (Delaware,US)	-	Union Venture Capital Co., Ltd. (Representative: Pa-San Wu)	-	100
Corner Ventures DAG I-U, LLC (Delaware,US)	-	Union Venture Capital Co., Ltd. (Representative: Pa-San Wu)	-	100
Na He Yi Hau Electric Power Inc.	Chairman	Union Venture Capital Co., Ltd. (Representative: Pa-San Wu)	14,940,000	51.52
	Supervisor	RFD Micro Electricity Co. Ltd. (Representative: Min-Ti Wang)	1,660,000	5.72
Ting Jie Electric Power Inc.	Chairman	Union Venture Capital Co., Ltd. (Representative: Pa-San Wu)	1,890,000	1.17
	Supervisor	RFD Micro Electricity Co. Ltd. (Representative: Min-Ti Wang)	210,000	0.13
Union Energy Co., Ltd.	Chairman	Union Venture Capital Co., Ltd. (Representative: Pa-San Wu)	1,673,621	4.27
	Supervisor	Yanger Yang	0	0
Tian Ji Zhi Hui Neng Yuan Energy Co., Ltd.	Chairman	Union Energy Co., Ltd. (Representative: Pa-San Wu)	37,671,369	100
	Supervisor	Union Energy Co., Ltd. (Representative: Jane Lu)		
Ting Syu Energy Co., Ltd.	Chairman	Union Venture Capital Co., Ltd. (Representative: Pa-San Wu)	1,860,000	60
	Supervisor	Rongdian Energy Technology Co., Ltd (Representative: Chi-Jung Liu)	1,240,000	40
Bei Chen Yi Hau Electric Power Inc.	Chairman	Yin-Chuan Chiu	90,000	0.39
	Supervisor	Tzu-Yu Chen	0	0
Feng Tai Electric Power Inc.	Chairman	Chia-Lin Wu	90,000	0.43
	Supervisor	Chia-Chen Wu	0	0
Hao Tian Electric Power Inc.	Chairman	Hsien-Ching Tsai	90,000	0.43
	Supervisor	Yu-Ju Lin	0	0

(3) General Information of Affiliated Enterprises

December 31, 2025 In NT\$ thousands except Earnings per Share (NT\$)

Name of Enterprise	Paid-in Capital	Total Assets	Total Liabilities	Net Worth	Operating Income	Operating Profit	Net Income (Loss) After Tax	Earnings Per Share After-tax (\$)
Union Information Technology Co., Ltd.	114,000	502,709	131,107	371,602	239,592	(2,240)	18,491	1.62
Union Finance & Leasing (International) Co., Ltd.	2,260,000	22,041,655	18,580,526	3,461,129	2,696,787	108,596	208,611	0.92
Union Securities Investment Trust Co., Ltd.	311,400	452,596	51,339	401,257	125,420	(44,167)	(9,125)	-
Union Venture Capital Co., Ltd.	1,400,000	1,887,738	639,520	1,248,218	15,916	3,675	(280,264)	-
Union Capital (Cayman) Corp.Note2	1,176	58,330	20	58,310	35	(153)	(153)	-
Union Capital (Singapore) Holding PTE. Ltd. Note2	-	641,445	535,994	105,451	23,953	11,889	10,335	10,335,041
Uflc Capital (Singapore) Holding PTE. Ltd. Note2	-	1,211,711	1,126,926	84,785	36,896	12,138	9,969	9,969,369

Affiliated and Special Notes

Name of Enterprise	Paid-in Capital	Total Assets	Total Liabilities	Net Worth	Operating Income	Operating Profit	Net Income (Loss) After Tax	Earnings Per Share After-tax (\$)
Kabushiki Kaisha UCJI Note2	57,456	1,147,616	873,122	274,494	25,975	(1,144)	(7,199)	-
Tokutei Mokuteki Kaisha SSG15 Note2	287,191	763,267	447,041	316,226	67,709	36,744	30,190	9,743.62
Tokutei Mokuteki Kaisha SSG12 Note2	387,594	822,546	415,221	407,325	49,162	23,290	20,515	5,354.49
Tokutei Mokuteki Kaisha SSG16 Note2	321,328	550,561	235,283	315,278	41,170	23,212	18,117	1,110.11
Union Private Equity Co., Ltd.	58,000	90,354	8,683	81,671	21,967	18,597	19,280	3.32
Corner Union Venture Capital LLC	369,491	378,082	0	378,082	0	(18,637)	(18,637)	-
Corner Union, LLC.	55,130	12,194	1,260	10,934	0	(1,381)	(1,381)	-
Corner Ventures DAG I-U, LLC	314,380	367,360	379	366,981	38,252	33,463	33,463	-
Na He Yi Hau Electric Power Inc.	290,000	443,794	169,473	274,321	0	(153)	(119)	-
Ting Jie Electric Power Inc.	1,621,000	3,731,538	2,451,220	1,280,318	201,272	25,583	(283,657)	-
Union Energy Co., Ltd.	391,736	431,555	390,120	41,435	31,197	31,067	31,067	18.56
Tian Ji Zhi Hui Neng Yuan Energy Co., Ltd.	376,714	2,143,086	1,718,479	424,607	271,635	97,014	40,034	1.06
Ting Syu Energy Co., Ltd.	31,000	31,039	50	30,989	75	(91)	(16)	-
Bei Chen Yi Hau Electric Power Inc.	229,000	320,215	113,684	206,531	5	(130)	(125)	-
Feng Tai Electric Power Inc.	210,500	345,313	135,900	209,413	34	(188)	(154)	-
Feng Tai Electric Power Inc.	210,500	346,636	137,934	208,702	29	(193)	(164)	-

Note 1: Union Capital (Cayman) Corp. · Union Capital (Singapore) Holding PTE. Ltd. · Ufcl Capital (Singapore) Holding PTE. Ltd. · Kabushiki Kaisha UCJI · Tokutei Mokuteki Kaisha SSG15 · Tokutei Mokuteki Kaisha SSG16 · Tokutei Mokuteki Kaisha SSG12: JPY/TWD: 0.200805 for Asset and Liability items; JPY/TWD: 0.208792 for P/L items

Note2: Corner Union Venture Capital LLC (Delaware,US) · Corner Union LLC (Delaware,US) · Corner Ventures DAG I-U(Delaware,US): USD/TWD: 31.438 for Asset and Liability items; USD/TWD: 31.259750 for P/L items.

(4) Consolidated Financial Reports of affiliated enterprises: please refer to Market Observation Post System (CODE: 2838) and the Bank's website.

Market Observation Post System : <https://mops.twse.com.tw/mops/#/web/home>

The Bank's website-2025 Consolidated financial reports:

<https://www.ubot.com.tw/investors>

Affiliated and Special Notes

- (5) Report on relationships between the business activities conducted by affiliated enterprises: please refer to Market Observation Post System (CODE: 2838) and the Bank's website.

Market Observation Post System : <https://mops.twse.com.tw/mops/#/web/home>

The Bank's website-2025 Individual financial reports:

<https://www.ubot.com.tw/investors>

2. **Private placement of marketable securities and financial debentures in the past year and current year up to the printing date of the annual report:** None.
3. **Other necessary supplements:** None.
4. **In the past year and current year up to the printing date of the annual report, any event which has a material impact on shareholders' equity or securities prices pursuant to Article 36.3.2 of the Security and Exchange Law:** None.

Bank Directory

Branch Name	Address	Telephone
Head Office	3F, No.109, Sec. 3, Minsheng E. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	(02)2718-0001
International Banking Dept	2F, No.109, Sec. 3, Minsheng E. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	(02)2718-0001
Trust Department	3F, No.137, Sec. 2, Nanjing E. Rd., Chungshan District, Taipei City 104, Taiwan (R.O.C.)	(02)2507-4066
Credit Cards & Payment Dept.	5F, No.399, Rueiguang Rd., Neihu District, Taipei City 114, Taipei City 105, Taiwan (R.O.C.)	(02)2719-2233
Offshore Banking Branch	2F, No.109, Sec. 3, Minsheng E. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	(02)2718-0001
Business Department	1F, No.109, Sec. 3, Minsheng E. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	(02)2718-0001
Taipei Branch	No.105, Sec. 1, Chengde Rd., Datong District, Taipei City 103, Taiwan (R.O.C.)	(02)2556-8500
Changchun Branch	No.328, Changchun Rd., Jhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02)2545-5588
Nanking East Road Branch	No.137, Sec. 2, Nanjing E. Rd., Jhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02)2515-1333
East Taipei Branch	No.217, Sec. 5, Nanjing E. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	(02)2753-0900
Chunghsiao Branch	2F., No.5, Lane 223, Sec. 4, Jhongsiao E. Rd., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02)2773-3456
Jenai Branch	No.179, Yanji St., Da'an District, Taipei City 106, Taiwan (R.O.C.)	(02)2781-3366
Tungmen Branch	No.101, Sec. 2, Sinyi Rd., Jhongjheng District, Taipei City 100, Taiwan (R.O.C.)	(02)2358-2345
Hoping Branch	No.68-2, Sec. 3, Heping E. Rd., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02)2735-2828
Chungshan Branch	No.83, Sec. 2, Jhongshan N. Rd., Jhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02)2571-7890
Kungkuan Branch	No.272, Sec. 3, Roosevelt Rd., Jhongjheng District, Taipei City 100, Taiwan (R.O.C.)	(02)2369-2678
Sungchiang Branch	No.228, Songjiang Rd., Jhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02)2561-6601
Breeze Center Mini Branch	2F., No.39, Sec. 1, Fusing S. Rd., Songshan District, Taipei City 105, Taiwan (R.O.C.)	(02)8772-2858
Nangang Branch	No. 271, 272, Chongyang Rd., Nangan Dist., Taipei City, Taiwan (R.O.C.)	(02)2788-5200
Taan Branch	No.165, Sec. 4, Hsin-I. Rd., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02)2704-9588
Tonghwa Mini Branch	No.74, Tonghua St., Da-an District, Taipei City 106, Taiwan (R.O.C.)	(02)2739-5888
Yongchun Branch	No.453, Sec. 5, Jhongsiao E. Rd., Sinyi District, Taipei City 110, Taiwan (R.O.C.)	(02)2748-0188
Yungchi Branch	No.306, Yongji Rd., Sinyi District, Taipei City 110, Taiwan (R.O.C.)	(02)2748-0329
Neihu branch	No.399, Rueiguang Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	(02)2658-6121

Bank Directory

Branch Name	Address	Telephone
Donghu Branch	No.150-3, Sec. 6, Minquan E. Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	(02)2796-7779
Hsihu Branch	No.88, Sec. 1, Neihu Rd., Neihu District, Taipei City 114, Taiwan (R.O.C.)	(02)8797-1537
Tachih Branch	No.649, Mingshuei Rd., Jhongshan District, Taipei City 104, Taiwan (R.O.C.)	(02)2532-3836
Shihtung Branch	No.9, Lane 91, Shihdong Rd., Shihlin District, Taipei City 111, Taiwan (R.O.C.)	(02)2875-6161
Wenlin Branch	No.758, Wunlin Rd., Shihlin District, Taipei City 111, Taiwan (R.O.C.)	(02)2835-1818
Beitou Mini Branch	No.68, Sec. 1, Jhongyang N. Rd., Beitou District, Taipei City 112, Taiwan (R.O.C.)	(02)2896-6333
Panchiao Branch	No.226, Mincyuan Rd., Banciao District, New Taipei City 220, Taiwan (R.O.C.)	(02)2965-6600
Houpu Branch	No.77, Chongcing Rd., Banciao District, New Taipei City 220, Taiwan (R.O.C.)	(02)2964-2777
Sanchung Branch	No.10, Sec. 3, Chongsin Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	(02)2977-7666
Tenshin Branch	No.16, Sec. 3, Jhongsiao Rd., Sanchong District, New Taipei City 241, Taiwan (R.O.C.)	(02)8982-1155
JiSian Branch	No.329, Wuhua St., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.)	(02)2855-9996
Sanxia Branch	No.261, Xuecheng Rd., Sanxia Dist., New Taipei City 237, Taiwan (R.O.C.)	(02)2673-0808
Luchou Branch	No.80, Jhongjheng Rd., Lujhou District, New Taipei City 247, Taiwan (R.O.C.)	(02)2848-5577
Chungho Branch	No.150, Jian 1st Rd., Jhonghe District, New Taipei City 235, Taiwan (R.O.C.)	(02)8226-5168
North Chungho Branch	No.146, Sec. 3, Jhongshan Rd., Jhonghe District, New Taipei City 235, Taiwan (R.O.C.)	(02)2221-9698
Shuanho Branch	No.222, Jhongjheng Rd., Yonghe District, New Taipei City 234, Taiwan (R.O.C.)	(02)2945-9898
Yungho Branch	No.137, Sec. 2, Yonghe Rd., Yonghe District, New Taipei City 234, Taiwan (R.O.C.)	(02)8660-0808
Hsintien Branch	No.102, Mincyuan Rd., Sindian District, New Taipei City 231, Taiwan (R.O.C.)	(02)2219-9989
Ankang Branch	No.161, Sec. 2, Ankang Rd., Sindian District, New Taipei City 231, Taiwan (R.O.C.)	(02)2211-9088
Hsinchung Branch	No.601, Sihyuan Rd., Sinjhuang District, New Taipei City 242, Taiwan (R.O.C.)	(02)8522-7799
Fuguo Branch	No.108, Fuguo Rd., Sinjhuang District, New Taipei City 242, Taiwan (R.O.C.)	(02)2205-2299
Chungkung Mini Branch	No.308, Jhonggang Rd., Sinjhuang District, New Taipei City 242, Taiwan (R.O.C.)	(02)2276-9678
Wugu Branch	No.6-1, Sec.3, Chengtai Rd., Wugu District, New Taipei City 248, Taiwan (R.O.C.)	(02)2291-5888
Linkou Branch	No.468, Jhongsiao Rd., Linkou District, New Taipei City 244, Taiwan (R.O.C.)	(02)2600-6969
Shulin Branch	No.275, Jhonghua Rd., Shulin District, New Taipei City 238, Taiwan (R.O.C.)	(02)8685-8939

Bank Directory

Branch Name	Address	Telephone
Hsichih Branch	No.159, Sec. 1, Sintai 5th Rd., Sijhih District, New Taipei City 221, Taiwan (R.O.C.)	(02)8642-5289
Tamsui Mini Branch	No. 16, Sec. 3, Xinshi 2nd Rd., Tamsui Dist., New Taipei City 251, Taiwan (R.O.C.)	(02)2626-0909
Tucheng Branch	No.3, Chengtian Rd., Tucheng District, New Taipei City 236, Taiwan (R.O.C.)	(02)2268-1799
Jincheng Branch	No. 25, Sec. 2, Jincheng Rd., Tucheng Dist., New Taipei City 236, Taiwan (R.O.C.)	(02)8262-7799
Taoyuan Branch	No.332, Sianfu Rd., Taoyuan District City, Taoyuan City 330, Taiwan (R.O.C.)	(03)339-5300
North Taoyuan Branch	No.191, Yong-an Rd., Taoyuan District City, Taoyuan City 330, Taiwan (R.O.C.)	(03)339-6262
South Taoyuan Branch	No.1308, Zhongshan Rd. Apartment A, Taoyuan District, Taoyuan City 330, Taiwan (R.O.C.)	(03)369-7388
Taoying Branch	No.343, Taoying Rd., Taoyuan District, Taoyuan City 330, Taiwan (R.O.C.)	(03)377-9797
Daye Branch	No.388 , Sec. 1, Daye Rd., Taoyuan District, Taoyuan City 330, Taiwan (R.O.C.)	(03)357-7388
Zhongli Branch	No.62, Sec. 1, Jhongyang W. Rd., Zhongli District, Taoyuan City 320, Taiwan (R.O.C.)	(03)426-5111
North Zhongli Branch	No.222, Yuanhua Rd., Zhongli District, Taoyuan City 320, Taiwan (R.O.C.)	(03)426-1133
Neili Branch	No. 258, Sec. 1, Jhonghua Rd., Zhongli District, Taoyuan City 320, Taiwan (R.O.C.)	(03)435-1288
Chenshin Branch	No.189, Jianxing Rd., Zhongli District, Taoyuan City 320, Taiwan (R.O.C.)	(03)428-0808
Gaorong Branch	No.280, Sec. 5, Minzu Rd., Zhongli District, Taoyuan City 320, Taiwan (R.O.C.)	(03)490-9777
Nankan Branch	No.137, Jhongjheng Rd., Lujhu District, Taoyuan City 338, Taiwan (R.O.C.)	(03)322-9699
Dajhu Branch	No.43, Dasin Rd., Lujhu District, Taoyuan City 338, Taiwan (R.O.C.)	(03)313-4688
Luzhu Branch	No.3, Sec. 1, Ren'ai Rd., Luzhu District , Taoyuan City 338, Taiwan (R.O.C.)	(03)222-1389
Hueilong Branch	No.253, Sec. 1, Wanshou Rd., Gueishan District, Taoyuan City 333, Taiwan (R.O.C.)	(02)8209-0808
Gueishan Branch	No.688, Sec. 2, Wanshou Rd., Gueishan District, Taoyuan City 333, Taiwan (R.O.C.)	(03)319-2323
Lungtan Branch	No.245, Jhongjheng Rd., Longtan District, Taoyuan City 325, Taiwan (R.O.C.)	(03)470-9188
Tayuan Branch	No.56, Jhongjheng E. Rd., Dayuan District, Taoyuan City 337, Taiwan (R.O.C.)	(03)385-0505
Hsinchu Branch	No.107, Jhongjheng Rd., Hsinchu City 300, Taiwan (R.O.C.)	(03)524-9966
Zhubei Branch	No.98, Sec.1, Jiafeng S. Rd, Zhubei City, Hsinchu County 302, Taiwan (R.O.C.)	(03)668-3179
Taichung Branch	No.711, Sec.2, Taiwan Blvd., Situn District, Taichung City 407, Taiwan (R.O.C.)	(04)2328-5666
North Taichung Branch	No.13, Sec. 3, Wunsin Rd., Situn District, Taichung City 407, Taiwan (R.O.C.)	(04)2311-8555

Bank Directory

Branch Name	Address	Telephone
Wenhsin Branch	No.208-1, Sec. 4, Wunsin Rd., North District, Taichung City 404, Taiwan (R.O.C.)	(04)2298-0808
Beitun Branch	No.701, Sec. 4, Wunsin Rd., Beitun District, Taichung City 406, Taiwan (R.O.C.)	(04)2245-2636
Minchuan Branch	No.135, Mincyuan Rd., West District, Taichung City 403, Taiwan (R.O.C.)	(04)2220-6789
Hsitun Branch	No.277, Sec. 2, Situn Rd., Situn District, Taichung City 407, Taiwan (R.O.C.)	(04)2702-2152
Singchung Branch	No.406, Sec. 1, Fusing Rd., South District, Taichung City 402, Taiwan (R.O.C.)	(04)2261-4040
Fongyuan Branch	No.102, Fucian St., Fongyuan District, Taichung County 420, Taiwan (R.O.C.)	(04)2522-8800
Yuanlin Branch	No.37, Sanmin St., Yuanlin Township, Changhua County 510, Taiwan (R.O.C.)	(04)834-7666
Chiayi Branch	No.285, Jhongshan Rd., Chiayi City 600, Taiwan (R.O.C.)	(05)228-5908
Tainan Branch	No.271, Sec. 4, Simen Rd., North District, Tainan City 704, Taiwan (R.O.C.)	(06)251-3377
Fucheng Branch	No.92, Jhongjheng Rd., West Central District, Tainan City 700, Taiwan (R.O.C.)	(06)229-0866
Fuchiang Branch	No.15, Sec. 3, Dongmen Rd., East District, Tainan City 701, Taiwan (R.O.C.)	(06)260-1268
Kaiyuan Branch	No.229, Kaiyuan Rd., North District, Tainan City 704, Taiwan (R.O.C.)	(06)235-4445
South Tainan Branch	No.379, Sec. 1, Jinhua Rd., South District, Tainan City 702, Taiwan (R.O.C.)	(06)265-5663
Kaohsiung Branch	No.204, Guanghua 1st Rd., Lingya District, Kaohsiung City 802, Taiwan (R.O.C.)	(07)226-5353
Lingya Branch	No.30, Sihwei 4th Rd., Lingya District, Kaohsiung City 802, Taiwan (R.O.C.)	(07)338-6033
Sanmin Branch	No.73, Jiouru 1st Rd., Sanmin District, Kaohsiung City 807, Taiwan (R.O.C.)	(07)389-0258
Chiuju Branch	No.495, Jiouru 2nd Rd., Sanmin District, Kaohsiung City 807, Taiwan (R.O.C.)	(07)311-8871
North Kaohsiung Branch	No.468, Bo'ai 1st Rd., Gushan District, Kaohsiung City 804, Taiwan (R.O.C.)	(07)558-6158
Fengshan Branch	No.224, Kaisyuan Rd., Fongshan District, Kaohsiung City 830, Taiwan (R.O.C.)	(07)763-8185
Wuchia Branch	No.173, Nanhua Rd., Fongshan District, Kaohsiung City 830, Taiwan (R.O.C.)	(07)721-5866
Pingtung Branch	No. 130, Chenggong Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.)	(08)766-0688
Financial District Branch	1 F.& 2 F., No. 22, Zhongshan 2nd Rd., Qianzhen Dist., Kaohsiung City 806, Taiwan (R.O.C.)	(07)339-0808
Ho Chi Minh City Representative Office	Room 805, 8th Floor, Royal Tower, 235 Nguyen Van Cu St, Cau Ong Lanh Ward, Ho Chi Minh City, Vietnam	(8428)3925-9208
Hanoi Representative Office	Room 1104, 11th Floor, Pacific Place Building, 83B Ly Thuong Kiet St, Cua Nam Ward, Hanoi, Vietnam.	(8424)3726-5223