

**Websites for search:**

**<http://mops.twse.com.tw>**

**<https://www.cathaybk.com.tw>**

**Stock code: 5835**



**Cathay United Bank**

# **2024 Annual Report**

**Dated: April 21, 2025**

I. Contact Information of Spokesperson:

	Spokesperson	Deputy Spokesperson
Name	Hsing-Hsien Hu	Ching-Li Chang
Title	Senior Executive Vice President	Senior Executive Vice President
Phone	(02) 8722-6666	(02) 8722-6666
Email	prolocutor@cathaybk.com.tw	vice-prolocutor@cathaybk.com.tw

II. Address and contact number of Head Office and global branches: See Attachment I.

III. Name, Address, Website, and Phone of stock transfer agency:

Institution for stock transfer	Stock Affairs Agent Department, Cathay Securities Corporation		
Address	2F., No. 39, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.)		
Phone	(02)7757-1288	Websites	<a href="https://www.cathaysec.com.tw/">https://www.cathaysec.com.tw/</a>

IV. Institution for credit rating:

Name of Institution for credit rating	Address	Phone
Taiwan Ratings	2F., No. 167, Dunhua N. Rd., Taipei City	(02)2175-6800
S&P Global Ratings	Level 3, Three Exchange Square, 8 Connaught Place, Central, Hong Kong	852-2533-3500
Moody's Investors Service Hong Kong Limited	24/F, One Pacific Place, 88 Queensway, Admiralty, Hong Kong	852-3758-1300

V. Latest financial statement auditor:

CPA Office	Deloitte & Touche	Names of Auditors	Shiuh-Ran Cheng, Shu-Wan Lin
Phone	(02)2725-9988	Websites	<a href="http://www.deloitte.com.tw">www.deloitte.com.tw</a>
Address	20F., No. 100, Songren Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.)		

VI. Name of overseas exchange where securities are listed, and method of inquiry: None.

VII. Website of the Company: <https://www.cathaybk.com.tw/cathaybk>

## **Content**

ONE.	LETTER TO SHAREHOLDERS .....	1
I.	Foreword.....	1
II.	Business Report for the year 2024 .....	4
III.	2025 Business Plan.....	14
IV.	Future Strategies .....	20
V.	Impacts from the External Competitive Environment, Regulatory Environment, and Overall Business Environment ..	27
VI.	Credit Rating.....	30
TWO.	CORPORATE GOVERNANCE REPORT .....	31
I.	Background Information of Directors, Supervisors, the President, Executive Vice Presidents, Assistant Vice Presidents, Heads of Departments and Branches and Consultants .....	31
II.	Implementation of the Internal Control System.....	56
II.	Report on the Implementation of Agreement Procedures .....	57
THREE.	CAPITAL OVERVIEW .....	58
I.	Capital and Shares .....	58
FOUR.	OVERVIEW OF OPERATIONS.....	62
I.	Business Description .....	62
II.	Number of Employees, Average Service Years, Average Age and Educational Level Distribution Ratio, Employee Professional License, and Continuing Training Satus in the Last Two Years and Up to the Publication Date of the Annual Report.....	93
III.	Corporate Responsibility and Moral Conduct.....	95
IV.	Awards .....	100
FIVE.	ADDRESS AND CONTACT NUMBER OF HEAD OFFICE AND GLOBAL BRANCHES .....	106

# **ONE. Letter to Shareholders**

## **I. Foreword**

In 2024, as the pressure of inflation eased, the world's major economies gradually entered a cycle of interest rate cuts, and some countries began to experience moderate recovery. However, the international geopolitical conflicts continue to intensify, and the frequency of extreme climate disasters has become more pronounced, posing a severe challenge to the stability of the global political and economic situation, which also further increases the pressure on the asset and risk management of banks. While facing such high uncertainty, Cathay United Bank (hereinafter referred to as the "Bank") still implements transformation strategies stably, and with the efforts of all employees, the Bank's consolidated net profit after tax has reached NT\$38.34 billion (US\$1,196.1 million), a new record high again!

We are able to achieve the best financial performance as we are committed to our business philosophy of "One Bank" along with the improvement of the customer service experience. In terms of physical channels, to satisfy the diverse demands of customers, we have redefined the roles of branch employees and promoted functional transformation, in order to fully satisfy customers' financial needs. As our business continues to grow, we are trying to introduce digital tools such as tablet App into the branch's counter operations in order to improve the efficiency and quality of transactions. After the trial operation is successful, we will gradually expand the digital tools to the entire bank. In terms of digital channels, the Bank not only continues to track customer satisfaction, but also improves customer experience through technology empowerment. In 2024, for the services of credit rights and interests available to customers, we launched a favorable benefit return program based on the latest consumer trends in the market. This includes exclusive returns during the peak tourism season and in the month of customers' birthdays, which have received great recognition from our clientele. As for the overseas, the Bank continues to promote the development of corporate banking and consumer banking, and particularly in the Southeast Asian market, we have adopted financial technology innovations to explore new business opportunities in the market. In Cambodia, the Bank became the first local bank linked to the national bank's Bakong payment system. In Vietnam, we have launched the innovative digital credit service in order to provide local consumers with a highly efficient and convenient user experience. These outstanding performances have been achieved via our

strength in the information infrastructure, and the organization's operation has also been improved at the same time. For instance, we have established the Data and AI Technology Department and other departments in order to strengthen the research, development, and applications of AI in the financial industry. The Bank has been highly recognized by many customers for the Bank's actual achievements in practice, and has also received great recognition from domestic and foreign assessment institutions. The awards won by the Bank includes: The annual highest honor in the international banking industry The Banker for Best Bank in Taiwan, The Asian Bank for Best Individual Finance and Technology Innovation Award in Taiwan-Best Mobile Banking Service in Taiwan, Asia Banking & Finance Magazine for Best Trade Financing Bank Award in Taiwan, Asia Private Banker for Best Private Bank Award in Taiwan for five consecutive years, Wealth Magazine for Best Wealth Management Award for nine consecutive years, Taiwan Academy of Banking and Finance for Outstanding Financial Service Elite Award in Taiwan – Best Consumer Banking, and the international business awards The Stevie Awards, for a total of ten awards of one golden award, four silver awards and five bronze awards. The Bank is ranked No. 1 in Taiwan and No. 9 globally based on the number of awards won!

Despite the challenging business environment, the Bank continues to fulfill its corporate social responsibility. In terms of net-zero carbon emission transformation, we utilize our financial capabilities and influence to lead many enterprises to promote low-carbon transformation. In addition, the Bank also offers numerous innovative and customized green financial products and services, and we also work with our customers to establish a sustainable ecosystem jointly, and continue to act as a leader in green finance. In terms of promoting financial benefits, we not only educate the public through various media but also strive to protect the security of our customers' assets, including strengthening the anti-fraud capabilities of all employees of the Bank, and integrating advanced technologies, such as AI, to detect abnormal transactions of customers, such that the Bank is able to activate anti-fraud mechanisms to provide care to customers swiftly. Accordingly, the Bank's anti-fraud outcome is superior to other banks in the same industry. These proactive measures have led the Bank to be ranked among the top 25% in the Sustainable Finance Assessment conducted by the Financial Supervisory Commission (FSC) and to win awards from both domestic and foreign professional institutions, including the Silver Award at the Sixth National Enterprise Environmental Protection Awards from the Environmental Protection Administration,

Executive Yuan, and the Best Anti-Fraud of the Year Award from Asia Banking & Finance Magazine!

Looking ahead to 2025, as the factors of intense geopolitical conflicts and climate change continue to affect the global economic and trading development, the business operation of the Bank is expected to face challenges. The Bank aims to become a leading regional bank with core competitiveness and heads toward the top-notch Asian bank benchmark. The Bank will continue to develop diverse businesses, to deploy resources on a macro level, and to build a new business model based on the “customer-oriented” philosophy and the One Bank business model, in order to realize the vision of “Asia Pacific Planning, Challenging Peaks”!

## **II. Business Report for the year 2024**

Changes in domestic and foreign financial environment and outcomes of business plan and strategy for 2024 are explained below:

Under the global political turbulence, the Bank has continued to achieve profits by utilizing the Group's extensive resources and robust management quality. However, the products launched by domestic banks are still of high homogeneity, which makes it difficult to maintain profitability. The Bank will continue to monitor subsequent effects and prepare comprehensively to face all different scenarios, in order to adjust strategies accordingly.

The implementation of the CFC (controlled foreign enterprise) system may affect the willingness of Taiwanese enterprises to return to Taiwan for investment and the development of the capital market. In the face of the business opportunities derived from the adjustment of the holding structure and tax planning, the Group has effectively integrated the resources of the banking, investment trust, venture capital and insurance subsidiaries, in order to design fund operation and raising plans capable of satisfying customer needs.

As digital finance becomes popular nowadays, competition among digital customer groups expands gradually. The Bank has actively strengthened its channel services and digital products and functions. Through continuous improvement of Big Data analysis technology, the Bank is able to identify abnormal behaviors quickly and effectively in order to prevent financial risks and to gain a more precise insight into market trends and customer needs, thereby providing personalized and real-time digital financial experiences.

The Bank upholds the principle of sound management and continues to provide customers with more comprehensive financial services, complete account functions, solid deposit foundations, optimized customer experience, and provide integrated and diverse products capable of meeting customer needs. In addition, through the cooperation of various subsidiaries of the financial holding company and overseas branches, the Bank is able to implement joint marketing strategies, such as joint marketing among employees, development of overseas locations, and expansion of digital services, in order to achieve business promotion synergy and to maintain a steady business momentum.

The Bank is well aware of the importance of strengthening the resilience of financial assets in response to climate change. The Bank has set short, medium, and long-term growth goals for green deposit and loan products or services in order to create low-carbon transformation opportunities or to mitigate and adapt to climate change through capital or financial product and service support for enterprises or industries, in order to strengthen the industry transformation and to promote society's gradual transition toward the green economy era.

■ The Bank had been able to maintain growth across all main business activities; key accomplishments are as follows:

(I) Consumer banking service

The Bank continues to improve fundamental services to customers by adopting a needs-driven approach. With a comprehensive network of physical and digital channels available at disposal, the Bank is able to introduce integrated financial services and the ultimate one-stop shopping experience for customers of various profiles. The overall market price and volume benefit from customer demand for self-occupation, long-term property preservation, and stable support. The consumer banking market remains strong. Meanwhile, the Bank continues to improve the online loan application service process and enhance the user experience for customers. Consumer banking credit balance as of the end of 2024 exhibited strong growth over 2023.

1. Deposit balance amounted to NT\$3,751.4 billion at the end of 2024, up 8% compared to 2023; 65.4% of the NTD deposit balance were demand deposits.
2. At the end of December 2024, outstanding balance across mortgage products (including: home equity loan) totaled NT\$1,324.5 billion, up NT\$195.0 billion or 17% from the end of 2023. Balance of personal loan products amounted to NT\$153.0 billion, up NT\$10.9 billion or 8% from the end of 2023.

(II) Corporate banking service

The Bank's corporate banking continues to grow steadily. To provide customers with one-stop services and to plan the most optimal products, the Bank has strengthened the business development efficiency through product potential labeling and management tools, in order to enhance customer adhesion, to reduce capital dependence on sales, to optimize limit adjustment



methods, and to maintain a balance between profits and risks at the same time. As of December 31, 2024, the balance of corporate loans of domestic channels of the Bank was NT\$715.7 billion.

(III) Wealth management service

The Bank's wealth management business upholds the core philosophy of "customer-oriented" and the Bank takes the initiative to understand customer needs sufficiently. Through integration of the market analysis and investment strategies of the Bank's research, the Bank is able to provide professional financial consultation services and asset allocation plans while continuing to strengthen risk control over customers, in order to protect customer asset security and to provide the most optimal financial advice to customers. In addition, to optimize the customer experience, the Bank will continue to collect customer feedback and analyze the financial needs of customers through integrated data from all channels, in order to understand their investment and product preferences, and to further promote digital trading and expand personalized digital services, such that the Bank is able to provide comprehensive and all-around financial services. In 2024, the number of wealth management customers has grown by 7%, and the number of wealth management customers of total asset scale of the Bank has grown by 13%, demonstrating that the overall wealth management business of the Bank continues to grow steadily.

The Bank uses an AI algorithm and model to provide professional financial advice to customers, enabling a greater number of customers to implement suitable investment allocations and achieve the benefits of inclusive financing. Due to the impact of the pandemic over the past few years, the behaviors of customers have been affected and changed. An increasing number of customers now prefer to use digital means instead of proceeding to branches and meeting financial advisors in person. Furthermore, due to fluctuations in the investment market in recent years, customers' demand for real-time monitoring of their own investment portfolios has increased, and smart investment is to achieve the functions of real-time monitoring and reminders. In order to serve a broader customer base, the smart investment team will continue to optimize the online trading process and to integrate the products and expertise of other subsidiaries of the Group, in order to develop investment products of greater diversity, such that a broader customer base can enjoy professional investment and financial advisory services through digital means.

#### (IV) Trust service

The AUM of real estate trusts totaled NT\$94 billion while the AUM of personal and corporate trusts amounted to NT\$106.7 billion. The total assets under custody amounted to NT\$1,531.4 billion, increasing by 1.08%, 11.73% and 29.43%, respectively, in comparison to those of 2023.

#### (V) Foreign currency service

1. Despite the challenging global environment, the Bank has been focusing on growing its foreign currency service. Using pattern analysis, the Bank was able to strengthen relationships across all customer segments for mutual benefit.
2. The balance of foreign currency deposits in 2024 was US\$25 billion, and the foreign exchange demand deposit indicated a growth of 4% from 2023. The trade financing assets of the Bank amounted to US\$1.41 billion, an increase of 7% from 2023. As the global economy entered a cycle of interest rate cuts, consumer demand increased. As the trend of AI applications continued to grow in popularity and domestic semiconductor manufacturers accelerated their expansion of advanced processes and high-rank assembly capacities, Taiwan's export growth momentum remained strong. The import and export volume was US\$8.1 billion, an increase of approximately 14% from 2023.

#### (VI) Credit card service

1. As of the end of December 2024, the number of outstanding cards was 7.48 million cards, the number of valid cards was 4.98 million cards, and the total credit card payment amount was NT\$765.7 billion, an increase of 12% from the same period of last year.
2. The Bank will continue to develop strategic partnerships and to expand the scope of cooperation in order to satisfy the diverse needs of users. In September 2024, the Bank re-launched the Shopee co-brand card. The Bank upgraded its rights and privileges based on the analysis of consumption preferences of customers. The Bank also screened customers to offer exclusive discounts and promotions for the application of membership. The number of cards issued was nearly four times the number of cards before the re-launch. Meanwhile, the Bank also strengthened the exposure to the younger generation of customers for account opening and the application of debit cards, and promoted the co-brand and resources in order to attract different customer groups.

3. The Bank continues to build strong relationships with customers and to establish a synergistic brand ecosystem, in order to improve the adhesion of the Bank's platform and to provide comprehensive digital financial services. At the same time, the Bank continues to utilize the theme interests and stock options in the CUBE App, in order to utilize digital marketing flexibly along with the close cooperation with large-scale distribution channels to provide customers with daily consumption scenarios, thereby improving the user experience in the credit card business and digital services, and improving customer adhesion to the Bank's credit cards and driving the steady growth of the entire account opening.
4. Due to the impact of government policies, the interest rate continues to increase, and the market interest rate remains higher, causing the cost of credit card capital to rise. Therefore, the Bank focuses on the management of the customer base with high contribution, in order to increase customer value and generate revenue. For high-contribution customers, the Bank adopts a data model to learn about their characteristics and preferences, and to conduct segment marketing and increase product penetration. The Bank also optimizes its digital platform to deliver the best user experience, improve customer loyalty, and drive overall revenue growth.

#### (VII) Financial payment Service

##### 1. Transaction acquisition service:

- (1) The bank has established a mid-term inspection mechanism for customers, and has used a variety of indicators to review the reasonableness of the business conditions offered by designated merchants, in order to effectively improve operating efficiency.
- (2) In response to the diverse needs of customers for store opening, the Bank has cooperated with the CaaS, property insurance, and life insurance industries to launch the "Integrated Store Opening Financial Service Program" for credit card payment store setup and insurance application all at once, in order to assist customers' business startup and operations.
- (3) The Bank has been awarded the Taichung MRT diverse payment tender, and it has been online for service to the public since April 2024, allowing the public to make payments for their purchases via credit card or Apple Pay using mobile phone credit card sensing functions to take the Taichung MRT. This is also another railway transportation

cash flow service provided by the Bank after the Taoyuan MRT.

- (4) The Bank will continue to optimize its digital order processing system and internal audit system, in order to improve the efficiency of its order processing and to expand the volume of orders processed.
  - (5) The Bank has established a contract store service platform – “Merchant Service Management Backend” – allowing customers to access information such as account inquiries, electronic invoices, and other information without limitations of time through the online platform. This aims to improve the service quality of contract stores while enhancing the service capabilities of operating personnel.
2. Emerging payment service: The Bank has introduced the CUBE card discount and “Payment” scheme in 2024 to increase the number of transactions in the LINE Pay service, which has also increased by more than two times since the event. At the same time, the Bank also well maintains the Apple Pay operation and services, such that the number of users has increased by 42%, and the number of transactions has increased by 67% year-on-year. Such growth rate is higher than the industry average, and the Bank has achieved the customer adhesion and value management goals simultaneously.
  3. Automation channel: Optimizing customer experience, focusing on customer functions, improving system service stability and resilience, and providing a simple and fast ATM user experience; continuing to improve the quality of rural and friendly financial facilities, and expanding the quality distribution channels such as Hi-Life, PX Mart, FamilyMart, and Taipei MRT, to guide digital services and provide customers with a convenient financial living space. A total of 17 million transactions were completed using ATM in 2024; the Bank had over 5,300 ATMs deployed nationwide, representing a 15% market share and ranking 2nd in the industry.

#### (VIII) Digital banking services

The CUBE App has been the main entry point for digital users of the Bank. The number of users has exceeded 6.3 million. The number of users has increased by 2.7 times in five years, and the number of monthly active users has increased by 3 times. The personalized management service of the scale has continued to make the CUBE App and the Internet banking platform the starting point for various financial services of the Bank. The services provided

are all digital. The number of users using the CUBE App and Internet banking platform has reached 43 million per month, and the overall digital revenue growth has increased by 2.9 times in five years.

The CUBE App and the Internet banking platform have been expanded to provide personalized asset integration services. The “Insurance Section” integrates the personal insurance policies of the Cathay Group and related information. Its “Account Calendar” function is the first in Taiwan to compile information on all payables for all banks, making it a convenient account manager for users. The digital experience is also enhanced with the extended online currency conversion time to 2:00 a.m. and the foreign currency account opening function is released with the video conferencing service, in order to provide users with a more convenient digital experience. The digital security is enhanced with two-step login, health check, card security, SMS and security gatekeeper functions.

(IX) Overseas operations

The Bank continues to cultivate the Greater China and Southeast Asian markets, and aims to establish comprehensive financial service product and network.

1. In terms of corporate finance, the Bank effectively integrates the local cross-border service professional teams of Taiwan’s corporate finance team with the professional teams in the Greater China region and Southeast Asia, in order to strengthen the cross-border Taiwanese business’s integrated financial services, and to accelerate the expansion of the cross-border customer group of Taiwan business operators. For local companies, the Bank targets at the industrial customers and assists customers to strengthen their operational resilience and sustainable development through diverse services, such as syndicated loans, sustainable syndicated loans, and green deposits.
2. The Bank also actively develops sustainable financial products and services to drive the industry’s sustainable transformation: The subsidiary bank in China has launched carbon neutrality bond index structured deposits in 2024. The Hong Kong Branch has won the “Hong Kong Green and Sustainable Finance” Award for three consecutive years, and the Manila Branch has also successfully undertaken several sustainable syndicated loans in the Philippines.

3. The Bank strengthens its role as the asset management regional center in Hong Kong and Singapore, in order to satisfy the needs of high-asset customers in the Greater China and Southeast Asia regions by providing a dedicated team to handle investment portfolios. The asset management scale has demonstrated a two-digit growth.
4. With the Group's digital resilience, the Bank continues to optimize and innovate its corporate banking and consumer banking digital services and platforms, in order to enhance customers' digital experience. The Bank actively upgrades the functions and interfaces of its overseas corporate e-banking platform. The Bank has also launched the online bargaining, exchange, and wire fund transfer services in Singapore, Hong Kong, and Vietnam. The Bank has also launched the bank-corporate direct link service in China. In terms of the digital consumer banking field, the Bank is the first to launch a revolving line of digital credit products in Vietnam, creating a new local credit line. Furthermore, the Bank also optimizes the "CUBC mBanking App" in Cambodia, and in 2024, the Bank has awarded the "Asia Best Digital Consumer Bank (Cambodia)" from Global Finance Magazine.

(X) Treasury service

During the second half of 2024, the interest rate cuts initiated by the US and Europe have stimulated consumption and investment, such that the global financial market has been affected, which is beneficial to the exports and investment in Taiwan. As the domestic demand is stable, the overall economic growth has been steady. In 2024, the financial marketing department's derivative commodity spread income increased by 73% from previous year, and bond sales income also increased by 128%.

■ Changes in the Bank's organization

1. To achieve accurate regional management and efficient use of resources, the Bank has established the "Northern Region 1," "Northern Region 2," "Northern Region 3," "Northern Region 4," "Taoyuan-Hsinchu Region," "Central Region 1," "Central Region 2" and "Southern Region."
2. To enhance the overall experience of users in product and channel integration, the Bank has newly established the "Customer Value Management Department."

3. “Core Transformation Information Department” has been established to promote the Bank’s core modernization.
4. To strengthen the credit card product management for customers and merchants, the Bank’s credit card and payment departments are divided into “Credit Card Management Department” and “Financial Payment and Merchant Management Department.”
5. In order to improve the competitiveness of the international financial industry and to accelerate the promotion of global digital services, the Bank has newly established the “International Information Department,” and the information section unit is also adjusted simultaneously by changing the name of “Corporate and International Financial Information Department” to “Financial Information Department” and changing the name of “System Development Department” to “Technology Application Development Department.”
6. In response to the rapid development and trend of the AI sector, the “Data and AI Technology Department” is also newly established.

#### ■ Budget execution

The Bank achieved 100.02% of its NT\$3,750.5 billion deposit target and 108.07% of its NT\$2,443.6 billion loan target (including revolving credit on credit cards; mainly attributed to an adjustment of loan structure) in 2024.

Unit: NT\$ 100 million

Business activities	2024 - actual	2024 - target	Achievement rate
Deposit	37,514	37,505	100.02%
Credit (including revolving credit on credit cards)	26,407	24,436	108.07%

#### ■ Research and development

The Bank has undertaken multiple digital projects to improve the efficiency and depth of services provided, the competitiveness of products offered, customer satisfaction, quality of credit assets, and overall reputation.

The 2024 development strategy has integrated the information resilience infrastructure. In terms of the development of a resilient framework, the Bank has completed the modern consultation model for the information infrastructure and the establishment of the third information center, and has also successively carried out the electricity structure improvement of the Neihu Information

Center. The modern framework and emerging technology applications are able to support the Bank's business development. For the core modernization project, the core modernization consultation for the banking industry has been completed. Details of the system integration and project management of the core modernization planning of the banking industry will be further refined. The credit card core modernization and establishment of the NTD core system BaNCS A-A have been carried out in progress. The establishment of the wholesale banking CRM system, the wholesale banking credit modules, and the simplification of the wholesale banking end-to-end process have been completed for channel products. In addition, the Bank has also established a complete information security protection and technical framework of the AWS-based infrastructure platform and has also improved the cloud information security protection with enhanced availability.



## ■ Revenue, expense, and profitability analysis

Unit: NT\$ millions, %

Item \ Year	2024	2023	Growth rate
Net interest income	57,543	48,435	18.80%
Net income other than interest	46,059	34,873	32.08%
Total net revenues	103,602	83,308	24.36%
Loan loss, commitment and guarantee liability provision expense	8,570	4,233	102.46%
Operating expenses	49,181	43,420	13.27%
Net profit before tax	45,851	35,655	28.60%
Income tax expense	8,070	6,850	17.81%
Net profit after tax	37,781	28,805	31.16%
EPS (after tax)(NT\$)	3.15	2.40	-
Return on assets (after tax)	0.89%	0.73%	-
Return on shareholders' equity (after-tax)	13.32%	11.30%	-

## III. 2025 Business Plan

### ■ Operational strategies for 2025

#### (I) Consumer banking credit service

The Bank focuses on high-asset customers with great potential and high contribution. We enhance the customer relationship by providing comprehensive financial products and services to our customers. In addition, we also serve customers through physical channels and digital channels to increase the effectiveness of customer management and product cross-selling. In addition, the Bank will continue to optimize the loan service process, in order to provide customers with a more convenient digital experience with comprehensive channel quality services.

#### (II) Corporate banking credit service

The Bank stabilizes its core business development and continues to develop new quality customers by introducing more effective cross-selling opportunities in order to increase the capital utilization rate. While ensuring the quality of its asset management service, the Bank also extends the

philosophy of One Bank to accelerate business development. In addition, the Bank has a solid corporate banking team established to implement ESG concepts and to fulfill the commitment to sustainable trust, in order to achieve the goal of green finance of net-zero carbon emissions. The Bank will move toward the vision of smart wholesale banking and looks forward to working together with its partners to achieve the goal of mutual prosperity.

(III) Deposit and remittance service

The Bank has launched a leading account opening function capable of integrating all channels. The account opening application process of the CUBE App has been restructured to provide one-stop integrated services, allowing new users to complete credit card, account settings, and the App at the same time. In order to provide convenient, secure, and personalized digital banking services to our customers, the Bank continues to upgrade its mobile banking features and has provided diverse channels for customers to make payments at ATMs with the use of their cellphones. The Bank is also the first to launch touchless ATM card service and the first to launch digital ATM card service with new features in order to provide the best customer experience in the industry.

(IV) Wealth management service

Customers are assisted to achieve stable asset allocation, and insurance protection and inheritance functions are also provided. Comprehensive financial product consultation services are provided through an expert team in order to manage sustainable customer relationships. The Bank also uses data and behavioral analysis to gain insight into customers' needs and preferences, to develop differentiated value for wealth management, and to expand its digital customer base and financial service scope.

(V) Trust service

Using trust as a medium, the Bank aims to package financial products with services offered by partners from different industries that are relevant to customers' lifestyles, and introduce solutions that satisfy customers' every need from children's financial protection, retirement to wealth transfer.

(VI) Foreign currency service

To improve the completeness of existing domestic and overseas cash management products and to optimize the service functions of the digital platform, the Bank continues to provide new and diverse foreign exchange

services with great service efficiency in order to satisfy customer needs. Accordingly, customers' capital utilization efficiency can be increased, and the adhesion of corporate customers can be enhanced through customized services, such that the Bank is able to become the main choice of bank for corporate customers for their accounts. Furthermore, the competitiveness of the Bank's foreign exchange services is also enhanced in the international market. The Bank promotes the development of trading and financing business, develops overseas market products and customer base, and utilizes the joint sales model for products and channels while focusing on the products demanded by the main operating accounts of the customers. In addition, the Bank aims to improve the cross-border integrated cash flow and cross-selling success rates, to construct corporate finance automated channel services, to improve customer experience and satisfaction, to develop diverse cooperation business with other operators in the same industry, to strengthen the domestic and overseas product specifications and to provide comprehensive product lines.

#### (VII) Credit card service

The Bank will continue to focus on customer needs and to establish customer relationships with "in-depth" management. The Bank will also link digital cross-selling with the Tree Points and will implement the brand ecosystem cooperation strategies to enhance the adhesion to the platform in order to provide comprehensive digital financial services. The benefit return model of CUBE credit card combines the App to adopt the 1+N benefit model as the first in the industry, and it is integrated with the business model of benefit solutions, such that the business model of one single card with various benefits is achieved. The benefit programs are able to not only cover various fields and groups of consumption, but also to continuously expand the breadth and accuracy of the benefit scope. In the future, the Bank will also focus on high-asset customers. In terms of the design of high-end cards, such as World Card, the Bank will focus on personalized credit card products and high-quality services in order to meet the expectations of wealthy customers for ideal lives and to provide a unique brand experience to customers.

#### (VIII) Transaction acquisition service

In order to expand the volume of orders received, the Bank will continue to optimize the "Digital Receipt" system for external services and the "Credit Investigation System" for internal reviews, such that the order receiving efficiency can be significantly improved for customers and the

maintenance/operation end. In addition, the Bank plans to expand the “Merchant Service Management Backend” function of the account management” system, in order to provide customers with various self-operating services, such as merchant bill inquiry and refund application, through the designated stores. The Bank aims to achieve the goal of digitalization of the backend service for order receipt, and to actively plan the two-way information module function, such that the communication efficiency with customers can be improved, and operating costs can also be effectively reduced. In addition, the Bank plans to introduce TWQR order receipt in accordance with the “Central Bank Digital Currency (CBDC)” and “Digital Bond” policies of the Central Bank. The Bank has completed the development of its “Main Scanning” collection mechanism in the last year and is expected to offer the service to the public this year. The application for TWQR listing by contract stores can be used to collect payments from 9 electronic payment service providers (accounts + credit cards) and more than 30 financial institutions in Taiwan, such that business dealings with a greater number of merchants can be achieved.

(IX) ATM service

The Bank will maintain its stable and high-quality services and will continue to improve its customer experience. The Bank will also build a quality digital service platform by integrating internal and external resources to incorporate the banking services into the daily life of its customers, such that the value of the CUBE brand can be extended.

(X) Digital banking and online corporate services

The Bank will be able to deliver a digital experience across different platforms and will continue to design and develop digital innovations along with the enhancement of the digital user interactions and improvement of personalized services. The Bank aims to achieve smart financial management, to improve digital security, and to integrate digital platforms with AI technology, in order to enhance the digital banking experience of customers. Meanwhile, the Bank aims to incorporate financial services seamlessly into daily business scenarios and progressively transform into a digital consultant for businesses, and shall replicate its successful experience to other overseas locations.

(XI) Overseas operations service

Through the extensive network of financial platforms in the Greater China region and ASEAN, along with in-depth services to local enterprises provided by local teams, the Bank actively explores opportunities in local business, optimizes wealth management, consumer banking, digital banking, corporate banking, international finance, private banking, and trust investment services. In addition, the Bank will also extend its influence to overseas countries with the green finance leading brand image.

For the Greater China market, the Bank's subsidiary in China and the Hong Kong Branch are cooperating closely to develop diverse cross-border services, actively improve green finance and digital finance services, and enhance risk resistance along with the adjustment of the structure of deposits in response to the economic situation.

For the Southeast Asian market, due to changes in the international political and economic situation, enterprises value the flexibility and resilience of the supply chain, which in turn accelerates economic integration and regional trade activities in the ASEAN region. The Bank also actively and prudently develops local customer groups and studies cross-border corporate needs, in

order to implement products and to improve the user experience of online and offline customers, thereby strengthening cross-border trading cooperation.

(XII) Private banking service

For the private banking service, the Bank upholds the asset allocation strategy based on “investment portfolio-oriented” concept and utilizes unique and flexible financial instruments to tailor customized investment portfolios for high-asset customers, in order to comprehensively respond to the diverse investment needs of customers. With a dedicated team of consultants, the Bank provides high-asset customers with precise and professional asset management services, and also assists private banking customers to achieve long-term and stable wealth growth in this complex and changing market environment. Furthermore, for the private banking service, innovative and diverse alternative investment products are also provided, and the link to the international financial market is strengthened, such that the Bank’s leading position in the market is secured.

(XIII) Financial marketing service

The Bank improves the breadth and depth of wealth management and hedging products, in order to serve all types of customers with comprehensive professional services. Digitize the trading process, strengthen marketing and business momentum, and deepen the development of potential customer groups, in order to increase market share and market visibility.

■ Expected business targets and basis of estimate

2025 business targets

Unit: NT\$ 100 million

Main business category	Target
Deposit	39,913
Credit (including revolving credit on credit cards)	28,751
Credit card (outstanding cards)	7.5 million cards

Basis of target

The Bank prepares its budget in a manner that achieves optimal allocation of capital. To achieve this purpose, the Bank evaluates market outlook, economic cycle and interest rate trends for the coming year before the end of

each year in order to determine business-related factors. The management then makes assumptions by taking into consideration product profitability in previous years and possible growth opportunities before setting growth targets and interest rates for the coming year. With the growth forecast in place, the Bank is able to review budgeted expenses and loan loss provisions.

## ■ Key policies

In response to the international political and economic changes as well as the business opportunities and risks brought by climate change, the Bank will strive to become a leading “regional bank” by improving the core competitiveness and the “customer-oriented” concept and the philosophy of One Bank. The Bank will develop diverse services, deploy resources at a macro level and build innovative business models, in order to achieve the vision of “Asia Pacific Planning, Challenging Peaks.”

## IV. Future Strategies

### (I) Consumer banking service

1. To link to the international trends and to strengthen the competitiveness of the Bank, the Bank will continue to comply with the new capital requirements of the competent authority and online schedule, in order to be ready for the changes in advance. In addition, in response to the market development trend, including climate change, the Bank will continue to promote various services and risk management domestically and overseas, and will also improve the efficiency of the use of risk-weighted assets (RWA), in order to strengthen the efficiency and adequacy of capital in a changing environment.
2. From customer demand, the Bank will combine O2O digital marketing communication and operate the business through both physical and digital channels, actively develop digital financial services, and continue to deepen the cross-selling effect of customer service and products. Meanwhile, the Bank will optimize the loan service flow and create a high-quality loan environment for all channels in order to provide customers with a digital service experience of greater convenience.
3. Data mining technology is utilized to analyze the information provided by customers in different channels in order to understand customer needs, and

to accurately and promptly provide customers with the right products and services.

4. Through the provision of diverse financial products, the Bank is able to establish stronger relationships with our customers, thereby promoting effective use of resources and maximizing the effectiveness of business promotion. From the customer's point of view, the Bank will continue to optimize the physical and digital channel services, build a more friendly and convenient service, and strengthen the customer relationship. In addition, the Bank will also focus on high potential customer groups and high-contribution products, in order to increase customer contribution, and to improve the Bank's operating performance and customer operating value.
5. The Bank aims to expand the customer base and to transform the business focus toward becoming a regional bank in order to accelerate the corporate banking transformation. Digital and intelligent services will be adopted to optimize the customer base, services, products, risk management, and operating procedures. The Bank will also utilize advantageous criteria to build stronger relationships with customers, in order to become customers' priority choice for business partnership management.
6. In response to changes in the market and customer needs, the Bank will improve the service pattern and focus on customers. Personalized asset allocation services and financial products will be released, and the efficiency of financial advisory services will also be improved. In addition, the Bank will accelerate the expansion of business locations and digital transformation, in order to achieve scale benefits.

## (II) Corporate banking service

The Bank will target industrial customers and continue to strengthen the control over the operation of cash flow and diversification of cross-selling opportunities. Under the premise of ensuring the quality of assets, the Bank will develop customer relationships through the integration of domestic channel resources and utilization of the offshore network, in order to expand cross-border services and to develop overseas business opportunities. In addition, the Bank will strengthen team management and auxiliary sales resource utilization mechanisms, and will also use data to analyze and label customer groups for precise marketing, thereby improving the efficiency of capital utilization and assisting customers to achieve sustainable transformation.



The Bank promotes the industry's ESG net-zero transformation, and has become a responsible bank for sustainable operation, such that the Bank is able to exercise its financial influence in the corporate sustainable value chain.

(III) Wealth management service

1. By introducing national financial management service models adopted by advanced nations, the Bank has developed asset allocation service-related tools capable of improving customers' experience in wealth management, in order to analyze customers' position risk through financial technologies, to properly manage customers' assets, and to realize stable wealth growth, such that a win-win situation for the Bank and customers can be achieved.
2. The Bank fully utilizes the Group's internal and external resources to continue to develop and introduce new wealth management products, in order to seize market opportunities. The Bank is able to satisfy the diverse asset allocation planning needs of high-asset customers with differentiated and customized products and services.
3. The Bank's primary mission is to improve customer service satisfaction and asset health. The Bank has developed robust investment advisory and post-investment services and also optimizes customer experience while strengthening the Bank's asset management expertise, in order to integrate customers' overall portfolios and to provide a smooth and convenient experience, such that customer satisfaction and loyalty can be increased comprehensively.
4. The Bank adjusts its product strategy in line with the market's development dynamics and uses digital and data analysis tools to strengthen control over operational risks of each stage, such that business development and internal control can be enhanced advantageously. The Bank will continue to optimize its insurance process in order to provide a greater insurance application experience to customers.

(IV) Trust service

1. In response to aging demographics and an increase in wealth transfer needs, an innovative trust platform offering diverse and complete asset planning solutions and investment instruments will be created, in order to assist customers in enjoying their retirement lives and to structure customized and flexible trusts for wealth succession and transfer.

2. In the face of the aging housing issue in Taiwan, the Bank provides real estate trust services to assist the government in accelerating urban renewal progress, promoting the reconstruction of dangerous and old buildings, and improving construction safety, in order to protect the safety of people's housing and living quality.
3. Engage top-performing investment trust companies to hold custody of public (private) funds, and promote custodian service for investment-linked insurance and discretionary investment accounts.

(V) Foreign currency service

The strategic distribution channel introduces cash flow and cross-seller opportunities through trade financing products, in order to strengthen the foundation of our products domestically and overseas, and to improve the cross-border product service blueprint, such that safer, faster and more convenient exchange services can be provided. Through active optimization of the foreign exchange platform, integration of physical and virtual channels and introduction of diverse foreign currency services, the Bank aims to increase the efficiency of customers' capital allocation as well as their attachment to the Bank's services, which ultimately improves the Bank's competitiveness in the foreign exchange service market.

(VI) Credit card service

1. The combination of CUBE credit card and CUBE App has established a return-based 1+N benefit model, such that customers have the decisive power in the benefit return program, thereby establishing the business model of integrating benefit programs in one single card. The Bank has established a flexible and autonomous platform for real-time and detailed data analysis through the CUBE App, in order to keep track of consumption patterns and customer demands. The Bank provides customers with accurate personalized services and accelerates the interest and discount related activities while increasing the flexibility in responding to market changes. With one CUBE card, the Bank is able to design different marketing activities for different customer groups, in order to satisfy the needs of different customer groups. Furthermore, the Bank also continues to implement a new innovative business model and cooperates with merchants, and utilizes the joint channel and membership cards to quickly find loyal customers or determine potential customers for merchants, thereby leading strategic merchants to make proper investments in marketing resources and to manage high-value customer

groups jointly. In the future, the Bank will also focus on the high-asset customer group. In terms of the design of high-asset cards such as World Card, the Bank will focus on personalized credit card products and high-quality services, in order to meet the expectations of wealthy customer groups for ideal living, and to provide exclusive and unique experiences satisfying the wealthy customer group, thereby achieving a unique brand experience.

2. As the market becomes more competitive with diverse changes, the Bank aims to strengthen the integration of digital, data, and various services, and continues to explore partners meeting the customer demands with respect to the consumption fields and behaviors in order to seek long-term cooperation and connection with value channels. With the advantage of the CUBE platform, the Bank is able to expand the point accumulation and redemption applications. Furthermore, the Bank also strengthens the CUBE Rewards as the most optimal cooperation platform for merchants and has implemented various cooperation opportunities in order to link the daily payment behavior and experience of customers to enhance customer adhesion and meet the needs of daily life finance. As a result, the Bank is able to provide a seamless and convenient service experience to customers.

The Bank develops or promotes suitable products and services, including accounts, property insurance, insurance, and wealth management products, based on the attributes, lifestyles, and potential financial product needs of different customer groups, and also enhances the cooperation of the point system or digital platform, in order to improve the adhesion of customers to the Bank or the Group. Moreover, strategic customer resources are integrated to manage customers for both parties, in order to achieve the goal of strategic customer cooperation and to improve the overall operational effectiveness.

3. With the business strategy of one CUBE card, one account, and one App, the Bank continues to focus on customer demands. In addition, driven by digital and data technologies, the Bank launches diverse preferential plans and services to increase the market share of CUBE and create a sense of prestige for cardholders. The Bank is able to attract diverse merchants to invest in resources in order to enhance the customer relationship for both parties. Accordingly, the customer experience is improved, and value can be established with business partners, jointly, thereby successfully shaping the value and positioning of the CUBE brand.

4. The Bank will continue to identify customers in-depth through Big Data analysis and will focus on customer satisfaction by developing personalized services. In addition to targeting specific customers, the Bank will also actively maintain its relationship with customers and explore more potential ways to contribute to the Bank's growth. Moreover, the Bank also cooperates with merchants to invest in resources for managing the high-asset customer group and to gain the trust of customers. The Bank aims to achieve a win-win solution with merchants and to fully understand and satisfy customer demands.
5. With the utilization of the CUBE marketing mechanism, the Bank keeps track of the event-based marketing trend and continues to launch relevant activities to maintain the volume and popularity of the CUBE brand. In addition, the Bank also actively develops exhibition sponsorship and cooperation to expand the market share in order to provide high-asset cardholders with innovative and high-end services, thereby strengthening the relationship with valued customers.

(VII) Financial payment business

1. Digital services for contract stores: the Bank aims to fully digitize its order receipt services, including frontend digital application of order receipt services, interim automated credit check, and backend customer service. The Bank will continue to develop and optimize its End to End process for the merchant cash flow services.
2. Emerging payment service: In accordance with the Central Bank's policies of "CBDC" and "Digital Bond Exchange," the Bank plans to introduce the TWQR order receipt system, which is expected to be officially launched during the first quarter of this year. Contract stores can apply for the TWQR signboard with the Bank, and they will be able to accept orders from 9 electronic payment platforms and more than 30 financial institutions of TaiwanPAY. The Bank will be able to explore the non-credit card market via the emerging merchant cash flow model.
3. Automated channels service: The Bank will maintain its stable and high-quality services and will continue to improve its customer experience. The Bank will also build a quality digital service platform by integrating internal and external resources to incorporate the banking services into the daily life of its customers, such that the value of the CUBE brand can be extended.

## (VIII) Overseas operations

The Bank will continue to expand its overseas operations, in order to establish a comprehensive international financial service team and platform, in order to provide customers with quality services and experiences. Furthermore, the Bank also actively improves the digital resilience and expands the scope of digital financial services in response to the trend of financial technology. Furthermore, the Bank also develops various services in line with the important policies and supervision measures promoted by the governments of various countries.

1. The Bank will expand the overseas channel deployment and integrate the cross-border cooperation mechanism of the Bank's overseas branches, in order to optimize the cross-border group customer management system and to maximize the effectiveness of extensive and broad business locations of the Bank.
2. The Bank will focus on niche customers, expand the international financial product services and improve the operating process efficiency, in order to improve customer experience.
3. The Bank will continue to promote green finance and sustainable products, in order to assist enterprises in their transformation toward the net-zero and sustainable development.
4. The Bank will enhance the understanding of the demands of high-asset customers and further link the family office service resources, in order to provide high-asset customers with more comprehensive and quality financial services.
5. The Bank will expand overseas consumer banking business, enrich the ecosystem, and implement precise marketing with data analysis, in order to satisfy customer demands and to improve operating performance.
6. The Bank will strengthen the talent cultivation and development mechanism, expand the international financial talent database, and improve the successor planning and system.
7. The Bank will integrate resources of the Group's subsidiaries to provide comprehensive financial services through products, platforms, and services.
8. The Bank also aims to strengthen compliance, anti-money laundering, information security, and risk management, in order to achieve balanced growth and to ensure a sound capital structure.

## **V. Impacts from the External Competitive Environment, Regulatory Environment, and Overall Business Environment**

### **(I) External competition**

In the face of the financial industry's transformation driven by AI and the planning implemented by other business operators in the industry, the Bank continues to improve its digital wealth management service and establishes a more comprehensive all-around investment platform to satisfy the investment needs of all customers. The Bank is also committed to enhancing digital value to create differential competitive advantages, and fully launches AI technology optimization service quality and performance application.

The Bank values the stability of asset allocation for customers. Through the combination of diverse assets and the allocation of shares and bonds, the Bank assists customers in participating in the market flexibly. The Bank establishes a stable and robust investment portfolio with bond-type and balanced-type funds as well as overseas bonds in order to mitigate the impact of fluctuations in the financial market.

In addition, the Central Bank of Taiwan has adopted selective credit control measures, which have caused the real estate market to cool down; however, the interest rate policy has remained unchanged. Domestic and foreign institutions predict that Taiwan's economic growth rate will be 2.70% to 3.15% in 2025, slightly lower than the growth rate in 2024. Nevertheless, with the continuous demand for AI and other related products, along with the expected replacement of production activities to provide growth momentum for export trade, domestic demand is expected to increase moderately, and overall performance will be stable with a positive outlook.

Taiwan has abundant liquidity in its financial system, but local banks have been operating in an environment characterized by low margin, over-competition, and excessive competitors for extended periods of time. To prevent engaging in all-out price competition, the Bank continues to innovate with the help of digital tools and strives to provide business customers with financial services that address a wide range of needs. This effort is further supported with tightened control over credit position and limited capital, which enable the Bank to grow while maintaining sound asset quality and consistent revenues.

The development of technology has changed the financial industry, and digital services are gradually changing the way the banking industry is

marketed and delivered, which is the reason for the transformation of physical branches. The shift from the traditional, branch-based business model to virtual channels is also a significant challenge for banks. Accordingly, banks must invest considerable costs to establish an online financial environment and to supervise branch transformation, and at the same time, banks must also value customer experience and transaction security. Banks are not only facing competition from others in the same industry, but also from financial technology companies, virtual and cloud services, and all of these new technologies will reshape the future of the financial industry.

## **(II) The regulatory environment**

The Bank continues to actively improve the information security and complies with regulations related to information security requirements for financial institutions. The Bank retains external professional consultants to assess the overall implementation of information security in the Bank annually and reports the results of the assessment to the board of directors before the first quarter of the following year. The Bank also continues to understand the information security implementation of each overseas branch in depth, in order to ensure that all operations comply with the requirements of local regulations and to ensure the integrity, adequacy and compliance of all safety control measures. The objective is to deeply understand the corporate culture and to ensure the implementation and improvement of information security protection.

In response to the topics of fair customer treatment, anti-money laundering and counter-terrorism (hereinafter referred to as “AML/CFT”) and corporate social responsibility, the Bank establishes the internal regulations, regularly organizes educational training, conducts self-assessment on legal compliance, performs risk assessment on the AML/CFT for the entire Bank, and also retains independent third-party accountants to audit the AML/CFT mechanism projects. The purpose is to establish the legal culture for all staff of the Bank and to implement relevant topics concerned with the Bank in the internal control and compliance.

In support of the Taiwan government’s administrative goals of “2050 net-zero emissions goal” and “Green growth and 2050 net-zero transformation,” banks must comply with the competent authority’s policies while assisting businesses to achieve the goals of carbon reduction and

sustainability, which have also become one of the main topics for the financial industry.

The competent authority continues to promote the protection of the rights and interests of senior customers. In addition to fully understanding customer needs, the Bank offers suitable products that are appropriate for senior customers with certain risk attributes and tolerance. When senior customers of this age group purchase specific products, the Bank also records the operation process via voice recording or electronic recording in order to enhance the sales protection for the elderly.

In addition to ensuring the stable operation of the life insurance industry, the competent authority has also raised the interest rate for new contract liability provision since 2024, which is beneficial to the promotion of insurance products and also helps customers to have better protection of rights and interests after insurance enrollment.

### **(III) The overall business environment**

Although the pressure of inflation has mitigated and central banks of various countries have adopted an easing monetary policy, geopolitical risks and economic growth have still posed a threat to the global economy in 2025. In addition, the Fed's interest rate cut will reduce the cost of capital in USD, which in turn helps boost the momentum of foreign currency loans. However, this may also further reduce the net profit spread of banks, and as the deposit cost remains high, the asset and liability management of banks will face a greater challenge.

The global inflation has slowed down, and the Fed has turned its monetary policy to an easing policy. The central banks of various countries have generally entered the cycle of interest rate cuts. However, with the re-election of the US President, Donald Trump, a series of new policies is expected to be implemented, bringing uncertainty to the financial market and the political situation. The factors of rapid development of AI, restructure of the supply chain, and extreme weather are likely to affect investors' willingness to invest and trade.

As the global economy continues to expand with AI applications, global commodity trade recovers. However, the trade protection barrier adopted by the US and the corresponding measures adopted by major economies are unclear. In addition, the weak domestic demand in China and the excessive production capacity issue are still to be resolved. Based on the consideration



of higher uncertainties in the overall global economy next year, the Bank adopts a conservative approach to business activities, and continues to provide customers with more comprehensive financial services, to improve account management, to secure deposit foundations, to optimize customer experience, and to provide integrated and diverse products that are tailored to customers' needs. Through the cooperation of various subsidiaries of the financial holding company and overseas branches, the Bank is able to implement joint marketing strategies, such as joint marketing among employees, development of overseas locations and expansion of digital services, in order to achieve business promotion synergy and to maintain a steady business momentum.

## VI. Credit Rating

Institution for credit rating	Rating Received		Rating Outlook	Date of last rating
	Long-term	Short-term		
Taiwan Ratings	twAA+	twA-1+	Stable	2024.10
Standard & Poor's	A	A-1	Stable	2024.10
Moody's	A1	Prime-1	Stable	2024.11

## TWO. Corporate Governance Report

### I. Background Information of Directors, Supervisors, the President, Executive Vice Presidents, Assistant Vice Presidents, Heads of Departments and Branches and Consultants

#### (I) Board Members and Supervisors Information (Table 1)

March 31, 2025

Title	Nationality or Place of Registration	Name	Gender Age	Date Elected	Term Expires	Date first Elected	Shareholding when Elected		Current shareholding		Shares Currently Held by Spouse & Minors		Shares held in the name of others		Selected Education, Past Positions & Current Positions	Concurrent duties in the Bank and in other companies	Managers, directors or supervisors who are spouses or relatives within the second degree of kinship			Remarks
							Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Chairman	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Andrew Ming-Jian Kuo	M 61-70	2022.06.30	3 years	2007.07.03	(Note)	(Note)	-	-	-	-	-	-	Chairman, Cathay United Bank (M.B.A., Baruch College, City University of New York, USA)	Independent Director, Samson Holding Ltd., and Zhongshan Huali Enterprise Group Co., Ltd.; Director, Cathay Financial Holdings, Cathay Securities Investment Trust, Cathay Private Equity Co., Ltd., Far East Horizon Limited, Cathay Medical Care Corporate, Financial Information Service Co., Ltd.; Director, The Bankers Association of Taipei, Chinese East Asian Economic Association; Supervisor, The Bankers Association of The Republic of China and NTU Children's Health Foundation, etc.	None			

Title	Nationality or Place of Registration	Name	Gender Age	Date Elected	Term Expires	Date first Elected	Shareholding when Elected		Current shareholding		Shares Currently Held by Spouse & Minors		Shares held in the name of others		Selected Education, Past Positions & Current Positions	Concurrent duties in the Bank and in other companies	Managers, directors or supervisors who are spouses or relatives within the second degree of kinship			Remarks
							Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Vice Chairman	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Tzung-Han Tsai	M 41-50	2022.06.30	3 years	2011.06.29	(Note)	(Note)	-	-	-	-	-	-	Vice Chairman of Cathay United Bank (J.D., Georgetown University, USA)	Director, Cathay Life Insurance, The Taiwan Entrepreneurs Fund Limited, 7-Eleven Malaysia Holdings Berhad, Srisawad Corporation Public Company Limited ; Vice President, Tung Chi Capital; Director, Third Wednesday Club, etc.	Director	Tsung-Hsien Tsai	Brothers	
Managing Director (Independent Director)	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Tang-Chieh Wu	M 61-70	2022.06.30	3 years	2019.06.26	(Note)	(Note)	-	-	-	-	-	-	Secretary-General, Taiwan Financial Services Roundtable; Former Chairman, Hua Nan Financial Holdings Co., Ltd., Hua Nan Bank, Land Bank of Taiwan; Former Political Deputy Minister, Ministry of Finance; Former Executive Vice Chairman, Financial Supervisory Commission; Former Director-General, Securities and Futures Bureau (Master of National Chengchi University)	Independent Directors, Cathay Financial Holdings, Cathay Life Insurance, and Cathay Century Insurance; Secretary-General, Taiwan Financial Services Roundtable; Consultant, Accounting Research and Development Foundation; Director, Foundation of Pacific Basin Financial Research and Development, Mr. Guo-Fu Chen Scholarship Foundation and Mr. Chao-Chin Huang Scholarship Foundation; Executive Supervisor, Alumni Association of Department of Public Finance, National Taipei University; Convener of the Supervisory Board, Alumni Association of National Taipei University; Supervisor, Taiwan-Russia Association, etc.	None			

Title	Nationality or Place of Registration	Name	Gender Age	Date Elected	Term Expires	Date first Elected	Shareholding when Elected		Current shareholding		Shares Currently Held by Spouse & Minors		Shares held in the name of others		Selected Education, Past Positions & Current Positions	Concurrent duties in the Bank and in other companies	Managers, directors or supervisors who are spouses or relatives within the second degree of kinship			Remarks
							Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Managing Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Alan Lee	M 51-60	2022.06.30	3 years	2010.05.13	(Note)	(Note)	-	-	-	-	-	-	President of Cathay United Bank (Master of Commerce, National Taiwan University)	President, Cathay United Bank; Director, Cathay United Bank (China), CDIB Partners Investment Holding Corp, Taiwan Real-Estate Management, Taiwan Finance Corporation, National Credit Card Center of R.O.C., Cathay Charity Foundation, Cathay United Bank Foundation, Chuang Han-Kai Professor Educational Foundation, etc.	None			
Independent Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Feng-Chiang Miao	M 71-80	2022.06.30	3 years	2016.06.20	(Note)	(Note)	-	-	-	-	-	-	Chairman, MiTAC Holdings Corporation; Former ITRI Laureate; President, UPC Technology Corporation; President, Linde Lienhwa Industrial Gases Co., Ltd.; Chairman, Synnex Corporation; Independent Director, Galileo International Shipping Co., Ltd.; Independent Director, British Oxygen Company; Independent Director, Linde Group; Representative, APEC Business Advisory Council (ABAC); Convener, Civil Advisory Committee of National Information and Communications Initiative Committee (NICI); Director, TD SYNEX Corporation (Honorary Doctorate, National Chiao Tung University; Master of Business Administration of Santa Clara University, U.S.A.; Bachelor of Electrical Engineering, University of California, Berkeley, U.S.A.)	Independent Director, Cathay Financial Holdings; Chairman, Lien Hwa Industrial Holdings Corp., UPC Technology Corporation, Synnex Technology International Corp., MiTAC Holdings Corporation, MiTAC Incorporated, MiTAC International Corp, Harbinger Venture Management Co., Ltd., Harbinger Venture Capital; Director, Getac Holdings Corporation, MiTAC Computing Technology Corporation, MiTAC Information Technology Corp., Linde Lienhwa Industrial Gases Co., Ltd., Lien Hwa Milling Corporation, Harbinger Venture III Capital Corp., MiTAC Advance Technology Corp., GLORY ACE INTERNATIONAL INC., Synnex Global Ltd., CTCI Foundation, etc.				

Title	Nationality or Place of Registration	Name	Gender Age	Date Elected	Term Expires	Date first Elected	Shareholding when Elected		Current shareholding		Shares Currently Held by Spouse & Minors		Shares held in the name of others		Selected Education, Past Positions & Current Positions	Concurrent duties in the Bank and in other companies	Managers, directors or supervisors who are spouses or relatives within the second degree of kinship			Remarks
							Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Independent Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.)  Edward Yung-Do Way	M 71-80	2022.06.30	3 years	2017.06.16	(Note)	(Note)	-	-	-	-	-	-	Chairman, YCSY Co., Ltd.; Former CEO, Deloitte Taiwan (M.B.A., of University of Georgia, USA)	Independent Director, Cathay Financial Holding, Cathay Securities, Far Eastern Department Stores and Taita Chemical Co., Ltd.; Chairman, YCSY Co., Ltd.; Director, Iron Force Industrial, MiTAC Holdings Corporation, etc.	None			
Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.)  Tsung-Hsien Tsai	M 41-50	2022.06.30	3 years	2013.07.12	(Note)	(Note)	-	-	-	-	-	-	Senior Vice President of Cathay Financial Holdings (M.S. in Electronic Engineering, Harvard University, USA)	Senior Vice President, Cathay Financial Holdings, Cathay Century Insurance; Director, Cathay Century Insurance, Sun Life Guaranteed Investment Funds, Everbright Biofund, Epoch Foundation; Vice Chairman, Cathay General Hospital, Symphox Information, etc.	Vice Chairman	Tzung-Han Tsai	Brothers	
Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.)  Chi-Wei Joong	M 61-70	2022.06.30	3 years	2013.07.12	(Note)	(Note)	-	-	-	-	-	-	Chairman and CEO (legal representative), Moderntimes (Shanghai) Co., Ltd.; Former President, CMB Credit Card Center (B.A., Kean College of New Jersey, USA)	Chairman and CEO (legal representative), Moderntimes Co., Ltd.; Director, Cathay Financial Holdings and Moderntimes Information Co., Ltd., etc.	None			
Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.)  Han-Kuo Chen	M 51-60	2022.06.30	3 years	2018.11.03	(Note)	(Note)	-	-	-	-	-	-	Bank of Taiwan - Deputy Manager of Department of Planning and Chief of Legal Affairs Center (Master of Law, Soochow University)	Senior Specialist and Director of Legal Affairs Center, Planning Department, Bank of Taiwan				

Title	Nationality or Place of Registration	Name	Gender Age	Date Elected	Term Expires	Date first Elected	Shareholding when Elected		Current shareholding		Shares Currently Held by Spouse & Minors		Shares held in the name of others		Selected Education, Past Positions & Current Positions	Concurrent duties in the Bank and in other companies	Managers, directors or supervisors who are spouses or relatives within the second degree of kinship			Remarks
							Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Grace Chen	F 61-70	2022.06.30	3 years	2003.10.24	(Note)	(Note)	-	-	-	-	-	-	Chief Financial Officer / Senior Executive Vice President, Cathay Financial Holdings; Former Chief Financial Officer / Senior Executive Vice President, Cathay United Bank; Chief Auditor, Cathay United Bank (M.B.A., National Chengchi University)	Senior Vice President of Cathay Financial Holdings; Director, Cathay Venture, Taipei Foreign Exchange Market Development Foundation, etc.	None			
Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Sophia Cheng	F 51-60	2022.06.30	3 years	2021.03.11	(Note)	(Note)	-	-	-	-	-	-	Senior Executive Vice President, Cathay Financial Holdings (M.S., Golden Gate University, USA)	Senior Executive Vice President, Cathay Financial Holdings; Director, Brim Biotechnology, Inc., Ascendo Biotechnology Co., Ltd., GenomeFrontier Therapeutics, INC., DATA YOO Application Co., Ltd., Cathay Charity Foundation, etc.				
Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Jian-Hsing Wu	M 61-70	2022.06.30	3 years	2016.06.20	(Note)	(Note)	-	-	-	-	-	-	Senior Executive Vice President, Cathay United Bank (Master of Computer Science and Information Engineering, Tamkang University)	Director, Cathay United Bank Foundation; Senior Executive Vice President, Cathay Financial Holdings and Cathay United Bank				
Director	R.O.C.	(Representative for Cathay Financial Holding Co., Ltd.) Wei-Hua Chou	M 51-60	2022.06.30	3 years	2017.06.29	(Note)	(Note)	-	-	-	-	-	-	Chairman, Cathay United Bank (China) (Master of Finance, National Chengchi University)	Chairman, Cathay United Bank (China) ; Director, Taiwan Finance Corporation				

Note: The Bank became a 100%-owned subsidiary of Cathay Financial Holding Co., Ltd. through an exchange of shares valued at December 18, 2002. The Bank's directors are corporate representatives appointed by the parent company.

Note: Directors' concurrent duties were accurate as of February - March 2025.

Note 1: Cathay Financial Holding Co., Ltd. appointed the Bank's 17th board of directors on June 30, 2022 to serve a term of 3 years from June 30, 2022 to June 29, 2025. The Bank has established the "Audit Committee" in replacement of the functions of the supervisors on June 30, 2022.

Note II: During the 1st extraordinary meeting of the 17th board of directors held on June 30, 2022, the board selected its managing directors who further elected Mr. Andrew Ming-Jian Kuo to serve as Chairman and Mr. Joseph Tsai as Vice Chairman.

Chart 1: Major Shareholders of Institutional Shareholders

April 15, 2025

Institutional Shareholders (Note 1)	Major Shareholders of Institutional Shareholders (Note 2)
Cathay Financial Holding Co., Ltd.	Wan Pao Development Co., Ltd. (15.68%), Lin Yuan Investment Co., Ltd. (13.88%), New Labor Pension Fund Scheme (2.6%), Shin Kong Life Insurance Co., Ltd. (1.91%), Citibank (Taiwan) as Directed Trustee For GIC-Government of Singapore (1.71%), Labor Insurance Fund (1.34%), Taishin Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF (1.21%), Pai Hsing Investment Co., Ltd. (1.21%), TransGlobe Life Insurance Inc. (1.14%), Wanda Investment Co., Ltd. (1.12%)

Note 1: For directors and supervisors who are representatives of institutional shareholders, the name of the institutional shareholder should be filled.

Note 2: The above table shows the names and shareholding percentages of major shareholders (top 10 shareholders) for each of the corporate shareholders. Fill in Chart 2 below, if the major shareholders are institutions/corporate.

Note 3: For corporate shareholders that are not corporate entities, the name of the capital contributor or donor (may refer to the announcement of the Ministry of Justice) and the percentage of capital contribution or donation are shown instead of the shareholder's name and shareholding percentage. If the donor has deceased, it may be further indicated as "deceased."

Chart 2: Major Shareholders of the Entities from Chart 1 that Are Institutions/Corporate

April 15, 2025

Institutional Shareholders (Note)	Major Shareholders of Institutional Shareholders
Wan Pao Development Co., Ltd.	Tung Chi Capital Co., Ltd. (19.96%), Chia Yi Capital Co., Ltd. (19.85%), Liang Ting Industrial Co., Ltd. (17.85%), Lin Yuan Investment Co., Ltd. (14.70%), Wan Ta Investment Co., Ltd. (12.89%), Pai Hsing Investment Co., Ltd. (9.18%), Chen-Sheng Industrial Co., Ltd. (3.57%), Zonglian Industrial Co., Ltd. (2.00%)
Lin Yuan Investment Co., Ltd.	Chia Yi Capital Co., Ltd. (19.75%), Tung Chi Capital Co., Ltd. (19.69%), Liang Ting Industrial Co., Ltd. (17.74%), Wan Pao Development Co., Ltd. (14.81%), Wan Ta Investment Co., Ltd. (13.01%), Pai Hsing Investment Co., Ltd. (9.45%), Chen-Sheng Industrial Co., Ltd. (3.54%), Zonglian Industrial Co., Ltd. (2.01%)
New Labor Pension Fund Scheme	None
Shin Kong Life Insurance Co., Ltd.	Shin Kong Financial Holding Co., Ltd. (100%)

Citibank (Taiwan) as Directed Trustee For GIC-Government of Singapore	None
Labor Insurance Fund	None
Taishin Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF	None
Pai Hsing Investment Co., Ltd.	Hong-Tu Tsai (31.47%), Tung Chi Capital Co., Ltd. trustee trust property account (68.52%), Tzung-Han Tsai (0.01%)
TransGlobe Life Insurance Inc.	Chungwei Derwell International Corp. (100%)
Wan Ta Investment Co., Ltd.	Cheng-Ta Tsai (97.60%), Lin Yuan Investment Co., Ltd (1.97%), Liang Ting Industrial Co., Ltd. (0.43%)

Note 1: The name of the institutional shareholder should be filled in for an institutional investor, like that in Chart 1.

Note 2: Fill in the major shareholders (top-10 shareholdings) of the institutional shareholders and their individual holding percentage.

Note 3: For corporate shareholders that are not corporate entities, the name of capital contributor or donor and percentage of capital contribution or donation are shown instead of shareholder name and shareholding percentage.



(II) Background information of the President, Executive Vice Presidents, Assistant Vice Presidents, and heads of departments and branch offices (Table 1-1)

March 31, 2025

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
President	R.O.C.	Alan Lee	M	2016.07.11	(Note)	—	—	—	—	—	Master of Commerce, National Taiwan University	Managing Director, Cathay United Bank; Director, Cathay United Bank (China), CDIB Partners Investment Holding Corp, Taiwan Real Estate Management, Taiwan Finance Corporation, National Credit Card Center of R.O.C., Cathay Charity Foundation, Cathay United Bank Foundation, Chuang Han-Kai Professor Educational Foundation etc.	—	—	—	—
Chief Auditor	R.O.C.	Su-Chu Li	F	2021.07.02	(Note)	—	—	—	—	—	MBA, University of Central Florida		—	—	—	—
Senior Executive Vice President	R.O.C.	Chung-Yi Teng	M	2014.07.11	(Note)	—	—	—	—	—	MBA., Massachusetts Institute of Technology, USA	Senior Vice President, Cathay Financial Holdings; Director, Cathay United Bank (China), Cathay United Bank Foundation, Taiwan Real Estate Management; Chairman, Cathay United Bank (Cambodia), etc.	—	—	—	—
Senior Executive Vice President	R.O.C.	Jian-Hsing Wu	M	2016.01.18	(Note)	—	—	—	—	—	Master of Computer Science and Information Engineering, Tamkang University	Director, Cathay United Bank, Cathay United Bank Foundation; Senior Vice President, Cathay Financial Holdings, etc.	—	—	—	—
Senior Executive Vice President	R.O.C.	Yu-Chin Cheng	M	2020.03.12	(Note)	—	—	—	—	—	Master of Civil Engineering, National Taiwan University		—	—	—	—
Senior Executive Vice President	R.O.C.	Hsiang-Hsin Tsai	F	2020.03.12	(Note)	—	—	—	—	—	MBA, Thunderbird School of Global Management	Senior Executive Vice President, Cathay Financial Holdings; Supervisor, Cathay United Bank (China); Division Director, Cathay Financial Holdings	—	—	—	—
Senior Executive Vice President	R.O.C.	Xu-Jie Yao	M	2020.03.12	(Note)	—	—	—	—	—	M.B.A., Massachusetts Institute of Technology, USA	Senior Executive Vice President, Cathay Financial Holdings; Director, TPI software Corporation, Global Mixed-Mode Technology, Inc.	—	—	—	—
Senior Executive Vice President	R.O.C.	Ching-Li Chang	M	2022.01.27	(Note)	—	—	—	—	—	M.B.A., Massachusetts Institute of Technology, USA		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Senior Executive Vice President	R.O.C.	Chih-Feng Wang	M	2022.01.27	(Note)	—	—	—	—	—	MBA, Tsinghua University Beijing	Director of Cathay United Bank (Cambodia) Corporation Limited	—	—	—	—
Senior Executive Vice President	R.O.C.	Hsing-Hsien Hu	M	2022.02.07	(Note)	—	—	—	—	—	MBA, University of Southern California		—	—	—	—
Senior Executive Vice President	R.O.C.	Fa-Hsiang Chang	M	2024.01.31	(Note)	—	—	—	—	—	Master of Finance, New York University		—	—	—	—
Executive Vice President	R.O.C.	Chao-Kuei Kuo	M	2013.01.01	(Note)	—	—	—	—	—	Bachelor of Cooperative Economy, Tamkang University	Director of Cathay Futures Co., Ltd.	—	—	—	—
Executive Vice President	R.O.C.	Tsung-Meng Huang	M	2013.01.01	(Note)	—	—	—	—	—	Bachelor of Economics, National Taiwan University		—	—	—	—
Executive Vice President	R.O.C.	Chang-Li Tsao	M	2013.05.01	(Note)	—	—	—	—	—	Bachelor of Business Administration, Soochow University		—	—	—	—
Executive Vice President	R.O.C.	Hsing-Ming Li	M	2016.03.08	(Note)	—	—	—	—	—	MBA, University of Southern Queensland		—	—	—	—
Executive Vice President	Hong Kong	Chi-Yuan Chien	M	2016.04.19	(Note)	—	—	—	—	—	MBA, York University (Canada)		—	—	—	—
Executive Vice President	R.O.C.	Chen-Tung Chang	M	2018.02.10	(Note)	—	—	—	—	—	MBA, National Chiayi University		—	—	—	—
Executive Vice President	USA	Miao Benny Hua Ben	M	2018.02.10	(Note)	—	—	—	—	—	MBA, Pennsylvania State University	Executive Vice President, Cathay Financial Holdings; Director, Cathay United Bank (Cambodia); Independent Director, CircuTech International Holdings Limited; Director, Ally Logistic Property Holding Co. Ltd.	—	—	—	—
Executive Vice President	R.O.C.	Chien-Hui Hung	F	2018.02.10	(Note)	—	—	—	—	—	Master of Law, The London School of Economics and Political Science		—	—	—	—
Executive Vice President	R.O.C.	Po-Shen Fu	M	2018.06.13	(Note)	—	—	—	—	—	Master of Finance, Victoria University of Wellington		—	—	—	—
Executive Vice President	R.O.C.	Chen-Han Wen	M	2018.07.01	(Note)	—	—	—	—	—	Ph.D. in Economics, Xiamen University		—	—	—	—
Executive Vice President	R.O.C.	Yen-Wen Chen	M	2021.01.16	(Note)	—	—	—	—	—	Bachelor of Food Science, Fu Jen Catholic University		—	—	—	—
Executive Vice President	R.O.C.	Kuang-Hsueh Chen	M	2021.02.04	(Note)	—	—	—	—	—	MBA, University of California, LA	Executive Vice President, Cathay Financial Holdings	—	—	—	—
Executive Vice President	R.O.C.	Cheng-Lu Chen	M	2022.03.12	(Note)	—	—	—	—	—	Master of Finance, National Chengchi University		—	—	—	—
Executive Vice President	R.O.C.	Chang-Ying Tu	M	2022.03.12	(Note)	—	—	—	—	—	Bachelor of Applied Mathematics, Chinese Culture University		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Executive Vice President	R.O.C.	Ting-Lun Li	M	2022.03.12	(Note)	—	—	—	—	—	MBA, National Taiwan University	Director, Cathay Wallbrook Holding 1 Limited, Cathay Woolgate Exchange Holding 1 Limited, Cathay Venture; Supervisor, Taipei Forex Inc.	—	—	—	—
Executive Vice President	R.O.C.	Ming-Chiao Liang	M	2022.08.19	(Note)	—	—	—	—	—	MBA., Department of Information Management, Ming Chuan University	Executive Vice President, Cathay Financial Holdings; Director of Rainforest Retail Co., Ltd.	—	—	—	—
Executive Vice President	R.O.C.	Li-Meng Lin	F	2023.01.18	(Note)	—	—	—	—	—	MBA, National Taiwan University of Science and Technology		—	—	—	—
Executive Vice President	R.O.C.	Kuan-Ling Kuo	F	2023.01.18	(Note)	—	—	—	—	—	MBA, University of Southern Queensland		—	—	—	—
Executive Vice President	R.O.C.	Chia-Chi Wang	F	2023.02.01	(Note)	—	—	—	—	—	Master of Law, University of Connecticut		—	—	—	—
Executive Vice President	Singapore	Wei-Kun Huang	M	2023.02.14	(Note)	—	—	—	—	—	Bachelor of Business Administration, National University of Singapore (NUS)		—	—	—	—
Executive Vice President	R.O.C.	Hsiu-Chu Chuang	F	2023.07.01	(Note)	—	—	—	—	—	MBA, New York Institute of Technology		—	—	—	—
Executive Vice President	R.O.C.	Chun-Ping Chen	F	2024.01.31	(Note)	—	—	—	—	—	MBA, National Taiwan University of Science and Technology		—	—	—	—
Executive Vice President	R.O.C.	Yao-Te Wang	M	2024.01.31	(Note)	—	—	—	—	—	Master of Computer Science., University of Southern California, USA		—	—	—	—
Assistant vice president	R.O.C.	Shu-Yu Tu	F	2004.05.01	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Shu-Chun Chuang	F	2009.01.22	(Note)	—	—	—	—	—	Master of Investment Analysis, University of Stirling		—	—	—	—
Assistant Vice President	R.O.C.	Tzu-Jen Chao	M	2010.11.01	(Note)	—	—	—	—	—	Bachelor of Accounting, Tamkang University		—	—	—	—
Assistant Vice President	R.O.C.	Wen-Hung Li	M	2014.10.01	(Note)	—	—	—	—	—	MBA, the University of Texas at Arlington		—	—	—	—
Assistant Vice President	R.O.C.	Min-Hsiu Yen	F	2015.03.20	(Note)	—	—	—	—	—	Bachelor of Finance, National Kaohsiung University of Applied Sciences		—	—	—	—
Assistant Vice President	R.O.C.	Chun-Liang Lin	M	2015.05.01	(Note)	—	—	—	—	—	MBA, Soochow University		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Assistant Vice President	R.O.C.	Hsin-Pei Lin	F	2015.05.01	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Chung Cheng University		—	—	—	—
Assistant Vice President	R.O.C.	Wan-Ching Li	F	2016.07.26	(Note)	—	—	—	—	—	Master of Industrial Economics, National Central University		—	—	—	—
Assistant Vice President	R.O.C.	Yu-Peng Wu	M	2016.08.19	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Jung-Hsi Li	M	2017.11.09	(Note)	—	—	—	—	—	Bachelor of Law, National Taiwan University		—	—	—	—
Assistant Vice President	R.O.C.	Chung-Che Li	M	2018.04.27	(Note)	—	—	—	—	—	MBA, National Chiayi University		—	—	—	—
Assistant Vice President	R.O.C.	Chun-Wei Lai	M	2018.11.03	(Note)	—	—	—	—	—	Master of Insurance, Feng Chia University		—	—	—	—
Assistant Vice President	R.O.C.	Chih-Tung Huang	M	2019.01.31	(Note)	—	—	—	—	—	Bachelor of Accounting, National Chung Hsing University		—	—	—	—
Assistant vice president	R.O.C.	Yu-Cheng Yeh	M	2020.03.12	(Note)	—	—	—	—	—	Master of Finance, Drexel University		—	—	—	—
Assistant vice president	R.O.C.	Chi-Hua Su	M	2020.06.13	(Note)	—	—	—	—	—	Master of Commerce, City University of New York Baruch College		—	—	—	—
Assistant vice president	R.O.C.	Lin-Shu Hu	M	2020.09.15	(Note)	—	—	—	—	—	MBA, National Chiao Tung University		—	—	—	—
Assistant vice president	R.O.C.	Pei-Wen Wu	F	2020.11.13	(Note)	—	—	—	—	—	M.S., National Yunlin University of Science and Technology		—	—	—	—
Assistant vice president	R.O.C.	Yuan-Ti Yao	M	2021.01.16	(Note)	—	—	—	—	—	M.B.A., The University of Sydney		—	—	—	—
Assistant vice president	R.O.C.	Chen-Kuei Chu	M	2021.01.16	(Note)	—	—	—	—	—	Bachelor of Computer Science Department, Chinese Culture University		—	—	—	—
Assistant vice president	R.O.C.	Pen-Chieh Liu	M	2021.01.16	(Note)	—	—	—	—	—	Master of Information Management, Tatung University		—	—	—	—
Assistant vice president	R.O.C.	Yueh-Chun Hou	F	2021.03.11	(Note)	—	—	—	—	—	Master of Law, University of Pennsylvania		—	—	—	—
Assistant vice president	R.O.C.	Yi-Chuan Shih	F	2021.03.16	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University		—	—	—	—
Assistant Vice President	R.O.C.	Cheng-Lueh Cheng	M	2021.08.20	(Note)	—	—	—	—	—	Bachelor of Mechanical Engineering,		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
											National Taipei University of Technology.					
Assistant vice president	R.O.C.	Kung-Yun Lin	F	2022.01.01	(Note)	—	—	—	—	—	Master of Finance, National Chengchi University		—	—	—	—
Assistant vice president	R.O.C.	Chung-Wei Li	F	2022.01.27	(Note)	—	—	—	—	—	Master of Biostatistics, Michigan State University, USA		—	—	—	—
Assistant vice president	R.O.C.	Yu-Yun Hsu	F	2022.01.27	(Note)	—	—	—	—	—	Department of Banking and Insurance, Takming Commercial College		—	—	—	—
Assistant vice president	R.O.C.	Li-Hsun Chen	F	2022.01.27	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Chengchi University	Assistant Vice President of Cathay Financial Holdings	—	—	—	—
Assistant Vice President	R.O.C.	Kai-Chung Cheng	M	2022.01.27	(Note)	—	—	—	—	—	MBA, National Chung Cheng University		—	—	—	—
Assistant vice president	R.O.C.	Mei-Chuan Chen	F	2022.08.19	(Note)	—	—	—	—	—	Master of Finance and Banking, Tamkang University		—	—	—	—
Assistant vice president	R.O.C.	Hsin-Yu Chung	M	2022.08.19	(Note)	—	—	—	—	—	MBA, University of Exeter		—	—	—	—
Assistant vice president	R.O.C.	Hao-Hsiang Liu	M	2022.08.19	(Note)	—	—	—	—	—	Master of Arts Economics, National Sun Yat-sen University	Executive Vice President of Cathay Financial Holdings	—	—	—	—
Assistant Vice President	R.O.C.	Yi-Min Lin	M	2022.11.11	(Note)	—	—	—	—	—	Master of Civil Engineering, National Taiwan University		—	—	—	—
Assistant vice president	R.O.C.	Yi-Feng Huang	M	2023.04.28	(Note)	—	—	—	—	—	Bachelor of Information Management, China University of Science and Technology		—	—	—	—
Assistant vice president	R.O.C.	Chiu-Chen Chang	F	2023.05.12	(Note)	—	—	—	—	—	Department of Industrial Engineering and Management, Oriental Institute of Technology		—	—	—	—
Assistant vice president	R.O.C.	Ming-Chi Hsu	F	2019.09.07	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Central University		—	—	—	—
Assistant vice president	R.O.C.	Ming-Jen Yang	M	2024.01.01	(Note)	—	—	—	—	—	Master of Industrial Engineering, National Tsing Hua University		—	—	—	—
Assistant vice president	R.O.C.	Sheng-Yu Huang	M	2024.01.01	(Note)	—	—	—	—	—	MBA, Feng Chia University		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Assistant vice president	R.O.C.	Yi-Chung Hsiao	M	2024.01.01	(Note)	—	—	—	—	—	Ph.D. in Commerce, Chung Yuan Christian University		—	—	—	—
Assistant vice president	R.O.C.	Ming-Chun Wang	M	2024.01.01	(Note)	—	—	—	—	—	Master of Finance and Risk Management, Shu-Te University		—	—	—	—
Assistant vice president	R.O.C.	Lung-Hao Ko	M	2024.01.16	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Chengchi University		—	—	—	—
Assistant vice president	R.O.C.	Chien-Liang Chen	M	2024.01.16	(Note)	—	—	—	—	—	MBA, Royal Roads University		—	—	—	—
Assistant vice president	R.O.C.	Li-Te Liu	M	2024.01.31	(Note)	—	—	—	—	—	Bachelor of Mathematics, Tamkang University		—	—	—	—
Assistant vice president	R.O.C.	Shang-Wen Wang	M	2024.01.31	(Note)	—	—	—	—	—	Bachelor of Financial Management, National Chengchi University		—	—	—	—
Assistant vice president	R.O.C.	Ming-Yang Wu	M	2024.01.31	(Note)	—	—	—	—	—	MBA, Peking University		—	—	—	—
Assistant vice president	R.O.C.	Chao-Tang Yu	M	2024.01.31	(Note)	—	—	—	—	—	Master of Accounting, University of Reading		—	—	—	—
Assistant vice president	R.O.C.	Li-Hsin Wu	F	2024.01.31	(Note)	—	—	—	—	—	Master of Marketing University of Edinburgh		—	—	—	—
Assistant vice president	R.O.C.	Hsiang-Chu Hsueh	M	2024.01.31	(Note)	—	—	—	—	—	MBA, Boston University		—	—	—	—
Assistant vice president	R.O.C.	Kuo-Tung Tseng	M	2024.01.31	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tamsui Oxford University College		—	—	—	—
Assistant vice president	R.O.C.	Cheng-Tse Lin	M	2024.01.31	(Note)	—	—	—	—	—	Master of Economics, National Taiwan University		—	—	—	—
Assistant vice president	R.O.C.	Shu-Chien Liao	M	2024.05.01	(Note)	—	—	—	—	—	Master of Statistics, National Chengchi University		—	—	—	—
Assistant vice president	R.O.C.	Shih-Chun Peng	F	2024.05.16	(Note)	—	—	—	—	—	Bachelor of Materials Engineering, Tatung Institute of Technology		—	—	—	—
Assistant vice president	R.O.C.	Hsiao-Fen Huang	F	2024.05.16	(Note)	—	—	—	—	—	Bachelor of Cooperative Economics, National Taipei University		—	—	—	—
Assistant vice president	R.O.C.	Chi-Ta Tseng	M	2024.05.16	(Note)	—	—	—	—	—	Bachelor of Information Engineering,		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
											National Chiayi University					
Assistant vice president	R.O.C.	Yu-Ming Chen	M	2024.05.16	(Note)	—	—	—	—	—	Master of E- Commerce, Middlesex University		—	—	—	—
Assistant vice president	R.O.C.	Chien-Fu Li	M	2024.05.16	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Kai-Lun Hung	F	2024.05.16	(Note)	—	—	—	—	—	Master of International Business Administration, The University of Sydney		—	—	—	—
Assistant vice president	R.O.C.	Chiu-Jung Kao	F	2024.06.01	(Note)	—	—	—	—	—	Master of Financial Management, Sun Yat-sen University		—	—	—	—
Assistant vice president	R.O.C.	Chien-Kuo Huang	M	2024.09.01	(Note)	—	—	—	—	—	MBA, Information Management, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Chun-Hsiang Tseng	M	2025.01.01	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Assistant Vice President of Regional Center	R.O.C.	Li-Hua Feng	F	2018.08.17	(Note)	—	—	—	—	—	Master of Finance, Fu Jen University		—	—	—	—
Assistant Vice President of Regional Center	R.O.C.	Shih-Hsing Lin	F	2021.01.16	(Note)	—	—	—	—	—	Department of Finance, Open College Affiliated with National Taipei College of Business		—	—	—	—
Assistant Vice President of Regional Center	R.O.C.	Ying-Kun Chen	M	2024.01.31	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Hsing Fan	M	2003.10.27	(Note)	—	—	—	—	—	Bachelor of Cooperative Economy, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Hsiang Hsu	F	2003.10.27	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsin-Chun Li	M	2004.04.07	(Note)	—	—	—	—	—	Bachelor of International Trade, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wen-Yuan Li	M	2004.04.07	(Note)	—	—	—	—	—	Bachelor of Cooperative Economy, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Tao-Huang Lin	M	2004.04.07	(Note)	—	—	—	—	—	Master of Finance, National Chung Hsing University		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch Assistant Vice President	R.O.C.	Wen-Kai Chen	M	2004.05.30	(Note)	—	—	—	—	—	Master of Finance, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Chu Hsiao	F	2004.08.01	(Note)	—	—	—	—	—	MBA, University of Leicester		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ping-Hui Lin	M	2005.03.01	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yung-Chin Tsai	M	2005.03.22	(Note)	—	—	—	—	—	Bachelor of Industrial Construction Management, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Pai-Shun Li	M	2005.05.16	(Note)	—	—	—	—	—	Bachelor of Business Administration, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ya-Ling Hsieh	F	2005.05.20	(Note)	—	—	—	—	—	M.B.A., Yuan Ze University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsiu-Chin Huang	F	2005.05.23	(Note)	—	—	—	—	—	MBA, National Pingtung University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kuei-Chu Chen	F	2005.06.07	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hui-Ying Chiang	F	2005.06.15	(Note)	—	—	—	—	—	MBA, Providence University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shih-Cheng Chen	M	2005.06.16	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Tsung-Han Lu	M	2005.06.17	(Note)	—	—	—	—	—	Bachelor of Finance, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Te-Ching Ou	M	2005.07.01	(Note)	—	—	—	—	—	Department of Finance and Taxation Public, National Taipei College of Business		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ling-Yi Chuang	F	2005.09.01	(Note)	—	—	—	—	—	Master of Economics, Oklahoma State University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wen-Feng Chen	F	2006.11.10	(Note)	—	—	—	—	—	MBA, Schiller International University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Jui Shen	M	2007.01.01	(Note)	—	—	—	—	—	MBA, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shu-Ling Chen	F	2007.01.01	(Note)	—	—	—	—	—	International MBA, Asia University Taiwan		—	—	—	—



Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch Assistant Vice President	R.O.C.	Ming-Chih Tsai	M	2007.01.01	(Note)	—	—	—	—	—	Bachelor of International Trade, Chung Yuan Christian University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chao-Chun Tseng	M	2007.04.01	(Note)	—	—	—	—	—	International MBA, Asia University Taiwan		—	—	—	—
Branch Assistant Vice President	R.O.C.	Li-Ping Hsu	F	2007.04.01	(Note)	—	—	—	—	—	Bachelor of Cooperative Economy, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Feng-Chu Lin	F	2007.06.18	(Note)	—	—	—	—	—	MBA, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Ting Lin	M	2007.10.15	(Note)	—	—	—	—	—	MBA, Chaoyang University of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Liang-Jung Fan	M	2007.12.29	(Note)	—	—	—	—	—	Bachelor of International Trade, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Mei-Ling Chen	F	2008.04.30	(Note)	—	—	—	—	—	Bachelor of Banking, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ya-Hui Chi	F	2008.06.01	(Note)	—	—	—	—	—	MBA, University of Southern Queensland		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chung-Ping Jen	M	2008.08.22	(Note)	—	—	—	—	—	Bachelor of Statistics, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wei-Te Hsu	M	2008.12.15	(Note)	—	—	—	—	—	Bachelor of Business Administration, Ming Chuan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsing-Chu Chiu	F	2008.12.15	(Note)	—	—	—	—	—	MBA, University of Southern Queensland		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsiao-Hua Cho	F	2009.01.22	(Note)	—	—	—	—	—	Department of Accounting and Statistics, National Taipei University of Business		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jen-Kai Tseng	M	2009.01.22	(Note)	—	—	—	—	—	Bachelor of Law, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Mei-Ling Ting	F	2009.08.26	(Note)	—	—	—	—	—	Department of International Trade, National Taipei University of Business		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-An Chen	M	2009.08.26	(Note)	—	—	—	—	—	MBA, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Cheng-Tien Wu	M	2009.08.26	(Note)	—	—	—	—	—	Bachelor of Finance, Fortune		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
											Institute of Technology					
Branch Assistant Vice President	R.O.C.	Chun-Huan Chiang	F	2009.08.26	(Note)	—	—	—	—	—	Department of International Trade, National Taipei University of Business		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jung-Tsung Tsao	M	2010.04.29	(Note)	—	—	—	—	—	Bachelor of Business Administration, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jung-Chin Wu	M	2010.05.24	(Note)	—	—	—	—	—	MBA, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shih-Kuang Yueh	M	2010.09.01	(Note)	—	—	—	—	—	Department of Electrical Engineering, National Kaohsiung Institute and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Sung-Hsing Chen	M	2011.01.01	(Note)	—	—	—	—	—	Department of Business Administration, Tamsui Institute of Business Administration		—	—	—	—
Branch Assistant Vice President	R.O.C.	Feng-Hsu Ko	M	2011.03.15	(Note)	—	—	—	—	—	MBA, University of Illinois		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hui-Fang Chen	F	2011.05.03	(Note)	—	—	—	—	—	Bachelor of Commerce, National Open University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chen-Chung Li	M	2011.05.03	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Min-Cheng Chiang	M	2011.05.03	(Note)	—	—	—	—	—	International MBA, National Changhua University of Education		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsueh-Fen Yeh	F	2011.05.03	(Note)	—	—	—	—	—	Bachelor of Commerce, National Open University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chia-Hui Sun	F	2012.05.01	(Note)	—	—	—	—	—	Bachelor of Theatre Arts, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Wen Chang	M	2012.06.28	(Note)	—	—	—	—	—	Master of Economics, National Taiwan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Su-Yen Chi	F	2013.06.25	(Note)	—	—	—	—	—	Department of Business Administration (On-job Program), Open College Affiliated with National Taipei University of Business		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch Assistant Vice President	R.O.C.	Ming-Chi Li	M	2013.07.15	(Note)	—	—	—	—	—	EMBA, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsiung-Hui Lin	M	2013.08.26	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jen-Chieh Liao	M	2014.03.15	(Note)	—	—	—	—	—	Ph.D. in Commerce, Chung Yuan Christian University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Lung-San Fu	M	2014.03.15	(Note)	—	—	—	—	—	Bachelor of Applied Foreign Languages, National United University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Tzu-Chen Tsao	F	2014.08.27	(Note)	—	—	—	—	—	Bachelor of International Trade, Chung Yuan Christian University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shih-Lin Sung	M	2014.08.27	(Note)	—	—	—	—	—	Master of Accounting, National Changhua University of Education		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Wei Lu	M	2014.11.13	(Note)	—	—	—	—	—	Bachelor of Economics, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chien-Hui Yu	F	2015.03.20	(Note)	—	—	—	—	—	MBA, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Li-Ling Yang	F	2015.03.20	(Note)	—	—	—	—	—	Department of International Trade, National Taipei University of Business		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Chen E	F	2015.03.20	(Note)	—	—	—	—	—	Department of Accounting and Statistics, Tainan Junior College of Home Economics		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ming-Liang Chen	M	2015.03.20	(Note)	—	—	—	—	—	Master of Finance, National Kaohsiung First University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yao-Yi Huang	M	2015.08.21	(Note)	—	—	—	—	—	Bachelor of Law, National Taipei University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsi-Chiu Chen	M	2015.08.21	(Note)	—	—	—	—	—	MBA, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ping-Tsang Lin	M	2016.01.28	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shu-Hui Tsai	F	2016.04.01	(Note)	—	—	—	—	—	Bachelor of Land Administration, National Chung Hsing University		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch Assistant Vice President	R.O.C.	Kung-Pin Li	M	2016.04.01	(Note)	—	—	—	—	—	Bachelor of Economics, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chia-Ching Shen	F	2016.11.14	(Note)	—	—	—	—	—	Bachelor of International Trade, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chien-Ta Chen	M	2016.11.14	(Note)	—	—	—	—	—	Bachelor of Law, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Yi Chen	M	2017.01.01	(Note)	—	—	—	—	—	Master of Technology Management, National Chiao Tung University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsi-Jen Liu	M	2017.01.01	(Note)	—	—	—	—	—	Master of Finance, Chaoyang University of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chao-Chi Hsu	M	2017.01.26	(Note)	—	—	—	—	—	MBA, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chia-Ching Lin	M	2018.02.10	(Note)	—	—	—	—	—	Bachelor of International Trade, National Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chien-Ming Chen	M	2018.02.10	(Note)	—	—	—	—	—	Bachelor of International Trade, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chiu-Chin Chen	F	2018.02.10	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chien-Chang Tseng	M	2018.02.10	(Note)	—	—	—	—	—	MBA, St. John's University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jen-Ming Liu	M	2018.02.10	(Note)	—	—	—	—	—	Master of Finance, National Chung Cheng University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jen-Yi Huang	M	2018.02.10	(Note)	—	—	—	—	—	Bachelor of Urban Planning and Development, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Hsun Chang	M	2018.02.10	(Note)	—	—	—	—	—	MBA, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kuei-Ying Wu	F	2018.02.10	(Note)	—	—	—	—	—	Bachelor of Statistics, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kuo-Yang Wu	M	2019.01.31	(Note)	—	—	—	—	—	Bachelor of Banking, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsiu-Chuan Chou	F	2019.01.31	(Note)	—	—	—	—	—	Bachelor of International Trade, Yung Ta Institute of Technology and Commerce		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch Assistant Vice President	R.O.C.	Chao-Chi Chen	M	2019.01.31	(Note)	—	—	—	—	—	Bachelor of Science Finance I-SHOU University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Chun Chung	M	2019.07.22	(Note)	—	—	—	—	—	Bachelor of Banking and Insurance, Shih Chien University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chin-Yung Chu	M	2019.08.16	(Note)	—	—	—	—	—	Master of Finance, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shih-Wei Li	M	2019.09.16	(Note)	—	—	—	—	—	MBA, University of Southern Queensland		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Man Liu	F	2020.01.21	(Note)	—	—	—	—	—	Bachelor of Statistics, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chiu-Ling Hung	F	2020.02.01	(Note)	—	—	—	—	—	Bachelor of Economics, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Pou Chen	F	2020.02.01	(Note)	—	—	—	—	—	MBA, National Taipei University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ching-Hui Lin	F	2020.02.01	(Note)	—	—	—	—	—	Bachelor of Insurance, Chaoyang University of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yin-Chi Lin	F	2020.02.01	(Note)	—	—	—	—	—	Bachelor of Business Administration, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Neng-Che Shih	M	2020.02.01	(Note)	—	—	—	—	—	Master of Finance, National Chung Cheng University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Che Su	M	2020.02.01	(Note)	—	—	—	—	—	Department of Business Administration, ChihleeCommercial College		—	—	—	—
Branch Assistant Vice President	R.O.C.	Keng-Ping Lin	M	2020.02.01	(Note)	—	—	—	—	—	Bachelor of Industrial Engineering, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Cheng-Tsung Yen	F	2020.02.01	(Note)	—	—	—	—	—	Department of Banking and Insurance, Ming Chuan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Ching Su	M	2020.02.01	(Note)	—	—	—	—	—	EMBA, National Taiwan Normal University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Ching Lin	F	2020.02.01	(Note)	—	—	—	—	—	Bachelor of Economics, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Jen Yeh	M	2020.03.12	(Note)	—	—	—	—	—	Bachelor of International Trade, Tunghai University		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch Assistant Vice President	R.O.C.	Yu-Lan Lu	F	2020.08.21	(Note)	—	—	—	—	—	MBA, National Taiwan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kao Yeh	M	2020.11.13	(Note)	—	—	—	—	—	Master of Finance, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ya-Fen Lin	F	2021.01.16	(Note)	—	—	—	—	—	Department of Banking and Insurance, Ming Chuan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Chu Peng	F	2021.01.16	(Note)	—	—	—	—	—	MBA, National Chiayi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wei-Li Liang	M	2021.01.16	(Note)	—	—	—	—	—	Bachelor of Industrial Engineering, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chin-Yu Chiu	M	2021.01.16	(Note)	—	—	—	—	—	EMBA, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Jen Chiu	M	2021.01.16	(Note)	—	—	—	—	—	MBA, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shou-Lu Liu	M	2021.01.16	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Central University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Hung Yu	M	2021.01.16	(Note)	—	—	—	—	—	Bachelor of Economics, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Yao Chang	F	2021.01.16	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsiu-Hua Chen	F	2021.08.20	(Note)	—	—	—	—	—	Department of International Trade, Ming Chuan Women's Commercial College		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Hsiang Tseng	M	2021.08.20	(Note)	—	—	—	—	—	EMBA, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ming-Hui Chang	M	2021.08.20	(Note)	—	—	—	—	—	Master of Accounting, National Taipei University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Te-Li Yang	M	2021.08.20	(Note)	—	—	—	—	—	Bachelor of English Language, Literature and Linguistics, Providence University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hui-Wen Lin	F	2022.01.27	(Note)	—	—	—	—	—	Master of Finance, National Central University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Che-Wei Ho	M	2022.01.27	(Note)	—	—	—	—	—	Master of Business Automation and Management,		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
											National Taipei Technology University					
Branch Assistant Vice President	R.O.C.	Shu-Wei Chang	M	2022.01.27	(Note)	—	—	—	—	—	Bachelor of Information Management, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	An-Ju Yang	M	2022.01.27	(Note)	—	—	—	—	—	Master of Finance, The City University of New York		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Kao Tu	M	2022.01.27	(Note)	—	—	—	—	—	Master of International Business and Trade, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Fu-Tsung Cheng	M	2022.01.27	(Note)	—	—	—	—	—	MBA, National Chiayi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Wei Lin	M	2022.01.27	(Note)	—	—	—	—	—	Bachelor of Laws, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ming-Hui Shih	M	2020.02.01	(Note)	—	—	—	—	—	Bachelor of Information Management, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Fu-Yao Hsieh	M	2022.01.27	(Note)	—	—	—	—	—	Master of Finance, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Lu-Cheng Liu	M	2022.01.27	(Note)	—	—	—	—	—	Master of Construction Engineering, National Kaohsiung University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ying-Hsuan Lai	F	2022.05.14	(Note)	—	—	—	—	—	MBA, Manchester Metropolitan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Chi Yu	M	2022.05.14	(Note)	—	—	—	—	—	Master of Public Affairs Management, Sun Yat-sen University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Teng Hsueh	M	2022.05.14	(Note)	—	—	—	—	—	Master of Social Sciences, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wen-Hsien Cheng	M	2022.08.19	(Note)	—	—	—	—	—	MBA, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Pei-Shan Lin	F	2022.08.19	(Note)	—	—	—	—	—	Bachelor of Business Administration, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Min-Ching Wu	M	2022.08.19	(Note)	—	—	—	—	—	Master of Financial., National Yunlin University of Science and Technology		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch Assistant Vice President	R.O.C.	Meng-Hung Lin	M	2022.09.01	(Note)	—	—	—	—	—	Master of International Business, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsiao-Ying Chen	F	2023.01.18	(Note)	—	—	—	—	—	Bachelor of Accounting, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wei-Lun Chang	M	2023.01.18	(Note)	—	—	—	—	—	Bachelor of Economics, National Taiwan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yung-Hui Yang	M	2023.01.18	(Note)	—	—	—	—	—	Master of Financial Management, National Kaohsiung University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Ming Liu	M	2024.01.16	(Note)	—	—	—	—	—	MBA, National Chiao Tung University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Lin Li	M	2024.01.16	(Note)	—	—	—	—	—	Bachelor of Economics, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ho-Tsung Hsu	M	2023.04.28	(Note)	—	—	—	—	—	Bachelor of Risk Management and Insurance, Ming Chuan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chia-Hung Liu	M	2023.08.18	(Note)	—	—	—	—	—	Bachelor of Business Administration, Aletheia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Pin-Chuan Chen	F	2023.08.18	(Note)	—	—	—	—	—	Master of Finance, National Chung Cheng University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chieh-Hua Cheng	F	2023.09.01	(Note)	—	—	—	—	—	MBA.,University of New Brunswick		—	—	—	—
Branch Assistant Vice President	R.O.C.	Tseng-Ching Chen	M	2024.05.27	(Note)	—	—	—	—	—	MBA, Shih Hsin University		—	—	—	—
Branch President	R.O.C.	Ching-Yi Yeh	F	2024.01.31	(Note)	—	—	—	—	—	Department of International Trade, Chihlee Commercial College		—	—	—	—
Branch President	R.O.C.	Chi-Yuan Ho	M	2024.01.31	(Note)	—	—	—	—	—	Master of Finance Yuan Ze University		—	—	—	—
Branch President	R.O.C.	Wei-Ling Shang	F	2024.01.31	(Note)	—	—	—	—	—	Bachelor of Industrial Construction and Management, Chienkuo Institute of Technology		—	—	—	—
Branch President	R.O.C.	Te-Ju Chen	F	2024.01.31	(Note)	—	—	—	—	—	Bachelor of Business Administration, Chung Yuan Christian University		—	—	—	—



Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch President	R.O.C.	Yi-Chun Chou	F	2024.01.31	(Note)	—	—	—	—	—	Bachelor of Economics, National Taipei University		—	—	—	—
Branch President	R.O.C.	Chieh-Jen Chen	M	2024.01.31	(Note)	—	—	—	—	—	Master of International Trade, Soochow University		—	—	—	—
Branch President	R.O.C.	Jen-Mei Lai	F	2024.05.01	(Note)	—	—	—	—	—	Bachelor of French, National Central University		—	—	—	—
Branch President	R.O.C.	Ching-Wen Wang	M	2024.05.01	(Note)	—	—	—	—	—	Bachelor of Business Administration, Ming Chuan University		—	—	—	—
Branch President	R.O.C.	Hsiu-Hui Sun	F	2024.05.01	(Note)	—	—	—	—	—	Bachelor of German, Soochow University		—	—	—	—
Branch President	R.O.C.	Chiu-Ching Chen	F	2024.05.16	(Note)	—	—	—	—	—	Bachelor of Business Administration, Hsing Kuo University of Management		—	—	—	—
Branch President	R.O.C.	Chih-Hao Shih	M	2024.05.16	(Note)	—	—	—	—	—	Bachelor of Accounting, Fu Jen Catholic University		—	—	—	—
Branch President	R.O.C.	Cheng-Chang Yang	M	2024.05.16	(Note)	—	—	—	—	—	Bachelor of International Trade and Finance, Fu Jen Catholic University		—	—	—	—
Branch President	R.O.C.	Chih-Ming Ou	M	2024.05.16	(Note)	—	—	—	—	—	Bachelor of Public Finance, National Taipei University		—	—	—	—
Branch President	R.O.C.	Yi-Yin Liu	F	2024.05.27	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Branch President	R.O.C.	Cheng-Hsiung Chang	M	2024.07.22	(Note)	—	—	—	—	—	MBA, Yuan Ze University		—	—	—	—
Branch President	R.O.C.	Shu-Chuan Hung	F	2024.08.16	(Note)	—	—	—	—	—	Bachelor of Business Administration, Southern Taiwan Institute of Technology		—	—	—	—
Branch President	R.O.C.	Shu-Fang Chiang	F	2024.12.01	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tunghai University		—	—	—	—
Branch President	R.O.C.	Hsin-Jung Chen	M	2024.12.01	(Note)	—	—	—	—	—	MBA, Overseas Chinese University		—	—	—	—
Branch President	R.O.C.	Kuo-Chi Hsu	M	2024.12.01	(Note)	—	—	—	—	—	Bachelor of Finance and Banking, Tamkang University		—	—	—	—
Branch President	R.O.C.	Chia-Chi Chen	F	2024.12.01	(Note)	—	—	—	—	—	Master of International Business Administration, Chinese Culture University		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Branch President	R.O.C.	Chih-Hsien Lin	M	2024.12.01	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Dong Hwa University		—	—	—	—
Branch President	R.O.C.	Ming-Hsun Hsieh	M	2024.12.01	(Note)	—	—	—	—	—	Master of International Finance, University of Southampton		—	—	—	—
Branch President	R.O.C.	Chia-Hui Liu	F	2024.12.01	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tamkang University		—	—	—	—
Branch President	R.O.C.	Wen-Ching Chen	F	2024.12.01	(Note)	—	—	—	—	—	Financial and Banking Studies Program, China University of Science and Technology		—	—	—	—
Branch President	R.O.C.	Chun-Wei Chiang	F	2024.12.01	(Note)	—	—	—	—	—	MBA, Yuan Ze University		—	—	—	—
Branch President	R.O.C.	Chia-Ying Li	F	2024.12.01	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Chengchi University		—	—	—	—
Branch President	R.O.C.	Yao-Wen Hsu	M	2024.12.01	(Note)	—	—	—	—	—	MBA, National Taipei University		—	—	—	—
Overseas branch Assistant Vice President	R.O.C.	Chung-En Pan	M	2016.04.01	(Note)	—	—	—	—	—	Bachelor of Statistics, National Chengchi University		—	—	—	—
Overseas branch Assistant Vice President	R.O.C.	Shih-Jen Cheng	M	2018.08.17	(Note)	—	—	—	—	—	Master of Finance, National Central University		—	—	—	—
Overseas branch Assistant Vice President	R.O.C.	Wei-Chieh Lu	M	2019.04.01	(Note)	—	—	—	—	—	Master of Finance, Chaoyang University of Technology		—	—	—	—
Overseas branch Assistant Vice President	R.O.C.	Tu-Heng Tsai	M	2019.08.16	(Note)	—	—	—	—	—	Master of Financial Management, California State University		—	—	—	—
Overseas branch Assistant Vice President	R.O.C.	Shih-Chen Chao	M	2023.06.20	(Note)	—	—	—	—	—	MBA, University of Dubuque		—	—	—	—
Representative of Overseas Office	R.O.C.	Hai-Ching Chen	M	2015.04.01	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University		—	—	—	—
Representative of Overseas Office	Indonesia	Setio Soejanto	M	2016.10.14	(Note)	—	—	—	—	—	Bachelor of Business Administration, University of San Francisco		—	—	—	—

Title (Note 1)	Nationality	Name	Gender	Date Elected	Number of shares held		Shares held by spouses, minor children		Shares held in the name of others		Education and selected past positions (Note 2)	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship			Remarks (Note 3)
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
Representative of Overseas Office	R.O.C.	Tzu-Po Chen	M	2023.01.18	(Note)	—	—	—	—	—	MBA, National Taiwan University of Science and Technology		—	—	—	—
Representative of Overseas Office	R.O.C.	Kuo-Chang Huang	M	2024.01.06	(Note)	—	—	—	—	—	MBA, National Chiao Tung University		—	—	—	—

Note 1: This should include all President, Executive Vice Presidents, Senior Vice Presidents, and those who hold the equivalent positions (regardless the job titles), as well as, key managers from each department and branch entity, must be disclosed.

Note 2: Experiences related with current position. Detailed job title and the working responsibilities should be described if previously worked for the auditing accounting firm or its affiliated company.

Note 3: In situations where the Company's President or manager of the highest equivalent grade is the same person as or a spouse or first-degree relative of the Chairman, please explain the reasons, rationality and necessity of such an arrangement and any response measures taken, such as introduction of independent directors. Furthermore, disclose whether more than half of directors are involved in concurrent duty as employees or managers.

Note 4: The Bank became a 100%-owned subsidiary of Cathay Financial Holding Co., Ltd. through an exchange of shares on December 18, 2002.

None of the Bank's Chairman or manager of the highest equivalent grade is the same person as or a spouse or first-degree relative.

(III) Retired chairman and presidents of the Bank or related companies re-hired as consultants : None.

(IV) None of the Bank's Chairman or manager of the highest equivalent grade is the same person as or a spouse or first-degree relative.

## II. Implementation of the Internal Control System

Please refer to the “Internal Control System Statement” in the Announcement section of the Bank’s website for details:

<https://www.cathaybk.com.tw/cathaybk/personal/about/news/announce/#statementofinternalcontrolsystem>

### **III. Report on the Implementation of Agreement Procedures**

#### **CPA Due Diligence Report on Cathay United Bank Co., Ltd.**

To Cathay United Bank Co., Ltd.:

We have completed due diligence on the accuracy of regulatory reports, execution of the internal control system and compliance system, appropriateness of the loan loss provisioning policy, and handling of personal data protection projects of Cathay United Bank Co., Ltd. in 2024. Given that the due diligence process was determined by the Company, we, the auditors, do not express opinion on the adequacy of such a process. This task was performed in accordance with Other Relevant Service Standards 4400 “Execution of Due Diligence on Financial Information,” and the purpose of which is to assist the Company in assessing compliance with “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries” and Article 24 of “Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies” stipulated by the Financial Supervisory Commission. Compliance with the above rules is the responsibility of the Company’s management. The procedures chosen by us as auditors, along with our findings, have been disclosed in the attachment.

Since we did not perform an audit according to auditing standards, we do not provide any assurance with regard to the accuracy of regulatory reports, execution of the internal control system and compliance system, appropriateness of loan loss provisioning policy, and handling of personal data protection projects for the Company. If the CPA were to undertake additional procedures or follow the Auditing Standards, other findings or relevant issues may have been discovered.

This report has been prepared for the Company for the purpose described in Paragraph 1, and should not be used for other purposes or distributed to other parties.

Deloitte & Touche

CPAs: Shiuh-Ran Cheng

March 27, 2025

## THREE. Capital Overview

### I. Capital and Shares:

The Company's capital amounted to NT\$120,113,138,660, divided into 12,011,313,866 shares issued at NT\$10 per share. The share capital is entirely issued in common shares. The Company has been a 100%-owned subsidiary of Cathay Financial Holding Co., Ltd. since December 18, 2002, making Cathay Financial Holding Co., Ltd. the sole shareholder of the Company from that day onwards. A breakdown of issued capital is presented below:

#### (I) Capital Source

Baseline date: March 31, 2025      Unit: shares/NT\$

Date	Issue price	Registered Capital		Total Paid-in Capital		Remarks	
		Number of shares	Amount	Number of shares	Amount	Capital Source	Others
2003.10	10	4,318,240,663	\$43,182,406,630	4,318,240,663	\$43,182,406,630	-	-
2005.06	10	4,642,051,816	\$46,420,518,160	4,642,051,816	\$46,420,518,160	Capitalization of earnings NT\$3,238,111,530	Note 1
2006.11	10	4,868,941,336	\$48,689,413,360	4,868,941,336	\$48,689,413,360	Cash issue totaling NT\$2,268,895,200 for the merger of Lucky Bank	Note 2
2009.09	10	5,227,702,586	\$52,277,025,860	5,227,702,586	\$52,277,025,860	Capitalization of earnings NT\$3,587,612,500	Note 3
2013.08	10	6,142,471,362	\$61,424,713,620	6,142,471,362	\$61,424,713,620	Capitalization of earnings NT\$9,147,687,760	Note 4
2013.09	37	6,466,849,362	\$64,668,493,620	6,466,849,362	\$64,668,493,620	Private cash issue of NT\$12,001,986,000, which increased paid-up capital by NT\$3,243,780,000	Note 5
2014.06	10	6,711,276,198	\$67,112,761,980	6,711,276,198	\$67,112,761,980	Capitalization of earnings NT\$2,444,268,360	Note 6
2015.06	10	6,947,960,503	\$69,479,605,030	6,947,960,503	\$69,479,605,030	Capitalization of earnings NT\$2,366,843,050	Note 7
2016.06	10	7,209,981,464	\$72,099,814,640	7,209,981,464	\$72,099,814,640	Capitalization of earnings NT\$2,620,209,610	Note 8
2017.06	28	7,745,624,324	\$77,456,243,240	7,745,624,324	\$77,456,243,240	Private cash issue of NT\$14,998,000,080, which increased paid-up capital by NT\$5,356,428,600	Note 9
2017.06	10	7,860,405,965	\$78,604,059,650	7,860,405,965	\$78,604,059,650	Capitalization of earnings NT\$1,147,816,410	Note 10
2018.06	10	9,119,762,236	\$91,197,622,360	9,119,762,236	\$91,197,622,360	Capitalization of earnings NT\$12,593,562,710	Note 11
2019.06	10	9,665,835,208	\$96,658,352,080	9,665,835,208	\$96,658,352,080	Capitalization of earnings NT\$5,460,729,720	Note 12
2019.11	20	10,165,835,208	\$101,658,352,080	10,165,835,208	\$101,658,352,080	Private cash issue of NT\$10,000,000,000, which increased paid-up capital by NT\$5,000,000,000	Note 13
2020.06	10	10,698,582,892	\$106,985,828,920	10,698,582,892	\$106,985,828,920	Capitalization of earnings NT\$5,327,476,840	Note 14

2022.06	10	10,859,865,527	\$108,598,655,270	10,859,865,527	\$108,598,655,270	Capitalization of earnings NT\$1,612,826,350	Note 15
2024.06	10	12,011,313,866	\$120,113,138,660	12,011,313,866	\$120,113,138,660	Capitalization of earnings NT\$11,514,483,390	Note 16

Note 1: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Zheng-Yi-Zi No. 0940124410 dated June 24, 2005.

Note 2: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Zheng-Yi-Zi No. 0950150920 dated November 15, 2006.

Note 3: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Zheng-Yi-Zi No. 0980048422 dated September 22, 2009.

Note 4: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Zheng-Fa-Zi No. 1020027960 dated July 24, 2013.

Note 5: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Yin-Kong-Zi No. 10200250381 dated September 18, 2013.

Note 6: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Zheng-Fa-Zi No. 1030021170 dated June 10, 2014.

Note 7: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Zheng-Fa-Zi No. 1040022239 dated June 18, 2015.

Note 8: Effected by the Financial Supervisory Commission on June 22, 2016.

Note 9: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Yin-Kong-Zi No. 10600114621 dated May 31, 2017.

Note 10: Effected by the Financial Supervisory Commission on June 13, 2017.

Note 11: Effected by the Financial Supervisory Commission on June 19, 2018.

Note 12: Effected by the Financial Supervisory Commission on June 21, 2019.

Note 13: Approved by the Financial Supervisory Commission under Letter No. Jin-Guan-Yin-Kong-Zi No. 10802216072 dated November 21, 2019.

Note 14: Effected by the Financial Supervisory Commission on June 29, 2020.

Note 15: Effected by the Financial Supervisory Commission on June 21, 2022.

Note 16: Effected by the Financial Supervisory Commission on June 18, 2024.

Unit: shares

Share Type	Registered Capital			Remarks
	Outstanding shares	Un-issued shares	Total	
Common stock	12,011,313,866	0	12,011,313,866	-

## (II) List of major shareholders

Shares	Number of shares held	Ratio of shareholding
Major Shareholders		
Cathay Financial Holding Co., Ltd.	12,011,313,866	100%

Note: The company is a 100%-owned subsidiary of Cathay Financial Holding Co., Ltd.

## (III) Dividend Policy and Implementation

### 1. Dividend Policy:

Given the prevailing competitive environment, the Bank has adopted a residual dividend policy to accommodate business growth and capital adequacy requirements at the same time. The Bank will retain the amount of cash capital needed for operations by paying out stock dividends, and pay the remaining amount of proposed dividends in cash, subject to the maximum limit stipulated by law.

2. The 2024 dividend distribution proposed at the shareholder's meeting is as follows:
  - (1) Legal reserve: NT\$11,196,343,571
  - (2) Special reserve- other equity: NT\$2,427,760,821
  - (3) Special reserve-Net Effect on the Fair Value of Investment Property: NT\$64,798,053.
  - (4) Distribution of stock dividends: NT\$8,107,830,870
  - (5) Distribution of cash dividends: NT\$20,379,933,562

- (IV) Impacts of the stock dividends proposed at the current shareholder's meeting on the Company's operating performance and earnings per share :

The Bank does not make public financial forecast and is unable to disclose predictive information such as net income and earnings per share, hence not applicable.

- (V) Remuneration of Employees, Directors and Supervisors:

1. The percentages or ranges with respect to the remuneration of employee/director in the Articles of Incorporation :

According to the Bank's Articles of Incorporation, earnings concluded from a financial year are subject to employee remuneration of 0.05% and director/supervisor remuneration of no more than 0.1%. However, profits must first be taken to offset against cumulative losses if any.

2. The basis for estimating the amount of remuneration to employees, directors, and supervisors, the basis for calculating the number of shares to be distributed as employee remuneration, and the accounting treatment if there is a discrepancy between the actual amount distributed: None.
3. Information on the distribution of remuneration approved by the Board of Directors for 2024:
  - (1) The proposed cash distribution as remuneration to employees is NT\$22,938,931, and the remuneration to directors is NT\$4,500,000.

(2) The amount of employee remuneration proposed to be distributed in stocks and its ratio to the after-tax net profit in the parent company's or standalone financial report for the current period and the ratio of the total employee remuneration: None.

4. The actual distribution of remuneration to employees, directors, and supervisors in the previous year (including the number of shares, amount, and stock price), and the difference from the recognized remuneration to employees, directors, and supervisors, the amount, reason, and actions taken:

The actual distribution of remuneration to employees and directors in 2024 was no different from that recognized in the 2024 financial statements .

(VI) Buyback of own shares:

None.



## **FOUR. Overview of Operations**

### **I. Business Description**

#### **(I) Summary of main business activities by service category**

##### **■ Consumer banking**

##### **1. Deposit and remittance services**

The Bank leads the industry in providing a one-stop account opening service to customers and also offers more convenient and user-friendly digital banking services. This includes a restructured account opening application process in the CUBE App, designed for integrated one-stop services. In addition, the mobile phone withdrawal function has been enhanced, and a touch debit card for customers with disabilities has been introduced for the first time. In addition, the Bank also operates a network of physical and digital channels as well as automated service equipment that satisfies customers' needs for payment and fund transfer.

##### **2. Credit service**

The Bank offers secured and unsecured consumer loans for natural persons, such as: adjustable-rate mortgage, revolving mortgage, government-subsidized mortgage etc.

##### **■ Corporate banking**

##### **1. Corporate finance**

The Bank's corporate financing covers sustainable financing, operating working capital financing, capital expenditure financing, bill financing, SME financing, and loans for six core strategic industries, which can meet a variety of capital needs of customers.

##### **2. Policy-driven project lending**

The Bank offers financing solution for special purposes such as SME assistance, promotion of private brand to overseas market, and small business starters.

##### **3. Syndicated and structured loans**

The Bank possesses the professional capacity to coordinate syndicated loans of high magnitude as a lead arranger, and satisfy corporate customers' needs for capital such as fixed asset purchase, performance bond for public

construction or major project, acquisition financing, and infrastructure project financing.

#### 4. Guarantee and acceptance service

Services in this category include tender bond guarantee, performance bond guarantee, prepayment guarantee, loan guarantee, promissory note guarantee, post-dated check guarantee, medium/long term debt guarantee, and bill acceptance.

#### 5. Trade financing

The Bank offers a broad diversity of trade financing solutions including import/export service, supply chain financing, forfeiting and factoring to help customers optimize capital management and utilization.

#### 6. Cash management

The Bank offers a diverse range of collection, payment and currency exchange services that can be integrated with global accounts to satisfy customers' needs for regional fund transfer.

#### 7. Factoring and supply chain financing

Through debt transfer, the Bank accepts from corporate customers a set of accounts receivable for goods sold or services rendered, and provides banking services such as cash advance, receivables management and collection while assuming buyers' credit risk.

#### 8. Foreign currency service

In terms of cash management, the Bank offers services including foreign currency deposit, currency inward and outward remittance, naked check collection and purchase, foreign currency cash, forward foreign exchange, and various cross-border services in conjunction with overseas branches and optimize the related electronic trading platform functions. In terms of credit service, the Bank offers foreign currency financing and foreign currency guarantee.

#### ■ Wealth management

The Bank offers comprehensive financial product advisory services and integrated wealth management solutions, tailored to meet customers' financial needs and goals, helping them build a robust portfolio that addresses their every financial need and goal.

## ■ Trust Business

### 1. Mutual fund and foreign securities service

Mutual funds and foreign securities are offered to satisfy investment needs of different customers.

### 2. Real estate trust

The Bank offers a variety of real estate-related trust solutions, such as real estate escrow trust, joint construction trust, urban renewal trust, and real estate inheritance trust.

### 3. Personal trust

Provide various personal property trust services, including Children's Protection Trust, Yo-Huo Retirement Trust, Insurance Payment Trust, Foreign Currency Money Trust, Equity Planning Trust, Capital Contribution Trust, Dividend Donation Trust, Estate Succession Trust, and Charity Trust, etc.

### 4. Corporate trust

For corporate customers, the Bank offers solutions such as employee welfare trust, escrow trust and electronic payment service trust that help enforce employees' benefits, consumer protection and security of equity transaction.

### 5. Custodian service

The Bank offers custodian service for investment trust funds, discretionary investment accounts, foreigners' investments, private equity funds, performance bonds, investment-linked insurance policies and securities.

## ■ Credit card service

1. The Bank adopts the strategic concept of “one card, multiple functions” for the CUBE credit card and continues to promote the unique business strategy of “one card, one account, one App” to deepen customer engagement. Through the benefit classification system, the Bank is able to enhance the connection with customers and to significantly increase the number of digital customers, which is advantageous to the personalized marketing and business development. By leveraging insights into customer transaction behavior and consumer preferences, along with the data-driven algorithm, the Bank seeks to adopt an innovative business model to cooperate with merchants, in order

to provide greater returns to customers and to strengthen merchants' willingness to engage in business dealings with the Bank. Centered on customer needs, the Bank delivers personalized marketing and financial service powered by digital, data, and technology to meet diverse customer demands. With the CUBE flexible and autonomous platform, the Bank implements product channelization and has successfully led strategic merchants to invest in marketing resources and to jointly manage high-asset customer groups in order to assist merchants in obtaining new customers and increasing revenue. The Bank also continues to explore opportunities for cooperating with strategic merchants and expands financial cooperation with other business operators in different industries. Accordingly, the Bank offers a seamless and diverse consumer experience, along with integrated one-step financial service, thereby achieving a triple-win situation for the Bank, merchants, and customers.

2. The Bank manages strategic merchants and focuses on customers in order to review the business objectives and strategies of each merchant from multiple dimensions. Furthermore, the Bank also leverages the advantages of merchants, membership characteristics, and channel resources, etc., to develop a new co-brand model, customer marketing cooperation, or promotion of e-payment cash flow cooperation business, and such model also extends to products or services of the entire Bank and the Group, thereby developing comprehensive cooperation to improve operational performance.
3. The marketing strategy is based on dual axes of “Personalization” and “Innovative Merchant collaboration.” In addition to deeply engaging with value customer segments and individual consumer preferences, the Bank also establishes a comprehensive system mechanism and promotes innovative new projects, along with the integration of resources and strengthening of merchant partnerships, achieving the goals of improving customer loyalty and operational efficiency.
4. The Bank offers a broad range of credit card services including installment payment, revolving credit, and cash advance, to meet customers’ needs for utilizing funds and immediate cash requirement. The Bank also monitors customers’ latest risk exposures on a quarterly basis and offers differentiated optimal interest rates accordingly. In addition, the Bank reviews the quality of cardholders from multiple dimensions and adopts the personalized marketing mechanism to target key-value customers expanding personalized

management to enhance customers' loyalty and establish brand recognition for credit card service.

■ Automatic Channel Business

1. The Bank coordinates the strategic customer management and cash flow services, and manages merchants from multiple dimensions and explores opportunities for cooperation, in order to strengthen their relationships with the Bank and to maximize the value of cooperation with merchants.
2. In response to the Central Bank's promotion of the policies of "Central Bank Digital Currency (CBDC)" and "Digital Securities," the Bank will introduce the TWQR order receipt and will continue to promote account payment (Acct-Link), in order to further enhance the payment market for non-credit card transactions.
3. The Bank delivers a multitude of financial services (including but not limited to deposit, withdrawal, fund transfer, bill/tax payment and balance inquiry) over automated channels to satisfy customers' financial needs.

■ Digital banking services

1. Digital personal finance service: In order to provide comprehensive digital services to users, the Bank integrates the CUBE App and online banking services to demonstrate the maximum advantages of a one-stop service experience and establishes a bridge between the CUBE online banking and App platform. As the two platforms are connected with a smooth experience, customers' information inquiry needs can be satisfied, allowing users to complete personalized financial service inquiries and transactions on mobile devices, and to apply for various financial products.
2. Smart investment service: The Bank utilizes algorithms and scientific quantitative models to provide customers with professional investment advice and provides customers with the most optimal investment allocation with respect to their risk attributes and goals. The Bank offers a variety of investment portfolios for customers' selection depending upon their purpose of investment, and also monitors the market condition to adjust portfolios accordingly. The Bank also offers re-balance reminders and recommendations to customers promptly. In addition to the goal-oriented investment and theme strategic investment of funds, the Bank has launched the ETF investment portfolios jointly with the Group's subsidiary, Cathay Securities, in 2024, in

order to provide diverse and comprehensive product selections and services via the smart investment platform.

■ Overseas operations

The Bank's overseas business mainly focuses on corporate banking. With the dense network developed in Greater China and the ASEAN region, the Bank provides diverse credit extension, trading and financing services, as well as cash management services to local customers and cross-border enterprises. Based on the customers' financial planning, the Bank provides financial marketing products to assist them in achieving hedging while promoting green finance services. Meanwhile, the Bank also provides private banking services in mature financial ecological system markets, such as Hong Kong and Singapore, in order to satisfy the needs of high-asset customer groups for wealth management. In addition, the Bank is also optimistic about the development of consumer banking business in Cambodia and Vietnam, and will focus on the consumer banking services in the markets of these two regions. Furthermore, the Bank actively expands its cooperation with local third-party vendors in different industries to provide quality and sound digital financial solutions to local people.

■ Investment and treasury marketing

The Bank's financial marketing business covers derivatives (including structured products) and bonds, and the Bank provides consultation, design, quotation and underwriting services for the aforementioned products, and implements educational training on product promotion and legal compliance for sales execution and management customers.

(II) Revenue weight by business category:

Types of Business Operations	2024	2023
Corporate banking	10%	12%
Consumer banking	61%	69%
Wealth management	16%	15%
Investment and others	13%	4%

### (III) 2025 Business Plans

#### ■ Consumer banking

1. Enhance data analysis and associate services with customers' lifestyle scenarios and capital requirements through financial technology; share and integrate information with participants of different industries to create a loan ecosystem that satisfies customers' needs in a timely manner.
2. The Bank continues to focus on the target customers of loans through the use of innovative technologies and Big Data, in order to enhance digital marketing and customer communication.
3. By integrating the Bank's physical channels and local business capabilities, the Bank is able to exploit the strength of comprehensive branches, in order to provide customers with all-round financial products and services, thereby enhancing the customer relationship.
4. Capitalize on the extensive distribution channels of Cathay subsidiaries and coordinate group resources into providing all-round financial service for customers. Shift emphasis toward customers of high potential and products of high profit contribution for stronger customer attachment, higher customer contribution, and product penetration.
5. Provide customers with more convenient mobile payment tools and services through the optimization of digital product features. Attract potential customers through the use of digital marketing tools, and introduce cross-selling products and projects with enhanced product features for optimal customer experience.
6. Enhance deposit infrastructure and standardize online/offline service for consistent customer experience. Incorporate financial service into customers' routine activities for closer interaction between the Bank and its customers.

#### ■ Corporate banking

1. The Bank implements credit check and post-loan control, and also implements a post-loan follow-up mechanism for account planning, in order to improve the overall asset quality of credit extension.
2. The Bank continues to improve the talent cultivation mechanism and refines the occupational training courses to ensure that the quality and quantity of the Bank's sales staff are in line with the Bank's wholesale banking development direction.

3. Introduce innovative offerings of NTD and foreign currency structured deposits, plan comprehensive and innovative deposit products, in order to satisfy the customers' fund management needs, and improve the Bank's competitiveness and market share through continuous optimization of the digital deposit platform and offering of quality and convenient products and services to customers.
4. Develop complete range of trade financing and cash management products from customers' perspective. Promote transaction-based banking services, continue the deep-rooted business development in the Greater China Region and Southeast Asia, and provide cross-border cash flow services to the needs of customers local and abroad.
5. Promote GTS as a corporate banking solution, and thereby entice customers into using Cathay accounts for daily operations. This control over customers' cash flow enables stronger loyalty and brings consistent income to the Bank.
6. Design solutions based on the scale and needs of corporate customers, and provide customers with more efficient and suitable service.
7. Expand fundamental services such as deposit, loan, trade financing and Internet banking, and explore overseas trade financing and cross-border cash management in line with future financial deregulations. Integrate overseas branches into a cross-border service network that offers "innovative, robust, complete," and diverse solutions to overseas customers.
8. Continually provide working capital, trade financing, corporate investment, and cash management solutions as well as customized services including project financing and capital market fundraising, while aiming to become customers' best business partner. Grow wealth management service with customers' satisfaction in mind and thereby improve overall performance.
9. Connect resources of the frontend, interim, and backend to optimize the development process of wholesale banking and provide customers with a comprehensive experience in the end-to-end process, thereby improving customer relationships and increasing revenue in wholesale banking.
10. Exclude sensitive industrial customers, promote sustainable financial products, and assist customers to achieve carbon reduction goals.



■ Wealth management

1. The Bank offers comprehensive financial product advisory services and integrated wealth management solutions, tailored to meet customers' financial needs and goals, helping them build a robust and well-rounded asset allocation plan.
2. The introduction of AI is a revolution that the Bank has been actively introducing in recent years. AI is able to not only improve the efficiency of financial services, but also provides smarter services. In the future, the Bank will use more related intelligence technologies and will fully integrate internal and external resources of the Group, in order to provide customers with diverse and innovative wealth management products and investment services. For the investment and wealth management needs of high-asset customers, the Bank offers differentiated and customized products and services, and also strengthens the consultation services of the expert team to satisfy the diverse asset needs of customers.
3. The Bank will adhere to its business strategy of online and offline seamless connection to provide more accurate financial management advice. The Bank has also introduced a customized platform capable of providing customers exclusive personalized services, such as customized services and benefit inquiry functions. In addition, the Bank also expands the convenient function of digital trading, allowing customers to manage assets more efficiently with improved overall satisfaction.
4. The Bank will focus on the refinement of customer management. Through the application of a data model, the Bank is able to understand the preferences and needs of customers and will recommend customized products to assist customers in obtaining product information more accurately and conveniently. In addition, the Bank further explores potential and remote customer groups, and expands business opportunities through the integration of data analysis with Online to Offline operation.
5. The Bank and Cathay Life Insurance have jointly developed the "Policy Service Action System" and have obtained the utility patent of "Insurance Agency Service Application System" approved by the Intellectual Property Office, Ministry of Economic Affairs during the fourth quarter of 2024. Accordingly, insurance customers are able to enjoy quality and efficient insurance after-sales services via the mobile application.

## ■ Trust

Market children's trust, insurance trust, inheritance trust, share ownership trust and real estate trust combined with other investment products as family wealth transfer solutions, and satisfy customers' needs to transfer wealth across generations.

## ■ Credit card

1. Based on the customer-oriented approach, the Bank utilizes the classification system and loyalty program to promote the credit card, account and digital channel use of customers, in order to increase the contribution level of cardholders through business dealings with the Bank. The Bank also focuses on high-asset customers. In terms of the design of high-end cards, the Bank provides personalized credit card products and high-quality services in order to meet the expectations of wealthy customers for ideal lives. In addition, the Bank will continue to work with merchants to jointly invest resources in customer management. Through data analysis and continuous monitoring of customer preferences and needs, we are able to provide exclusive discounts and privileges for customers via co-brand channels. In addition, we will continue to strengthen our co-brand partnerships.
2. The Bank expands the cooperation model with diverse merchants, in order to satisfy different needs through refined customer group management strategies. In addition, we also cooperate with large channels to jointly provide innovative and diverse services. Furthermore, the Bank focuses on customer experience. By offering abundant and diverse privileges and services, the Bank is able to attract quality customers and to establish strong relationships with customers and business partners.
3. In response to customer demands, consumption trends, and market status, the Bank develops new business models with partners. Through the differentiated benefits of different credit cards, the Bank is able to manage different customer groups. We also partner with large channels and continue to engage in innovative and diverse business cooperation. We also focus on customer experience and collaborate with merchants to provide resources and special offers so that the Bank is able to gain trust from quality customers and extend to further financial service aspects, thereby enhancing customer value and strengthening their business relationships with the Bank.

## ■ Automatic Channel Business

1. Strengthening of digital process before, during and after order receipt of contract stores: Through the government's public information integration, the steps of order receipt and review can be simplified, and the "Store Service Management Backend" function is also expanded, in order to continuously increase the scope of self-assistance services of the stores, such that operating manpower can be reduced while improving the operation maintenance efficiency of contract stores.
2. Diverse non-cash collection choices for contract stores: In addition to the existing credit card order receipt mechanism, the Bank introduces the TWQR order scanning and receipt mechanism, in order to allow merchants to adopt the simplest and most convenient way to accept various types of electronic payments and TaiwanPAY.
3. The Bank continues to explore digital services, introduces innovative ATM financial services, and extends digital finance use scenarios, in order to expand the application living circle of customers. Branches are also assisted to implement automatic application processes, in order to save customers' waiting time at the counter.

## ■ Digital banking services

1. Becoming customers' most dependent channel: Become the key service channel that customers may depend upon for transactions.
2. Enhance customers' digital experience and penetration of digital service: Observe customers' needs from a user-centric perspective, and integrate online and offline channels to deliver seamless, optimal service over the digital platform.
3. Establish customer-sourcing and customer-oriented digital channels: Establish a digital customer-sourcing model, strengthen customer management, and increase the size of customers attracted and their profit contribution, thereby driving the increase of digital profit.
4. Build the most comprehensive smart investment platform with leading and consultative features in the industry: In addition to continuous optimization of the purchase and re-balance process and services, online and offline resources are integrated to provide a better investment experience to customers; the Bank also focuses on improving the depth of after-investment

consultation services in order to cover diverse customer groups and to assist customers in achieving personalized investment goals such that long-term asset accumulation benefits can be provided to customers.

5. Digital security protection network is established, and digital services that are both secure and user-friendly are provided through the protection of different nodes.

■ Overseas operations

1. The Bank continues to integrate the channels in the Greater China region and the ASEAN region and optimize financial products, in order to secure the overseas development and operation foundation. Furthermore, the Bank will develop new customers to expand the revenue source.
2. The Bank focuses on the corporate banking business, aims to develop business in the target industries, and expands customer groups in Taiwan and local markets while exploring new business opportunities.
3. The Bank will optimize platform and operating procedures, strengthen the foundation of the overseas branches, and enhance the products and services related to cash management, trade financing, financial transactions and green finance.
4. Digital applications will be accelerated, along with the optimization the Global MyB2B interface and functions of the global corporate network bank, in order to improve corporate customers' experience.
5. With the advantage of the financial system in Hong Kong and Singapore, the Bank is able to enhance the international wealth management services and diverse products, thereby increasing the coverage of high-asset customers in the Greater China and Southeast Asia region. Furthermore, the Bank also targets the "Family Office" service to assist customers in achieving early deployment and moving toward wealth and sustainability.
6. The Bank offers digital consumer banking services in Cambodia and Vietnam, and also expands the scope of cooperation with business operators in other industries. In addition, precision marketing is implemented via Big Data in order to enhance customer adhesion.
7. The Bank focuses on risk monitoring, legal compliance, information security and other control mechanisms, and also continues to strengthen asset quality.

■ Investment and treasury marketing

1. Enhances online strength of the business system and trading procedures.
2. Strengthen product development and marketing capabilities, and provide diverse products to enhance customer adhesion to the Bank's services.
3. Expand customer groups, and increase market share and visibility.
4. Assist overseas branches to develop overseas derivative financial products and bond services.

(IV) Market analysis

**1. Analysis of location of business, future market supply, demand and growth, and competition**

(1) Supply

The Bank integrates digital and physical resources to provide customers with product investment advice continuously according to customers' preferences and characteristics of wealth management products. The Bank also increases the service convenience for customers and gradually improves the services of the digital platform before, during and after investments.

The competition in the domestic financial market is fierce, low-interest rate customer acquisition has become the new normal, and the product homogeneity among the industry is high, and the challenge of maintaining profit is increasing. Therefore, the Bank's primary business objective is to provide professional services capable of satisfying customer demands. In addition to the active implementation of digital transformation, the Bank also properly utilizes the physical and digital channels to expand customer groups, such that different fund demands of customers can be satisfied promptly and appropriately, thereby increasing the deal closure rate.

(2) Demand and growth

In view of the wealth management services of the Bank for high-asset customers, the Bank's key financial service value lies in providing customers with objective advice on conversion and stop-loss after their investments made through the services provided by the Bank. In recent years, the Bank has invested considerable resources in the enhancement of the asset allocation consulting ability and related system construction, in order to

improve the wealth management service provided to customers of a higher level and to satisfy diverse needs of customers.

The overall consumer banking market is still supported by customers' demand for self-use and long-term property possession with value preservation. Accordingly, the personal loan business is expected to grow steadily.

### (3) Competitive advantage

While facing a saturated domestic financial market, banks must compete on financial innovation and service differentiation in the future, which is the reason for the Bank to cooperate and integrate with partners from different industries, in order to develop innovative practices that are different from traditional banking services. In addition, the Bank utilizes its extensive customer base and data model analysis technology, along with the integration and links with physical branches and digital channels, in order to actively provide investment plans satisfying customer demands. The Bank also upholds the principle of sound operation, strengthens control over customer investment risks, improves the health of customer asset allocation and reduces the market volatility risk of investment positions, thereby improving customer trust.

The Bank's overseas offices and branches are located throughout the regions of China, Hong Kong, and ASEAN. The Bank's services are mainly provided to corporate customers and financial institutions, and the Bank also develops private banking services in Hong Kong and Singapore, and provides consumer banking services in Cambodia and Vietnam.

The Group has established its brand image and has developed a business network in the Asia Pacific region. In addition, we are equipped with the experience and professional talent in corporate finance, consumer finance, and private banking services, and we also continue to expand overseas customers with a solid foundation and strong corporate resilience. The Group has abundant resources, and covers a wide range of industries such as finance, tourism, and medicine, in order to provide solutions in different fields and industries while satisfying the needs of customers in the Asia Pacific region.

As digital banking services are widely accepted and demanded by the general public and by enterprises, the Bank focuses on the development of

digital banking services overseas based on the Bank's extensive experience in Taiwan, and also aims to expand the service scope through the improvement of customer experience and enhancement of the Bank's brand image.

## **2. Future opportunities, threats, and response strategies**

### **(1) Opportunities, threats, and response strategies in Taiwan**

#### **■ Opportunities**

- ① The Bank benefits from access to the resources of Cathay Group and capitalizes on both internal and external professional market analyses, as well as a wide range of financial product offerings from the Group, to provide new wealth management products and investment guidelines. In addition, the Bank is the exclusive distribution bank for the insurance policies of Cathay Life and Cathay Century Insurance, resulting in a faster product design and modification process. Meanwhile, the insurance sales team of the holding company can address customer queries and provide suggestions, thereby forming a competitive financial holding platform.
- ② The Bank continues to develop customized products for high-asset customers, in order to satisfy customers' demands for stable dividends and long-term asset value growth. Furthermore, the Bank has also established expert teams to provide comprehensive financial services of investment allocation and family inheritance planning. The Bank's comprehensive branch network and digital service channels are able to serve customers while optimizing the loan service process, in order to improve the customers' experience in the services provided by the Bank.
- ③ CUBE credit card has the largest card issuance quantity in the market with more than 6 million issued cards, and such quantity continues to grow. Customers are familiar with the payment model and the diverse applications of the CUBE App, allowing the Group to combine the functions of various subsidiaries to strengthen and extend diverse financial service opportunities for customers of banks, and to develop innovative cross-industry alliances and cooperation models, in order to effectively promote financial services and achieve customer value. The Bank has focused on providing customer-oriented services for a long period of time, and despite the large quantity of card issuance and credit

card transaction amounts, the Bank values the importance of customer relationships and the proper growth of loyal customers jointly. In terms of the credit card business, the Bank will continue to focus on customer needs and to establish customer relationships with “in-depth” management. The Bank will also link digital cross-selling with the Tree Points, and will implement the brand ecosystem cooperation strategies to enhance the adhesion to the platform, in order to provide comprehensive digital financial services.

- ④ The annual total credit card transaction amount in 2024 exceeded NT\$4.6 trillion. The Bank’s credit card transaction amount also exceeded the market average. The Bank expects that the overall number of outstanding cards and the amount on outstanding cards will continue to grow in 2025. In addition, a greater number of industries and customers are committed to developing their own membership systems in order to establish brand loyalty. In view of this trend, the Bank continues to promote the “one card, one account, one App” strategy and the application of Tree Points through group management, and also collaborates with large-scale merchants to share resources, in order to establish a financial ecosystem to satisfy customer demands in all aspects.
- ⑤ With the development of domestic and foreign financial technology innovations, such as AI applications, and the increase of consumer demands for high-quality services and personalized products, the Bank will utilize the two digital App advantages and strategic partners to work with customers, in order to create a more tangible consumer experience, thereby improving customer service efficiency and satisfaction.
- ⑥ The Bank observes changes in the behavior pattern of cardholders through the use of data and dynamic analysis technology in order to precisely understand the needs of high-asset customers. Furthermore, the Bank also implements effective segment marketing and is committed to improving service quality, reducing interruptions, improving financial service experience, and promoting customer loyalty along with the enhancement of customer value.
- ⑦ The US White House is expected to welcome the Trump 2.0, which is expected to bring a new wave of tariffs and trade wars, driving the



restructuring of the global supply chain. Consequently, it may also affect the business environment of the banking industry.

#### ■ Threats

- ① Taiwan is facing uncertainties in the global situation and changes in the economic situation, which have led to changes in customer consumption behaviors and adjustments of business strategies. Companies will need to develop strategies to effectively understand customer demands, to predict market development, to strengthen flexibility and to adjust flexibly, in order to face operational challenges in the future.
- ② As competition in the financial market becomes more intense, and large co-brand organizations engage in collaboration with competing industries, business operators in the same sector tend to leverage preferential activities and additional returns or benefits to seize channel resources. Consequently, the operating cost is increased and the profit margin becomes limited.
- ③ The market interest rate is high, and the revolving interest rate has reached a relatively high point, resulting in an increase in the interest expense of revolving credit card users.
- ④ The financial industry is heading toward the high digitization trend, and relevant non-financial industries have also gradually launched digital financial services. Accordingly, it is important to provide differentiated services in order to gain competitive advantages, and to also ensure information security complying with relevant regulations while satisfying customer expectations at the same time, which are also the challenges to the financial industry.
- ⑤ Wealth management products are highly overlapping and homogenized in the market. How to adjust the sales strategy more quickly, develop marketable products, and improve customer adhesion through financial management services are the future challenges.
- ⑥ The domestic financial market is saturated and corporates' future outlook on the economy is still uncertain. In view of such factors, the profit of the banking industry may be suppressed. In addition, the rapid change of financial products and the environment also demands banks to make constant adjustments in their products and to become more flexible, which are major challenges faced by banks.

- ⑦ The domestic financial market is saturated and corporates' future outlook on the economy is still conservative. In view of such factors, the profit of the banking industry may be suppressed. In addition, the rapid change of financial products and the environment also demands banks to make constant adjustments in their products and to become more flexible, which are major challenges faced by banks.
- ⑧ Looking into 2025, as the international geopolitical conflict continues to affect the economy, and the market still expects that the domestic and foreign financial markets will enter the cycle of interest rate cuts while Taiwan's real estate market is still under strict control, all of these factors are likely to cause an impact on banking business. However, Taiwan's interest rate cut in 2025 is likely to be small, and interest rates are expected to remain high; furthermore, as the global investment market becomes more relaxed, the bond yield declines, which is beneficial to the bank's investment gains.

According to the prediction of the international survey organization, global economic growth will maintain its momentum. With the moderate growth of private consumption power, the number of domestic and foreign travelers will increase, which will also increase the service charge income.

#### ■ Response measures

- ① The Bank will continue to monitor the market and customer behavior, and use digital tools and data to review the business value of customers through multi-dimensional indicators, establish in-depth cooperative relationships with strategic customers, and use the customer scenarios to increase the channels for contact with customers, explore the potential business opportunities of the Bank/Group, and develop the business cooperation model of sharing with customers with the resources of the Bank, such that customer experience can be improved and operation can be enhanced.

- ② By integrating the resources of the Group's card issuance and order receipt, the Bank is able to assist the order receipt stores in targeting customers accurately, in order to increase the sales of the stores and to enhance their recognition of the Bank's financial services. The Bank will also continue to reduce the cost of labor force by providing digital services such as customer service management backend, allowing contract stores to recognize the improvement of the Bank's services.

The authority continues to promote the awareness of financial fraud prevention and improvement of preventive measures, while strengthening the management of abnormal transactions and alerting the public.

- ③ In the face of the challenge of digital financial services, the Bank not only strengthens information and network security measures, but also upholds the "customer-oriented" concept by conducting digital and behavioral track analysis to understand customer demands and preferences, and the content of customized services is also improved. The Bank will also actively improve the quality of its digital trading experience by incorporating demand forecasting and cross-product referral into its workflow, and exploring new ways to sell products, thereby establishing a firm relationship with the Bank's customers.
- ④ Through diverse data content and model technology, the Bank is able to precisely understand the customer profile and demands, in order to provide personalized financial solutions, and to interact with customers at the most appropriate time and place and in the most suitable scenarios. The Bank effectively integrates the online platform and the cooperation of downstream experts, in order to provide customers with a more consistent and convenient experience.
- ⑤ Continually provide financial advisors with new product knowledge as well as skills to help customers adjust investment strategies and build up a strong portfolio; actively monitor customers' existing investment positions and enhance risk management over customers' exposures.
- ⑥ With the Group's resources and advantages, the Bank has established a professional team for asset allocation, and has developed the system infrastructure required for investment portfolios, in order to respond to the wealth management trend of globalization.

- ⑦ The market is changing rapidly and the financial industry is a highly competitive environment. The Bank will continue to adapt to the digital and agile transformation trends, to cultivate professional talent and to build a diverse application environment for information technology and wholesale banking services, in order to ensure the Bank's competitive advantages.

## (2) Opportunities, threats, and response strategies in overseas markets

### ■ Opportunities

- ① The global environment is gradually recovering, and the Southeast Asian region continues to exhibit economic momentum. The Bank is actively deploying in this market, and it is expected to benefit from the growth of its domestic demand market and cross-border business activities.
- ② The geopolitical situation has led to the transfer of funds, and multinational companies continue to flexibly adjust their supply chain structure and deployment. High-asset individuals have significantly increased their emphasis on asset diversification and investment product selection. The Bank's extensive network and variety of product services in Asia are able to provide comprehensive financial services to all customers.

### ■ Threats

- ① The global geopolitical conflicts continue. After the US election, Trump's return has intensified the tensions between major economies, and market uncertainty continues to affect the economy, posing significant challenges to global economic recovery, stability of the financial markets, and global deployment of enterprises.
- ② Climate change intensifies global extreme disasters such as drought, flood and heat waves, affecting agricultural production, infrastructure and supply chains, such that operating costs and uncertainties are also increased. Various countries have also announced relevant laws and regulations to urge enterprises to adjust their strategies in response to climate-related challenges.
- ③ China is facing multiple challenges including weak domestic demand, a real estate market downturn, capital outflows, and a decline in population. It is expected that the economic growth rate will gradually slow down. It is necessary to observe whether relevant financial policies and investment incentives introduced by the government are able to drive effective improvements.

■ Response measures

- ① The Bank will continue to integrate local and foreign resources, optimize the platform and operating procedures, strengthen the foundation of overseas branches, and enhance cash management, trade financing, financial transactions and relevant products and services, in order to satisfy the needs of customers for fund movement and allocation.
- ② Based on customers' needs, the Bank is committed to promoting digital transformation and innovation in order to provide customers with high-quality financial services at all times. The Bank will also properly utilize the ample resources available in the Bank and the Financial Holding Group to provide new financial products and services.
- ③ In response to the ESG disclosure standards required by competent authorities of various countries, the Bank will properly implement ESG policies through actions in practice and will also actively expand green finance-related services.
- ④ The Bank strengthens the risk monitoring, legal compliance, information security and other control mechanisms, and continues to invest in system upgrades and personnel training, in order to meet the international compliance requirements.
- ⑤ By integrating the Group's services and networks, the Bank is able to provide quality financial services and a customer experience that exceeds the expectations of both domestic and overseas customers. It aims to become the best overseas partner and a leading bank in the Asia Pacific region.

(V) Research and development of new financial instruments

1. New financial instruments and business departments introduced in the last two years, and their current size and profitability up till the publication date of annual report:

(1) Deposits and loans

Item	End of 2024	End of 2023
Deposit balance	NT\$3,751.4 billion	NT\$3,483.2 billion
Mortgage (including: home equity loan) balance	NT\$1,324.5 billion	NT\$1,129.5 billion
Unsecured credit balance	NT\$153.0 billion	NT\$142.1 billion

- ① Deposit balance amounted to NT\$3,751.4 billion at the end of December 2024, up NT\$268.2 billion or 8% from the end of 2023. and NT\$2,336.7 billion of which were demand deposit while NT\$1,414.7 billion of which were time deposit.
- ② At the end of December 2024, the outstanding credit balance across mortgage products (including: home equity loan) totaled NT\$1,324.5 billion, up NT\$195.0 billion or 17% from the end of 2023.
- ③ At the end of December 2024, outstanding balance across personal loan products totaled NT\$153.0 billion, up NT\$10.9 billion or 8% from the end of 2023.

(2) Treasury

- ① Major financial products: Derivatives (including structured instruments) and bonds.

2. R&D expenses and outcomes in the last two years, and future R&D plans:

(1) Research and development expenses in the last two years:

Unit: NT\$ thousand

Year	2023	2024	2025 estimate
Amount	790,789	758,101	1,253,296
Growth rate	12.27%	-4.13%	65.32%

(2) Research and development outcomes completed in 2024

Name of major project	Costs invested (NT\$ thousand)
Bank's core modernization consulting project	25,920
Information infrastructure modernization consulting project	22,475
Wholesale banking CRM establishment project	13,716
Establishment of the 3rd Information Center	10,068
Bank's core modernization consulting project	25,920

(3) Future R&D plans and progress

March 31,2024

Plan/project in the most recent year	Progress	Additional budget required (NT\$ thousand)	Estimated time of completion	Factors critical to the success of research and development
Bank's core modernization project	Planning in progress	3,896,000	2030/09	Effective communication with the departments in need
Electricity infrastructure improvement of Neihu Information Center	In progress (10% Completed)	180,147	2025/12	Information infrastructure integration and optimization

(VI) Long and short-term business plans

1. Short-term plan:

(1) Consumer banking

- ① Optimize the mortgage and personal loan end-to-end assessment process to support efficient services and digitalization.
- ② Apply big data analysis to identify target customers and trends for precision marketing.
- ③ Continue coordinating joint marketing efforts between group subsidiaries and expand customer base. Utilize the cash flow network to provide integrated financial products and services and optimize synergy.
- ④ Aim to expand customer base and revenue contribution particularly from high-asset individuals; introduce integrated solutions aimed at enhancing product attachment.
- ⑤ Optimize service interface customer experience for enhanced relationship and performance.
- ⑥ The Bank will continue to promote the value-oriented management principle in collaboration with Cathay Life, emphasizing the



fundamental protective nature of insurance and strengthening the promotion of protection-oriented products to enhance public awareness of insurance. New life insurance products will be developed based on market trends and the needs of different customer segments to meet diverse customer demands.

(2) Corporate banking

Complete the basic infrastructure construction based on the principle of sustainable management and via the methods of talent planning and digitalization of sales management. Furthermore, make use of collaterals such as SME credit guarantee and financial assets with risk mitigation effects for effective use of capital ensuring to replace the weak parts and retain the strong ones under the premise of good asset quality. Moreover, integrate the data resources of the Bank and initiate high frequency of interaction for extended cross-selling opportunities, utilize tools to identify potential customer business opportunities and elevate the product penetration rate. The objective is to sustain business momentum for stable growth and optimize the revenue structure.

(3) Trust

Develop employee shareholding trust in line with upcoming deregulations and policy incentives; cooperate with Cathay Life on the promotion of insurance trust in order to assist the general public's planning of retirement life and to guarantee the property security.

(4) Credit card

- ① The Bank continues to promote the strategy and concept of “one card over multiple cards” for the CUBE credit card. For each benefit plan, it is equivalent to using one card to manage the brand identity for benefits at the same time. Based on the customer's preference, the Bank has expanded six major benefit plans to satisfy the “1” exclusive benefit plan most suitable to the consumption pattern of each cardholder, and through integration of the CUBE App, it can also be flexibly changed to “N” attached benefit plans, becoming personal exclusive “quasi-co-brand card,” in order to gradually develop the “1+N” benefit plan living habit for cardholders. In order to continue to create market volume and consumer momentum, the Bank actively finds the gap in the core benefit coverage and aims to centralize the consumption through the breadth

and accuracy of core benefits. The Bank also establishes the benefit offering rules in the market in order to maintain product health. The Bank develops a personalized benefit classification system to transfer the main target to the customer group with low domestic consumption and high overseas consumption.

- ② In the future, the Bank will focus on the high-asset customer group. In terms of the design of high-asset cards such as World Card, the Bank will focus on personalized credit card products and high-quality services, in order to meet the expectations of the wealthy customer group for ideal living, and to provide an exclusive and unique experience to satisfy the wealth customer group, thereby achieving a unique brand experience. In addition, the Bank will continue to work with co-brand merchants to jointly invest resources in customer management. Through data analysis and continuous observation of customer preferences and needs, we are able to provide exclusive discounts and privileges for customers via co-brand channels. In addition, we will continue to strengthen our co-brand partnerships.
- ③ The Bank continues to utilize the CUBE benefit platform to actively expand the relationship with partners in different channels and to jointly establish innovative marketing models. With the principle of data-driven operation, the Bank is able to precisely understand customer needs in order to provide highly personalized financial services and attract new customers, such that the bond with existing customers is enhanced.
- ④ The Bank continues to strengthen its cooperation with merchants to link strategic partners with banking resources, manage valued customers jointly, provide differentiated services, and increase customer loyalty, thereby improving the operating efficiency of merchants.

(5) Payment service

- ① Contract store order receipt service: The Bank has established a comprehensive digital service mechanism to improve the service experience of contract stores. The Bank will also continue to optimize the internal operating efficiency.
- ② Automation channel: Enhance the stability and resilience of system services, achieve fast and convenient ATM user experience, and provide customers with more comprehensive and convenient digital financial services.

(6) Digital banking

Continue to strengthen online and offline service integration, and provide high personalization flexibility for user experience from the customer's perspective, in order to enhance the business relationship with the customer.

(7) Offshore banking

- ① Strengthen customer management, continue to improve the cross-border platform and products of the network in the Greater China and Southeast Asia region, cultivate and develop cross-border enterprises, target local industries, develop characteristic products and services, and strengthen and expand the niche customer group.
- ② Introduce new technologies to strengthen cooperation with strategic partners, optimize and increase new products and services, such as cash management services, trade financing, project financing, financial marketing, green finance, digital finance, and wealth management, in order to increase sources of revenue.
- ③ Enhance regional financial talent cultivation to support the diverse development of corporate banking, private banking, and consumer banking businesses.
- ④ Actively exploit the digital power by focusing on multi-cloud, hybrid cloud and data development, and expand the financial application scenarios, improve digital and data value, and establish brand identity.
- ⑤ Strengthen financial position through ongoing balance sheet optimization and risk management, and implement internal control mechanism while maintaining proper balance between risk and profitability.

(8) Investments and financial products

- ① An online trading platform was created to reduce manual operations.
- ② Improve product development and marketing strategies, diversify business development to meet the needs of different customers.
- ③ Continue to improve and optimize business process, in order to improve business operation efficiency and reduce operating cost.

2. Long-term plan:

(1) Consumer banking

- ① Adhere to a customer-centric business approach and offer diverse financial services to accommodate customers' distinctive characteristics. Actively develop digital cash flow service, and optimize personal loan service experience on the digital channel for increased account utilization, thereby allowing the Bank's financial service to be integrated with the daily lives and operation scenarios of customers in order to become the primary bank for customers.
- ② Utilize group resources and integrate marketing manpower, sales channels and product lines for the best synergy in business development.
- ③ Adopt the optimal asset/liability structure for improved capital efficiency and profitability.
- ④ Connect the three main aspects of customers, product, and channel based on the "customer-oriented" concept, identify customers' needs with data, provide comprehensive financial advisory services intelligently based on customer demands, provide exclusive financial management solutions to customers, and continue to optimize online and offline wealth management services to customers, and improve the consistency of customers' experience on the services provided by the Bank.
- ⑤ Take initiative in growing wealth management relationship with the high asset customer group, enhance customer business operation, offer a diverse range of customized products and services and strive to offer robust asset allocation plans to satisfy the investment, financing and inheritance needs of the high asset customer group, thereby creating valued services and strengthen the competitiveness of the Bank.

- ⑥ Based on the consideration of risk control and customer experience, design new financial management transaction process, and continue to strengthen the internal process and risk control.

(2) Corporate banking

Adhere to the corporate sustainability strategy and provide green finance services by enforcing ESG; enhance operating synergy through hardware/software implementation, big data collection, application of diverse scenarios, process optimization, and strengthening of sales channels; adopt a flattened and lightened management structure to achieve the medium- and long-term goals of the corporate banking segment.

(3) Trust

Respond to social trends, and continue to establish comprehensive trust platform, in order to satisfy various demands of the general public.

(4) Credit card

- ① The Bank reviews strategic merchants from different perspectives, continues to strengthen the operation, and keeps track of market trends and customer demands in order to develop potential strategic merchants, satisfy the needs of different customer groups, and seize the business cooperation and data-sharing opportunities of the Bank for making adjustments to the business strategy and establishing innovative business cooperation models. The goal is to improve the value of cooperation with merchants and to maintain their advantages in the competitive market.
- ② The Bank will continue to focus on the management of CUBE cards, to precisely classify customers and refine product benefits, in order to cultivate customers. In addition, to introduce more preferential services that are closer to customer consumption needs in response to market trends, the Bank is also committed to maintaining product competitiveness. Through a variety of digital tools, the Bank integrates different products/services to establish a highly personalized financial environment. In addition to the group type management of the Tree Points of Cathay Group, the Bank expands the channel distribution and liquidity, such that the Tree Points can be used on domestic and overseas consumer channels of Cathay Special Offers, Tree Shopping Center and business partners of other industries. The digital channels

allow point redemption to offset purchase price, in order to increase the customers' willingness to collect points and the scale of point application, thereby securing the foundation of customer trust and cooperation with the Bank. Furthermore, the Bank also promotes positive growth continuously and aims to even achieve the group type of financial service growth. In the future, the Bank will strive to plan more applications for the Tree Points, and to improve the user experience of customers in all aspects, in order to construct a comprehensive ecosystem spanning across the entire Group.

(5) Payment service

- ① Contract store order receipt service: The Bank stays in tune with emerging patterns, policies, and market dynamics, and also offers different financial services flexibly to expand the market scale.
- ② Automation channel: The Bank aims to construct a comprehensive financial service life cycle, to adopt innovative business model, and to establish the best service platform integrating the internal and external resources, in order to extend the CUBE brand value.

(6) Digital banking

Digital empowerment drives the continuous growth of the CUBE brand. The innovative spirit of the CUBE is practiced in more cross-product connections and experiential design to create an independent and diversified personal financial experience becoming a one-stop shop for financial products and as a financial stewardship for every customer.

(7) Offshore banking

- ① Under the development vision of “The Best Financial Institution in Asia Pacific Region,” the Bank will continue to integrate its domestic and overseas platforms and connect with the development trends of the entire Bank by making good use of its advantages in domestic and overseas branches and partners.
- ② In compliance with policies and regulations, the Bank expands its trade financing and cash management services in order to increase customers' willingness to choose the bank for cross-border account operation. In addition, the Bank also provides comprehensive financial services to

assist customers in effectively utilizing their capital and achieving sustainable development.

- ③ The Bank targets high-asset customers in Hong Kong and Singapore and aims to provide wealth management services for high-asset customers and their families. The Bank also trains and educates staff to develop their professional skills while expanding product selections, in order to link and collaborate with international partners and to upgrade the “Family Office” service.
- ④ The Bank has developed a sound education and training system for international financial talents to improve the learning platform, on-job training, and professional training, in order to support the Bank’s overseas expansion strategies and to head toward the goal of becoming the best financial institution in Asia Pacific.
- ⑤ While pursuing service innovation and business growth, the Bank also implements risk management mechanism and corporate sustainability.

(8) Investments and financial products

- ① The Bank will actively accelerate digital banking services along with the improvement of trading efficiency and service quality.
- ② Provide diversified product consulting and design services to develop customer base with potential.
- ③ Improve pre-transaction offering documents to reduce potential customer complaints in the future.

**II. Number of Employees, Average Service years, Average Age and Educational Level Distribution Ratio, Employee Professional License, and Continuing Training Status in the Last Two Years and Up to the Publication Date of the Annual Report:**

March 31,2025

Year		2023	2024	As of March 31,2025
Employees	Managers	823	814	837
	General employees	10,253	10,723	10,899
	Total	11,076	11,537	11,736
Avg. Age		39.17	39.30	39.07
Average years of services		9.99	9.95	9.86
Highest educational attainment	Doctorate	0.14%	0.13%	0.14%
	Master	21.88%	22.61%	22.66%
	University/college	74.38%	74.07%	74.03%
	High School	3.58%	3.16%	3.14%
	Below High School	0.03%	0.03%	0.03%



Year		2023	2024	As of March 31,2025
Professional certificates held by employees	Proficiency Test for Financial Planning Personnel	1,519	1,494	1,503
	Basic Proficiency Test for Junior Credit Personnel	3,429	3,441	3,484
	Basic Proficiency Test for Bank Internal Controls	6,727	7,213	7,191
	Basic Proficiency Test for Foreign Exchange Personnel	3,037	3,106	3,158
	Qualification Exam for Personal Insurance Representative	6,207	6,459	6,549
	Qualification Exam for Non-Life Insurance Representative	5,968	6,424	6,506
	Proficiency Test for Trust Operations Personnel	6,207	6,452	6,586
	Qualification Exam for Investment-orientated Insurance Product Representative	3,269	3,379	3,420
	Real Estate Appraiser	1	1	1
	Taiwan Bar Exam	14	12	15
	Certified Public Accountant	10	33	33
	Certified Internal Auditors (CIA)	13	13	14
	Financial Risk Manager (FRM)	22	21	21
	USA Chartered Financial Analyst (CFA)	31	34	34
	Certified Anti-Money Laundering Specialist (CAMS)	44	43	41
	Certified Financial Service Auditor (CFSA)	5	5	5
	Project Management Professional (PMP)	62	76	82
	Certified Financial Planner (CFP)	271	268	270
	Certified Information Systems Auditor (CISA)	4	4	5

Note: The management refers to officers of manager grade and above.

### III. Corporate Responsibility and Moral Conduct

The Bank undertook the Cathay Group's on the three main axes of sustainability— "Climate, Health, Empowerment," and the empowerment is further divided into workplace empowerment and social empowerment. The key achievements are summarized as follows :

1. Workplace empowerment: The Bank has been committed to talent cultivation and development for a long time. It has seen its employees as important customers, and with the development goal of "Raising from Early Age, Reshape Existing State and Build New Sustainable Talents," it aims to integrate both talent development and digital transformation by implementing the four strategic pillars.

- ① Elevate employees' skills:

To continuously improve the key competence of employees, the Bank has established different levels of training programs based on the job category and rank. In addition, the Bank also continues to introduce various physical and digital learning resources in order to construct a comprehensive career development system to cultivate talents in different roles, which is also the key to guiding employees to achieve diverse development.

- ② Reshape employees' skills:

In response to the future changes and the corporate digital transformation strategies, the Bank promotes the re-training program, in order to enhance the digital ability (AI, agility) and the learning coverage of sustainable literacy of employees. Accordingly, from the stages of concept establishment to work performance in practice, employees' ability to face future challenges can be improved.

- ③ Build an echelon for leadership:

In order to promote active organizational talents and to cultivate diverse integrated talents, the Bank periodically reviews the talent pool of all levels and also implements training programs for all levels, in order to provide management talents demanded by the operations of the Bank.

- ④ Diverse and inclusive workplace:

To establish a diverse and inclusive working environment, allowing employees to realize their full potential, we respect the uniqueness of each employee, and through the establishment of diverse and inclusive

internal and external networks. We open up uninterrupted and continuous learning resources in order to assist employees to continue their learning during the slowdown (suspension) period, such as leave without pay period.

2. Social empowerment: In Taiwan, one of every two persons is a customer of the Cathay Group; therefore, the Bank has been active to implement sustainability by utilizing the Group's resources and collaborate with diverse strategic partners to facilitate social sustainability and help youth and disadvantaged develop knowledge and skills in the hope of building an inclusive and equal society.

① Youth empowerment :

To assist young people in learning about themselves and exploring future careers as soon as possible, the Bank has actively cooperated with various universities and colleges in Taiwan in order to provide young people with training scenarios of “financial field exploration” and “diverse career skills cultivation.” In addition, the practical training for trainees and interns is enhanced during their training or internship period. By participating in the actual practice at work, trainees and interns are able to understand the Bank's strategic direction and to shorten the gap in education in order to improve their soft and hard competences at the workplace. Relevant training programs include the summer Cathay Intern Program (CIP) focusing on the professional training of the Bank's headquarters departments, which covers information, digital finance, finance, and operation planning. In response to the cross-disciplinary planning and training of digital data talents, the Bank also expands its scope and vision to include students from non-financial management departments so that they are able to provide diverse visions and ideas to the Bank. The Bank also cooperates with academic institutions to offer the Cathay Seed Program (CSP) in order to assist students in learning the practical contents of banking duties at work early as interns. The first line of business-related departments is opened for students, including branches, operation centers, finance, wholesale banking ARM, personal finance ARM, overseas planning, information technology, and so on. The goal is to provide a learning workplace to experience the work in practice, and to observe the potential of students during the internship. The practical training is also provided to strengthen the

preparation of interns for working at the Bank after graduation. In addition, the Bank also organizes JAVA programming training classes and recruits non-traditional information background people who are willing to perform information-related work. Through a 15-week programming training courses and hands-on planning, trainees are able to develop programming skills, following which they can become basic developers in order to cultivate in-house information technology professionals.

② Care for disadvantaged:

To eliminate the social inequality, the Bank continues to invest resources in supporting children's education in remote areas and recruits colleagues to serve as volunteers in teaching. By exploiting the professional functions of the financial industry, the Bank assists children in remote areas to establish proper financial concepts, such that children are able to distinguish the difference between what they want and what they need, and to realize their dreams through wealth management plans. In addition, the Bank has sponsored the education and sports development of children in remote areas through charity donations from all sectors in society over the past years. The Bank also sponsors county/city governments to support the education and sports development of children in remote areas based on the principle of "Teaching students the skill of fishing rather than offering fishes to students," in order to allow children in remote areas to receive equal and quality education.

The Bank supports the public welfare activities of the "Elevated Tree Program" organized by the Education and Culture Foundation of Cathay United Bank, and pays attention to learning issues for the disadvantaged and children in remote areas, demonstrating the Bank's corporate social responsibility. "Elevated Tree Program" public welfare events are summarized in the following:

1. Elevated Tree Program Scholarship:

In 2024, the Company donated scholarships and supporting funds to 5,907 outstanding and financially disadvantaged junior high schools in Taitung County and 17 schools in Yilan County, including the basketball teams of Nao Elementary School in Yilan County, to promote sports education in weightlifting, badminton, archery, and basketball. The Bank also supported the "Cathay United World Youth Village Youth Football

Invitation” and “Kode Youth Football Invitation” held in remote areas. In addition, to promote the concept of sustainability, the Bank sponsored the “Partners for Creating a Blue Ocean – Sailing to the Blue Ocean” project for Yuming-Kuo Junior High School in Yilan County, connecting 36 schools on land and offshore, and completing a tour around Taiwan to join hundreds of teachers and students to promote ocean protection in action. This project has helped students promote environmental protection and marine education. It also combines canvas sailing sports to incorporate the educational philosophy of the Elevated Tree Project into marine sustainability action and cultivates students to become citizens of the ocean in the future.

2. Cathay Charity Group:

Cathay Charity Group participated in the public welfare events of “Cathay Outstanding Subsidy Program,” “Teacher For Taiwan Education Improvement Collaboration Program,” “Cathay Student Dream Come True Program,” “Remote Area After-School Care Plan” and “Winter Warmth Delivery Event,” etc., and also prepared and released the Cathay Charity Group Annual Report.

3. Elevated Tree Program Exhibition:

To promote domestic arts education, the arts exhibition and arts seminar were held at the Cathay Art Center, providing a space allowing the general public to visit the exhibition free of charge and to learn about the arts. In 2024, a total of 10 art exhibitions and 4 art workshops were held, including the “The 4th Term of Elevated Tree Charity Artist Exhibition” organized by amateur artists, in order to contribute efforts to the children in remote areas jointly. In addition, the Bank also offers “2025” group art desk calendar and greeting cards created by outstanding domestic artists, allowing everyone to appreciate the beauty of the art and express their blessings at the same time.

4. Social Welfare:

The Bank encourages its employees to take actions in energy conservation and carbon reduction. Since 2017, the Bank has organized e-sports competitions annually and also appropriates a portion of the energy conservation amount for environmental protection or social welfare purposes. In 2024, the Bank assisted the Happy Mount Leprosy Colony to replace obsolete lighting equipment, in order to contribute efforts in the environmental protection of our Earth.

5. Elevated Tree Program Exhibition:

To promote domestic arts education, the arts exhibition and arts seminar were held at the Cathay Art Center, providing a space allowing the general public to visit the exhibition free of charge and to learn about the arts. In 2024, a total of 10 art exhibitions and 4 art workshops were held, including the “The 4th Term of Elevated Tree Charity Artist Exhibition” organized by amateur artists, in order to contribute efforts to the children in remote areas jointly. In addition, the Bank also offers “2025” group art desk calendar and greeting cards created by outstanding domestic artists, allowing everyone to appreciate the beauty of the art and express their blessings at the same time.

6. Social Welfare:

The Bank encourages its employees to take actions in energy conservation and carbon reduction. Since 2017, the Bank has organized e-sports competitions annually and also appropriates a portion of the energy conservation amount for environmental protection or social welfare purposes. In 2024, the Bank assisted the Happy Mount Leprosy Colony to replace obsolete lighting equipment, in order to contribute efforts in the environmental protection of our Earth.

7. Environmental Protection System:

The Bank values environmental protection as a key corporate responsibility. In addition to fully supporting green energy development through credit extension policies, the Bank has followed the “Environment and Energy Policies” established by Cathay Financial Holdings as the guiding principle for its protection of natural resource capital. The Bank incorporates the latest management systems into its business operations, including ISO 14001 – Environmental Management System, ISO 50001 – Energy Management System, and ISO 46001 – Water Resource Efficiency Management System. In response to the national net-zero carbon emissions policy, the Bank has adopted the SBTi goal of reducing carbon emissions by 4.2% annually since 2021, and it is expected that the accumulated carbon reduction will reach at least 42% by 2030 in comparison to 2020. To regularly review the effectiveness of carbon reduction, the Bank has also conducted the “Greenhouse Gas (GHG) Inventory” to track environmental data annually in accordance with the ISO 14064-1 standard and to use it as a reference for setting reduction goals. The Bank also actively promotes energy-saving and carbon-

reducing measures, the use of renewable energy, the reduction of resources in its main products and services, and the promotion of digital finance to minimize paper usage, among other initiatives, to lessen the impact of its business operations on the environment. In April 2022, the Bank became the first RE100 member of Taiwan's financial industry, according to the official announcement from Cathay Financial Holding. The operation headquarters of the Bank has achieved the goal of using 100% renewable energy in 2023. Additionally, the Bank has set a target of using 100% renewable energy for all business locations in Taiwan by 2030, and for all business locations worldwide by 2050, in order to promote energy transformation and environmental sustainability.

#### **IV. Awards**

- 《Asian Banking & Finance》Wholesale Banking Awards 2024- Taiwan Domestic Cash Management Bank of the Year
- 《Asian Banking & Finance》Wholesale Banking Awards 2024- Taiwan Domestic Trade Finance Bank of the Year
- 《Asian Banking & Finance》Retail Banking Awards 2024- Investment Product Innovation of the Year - Taiwan
- 《Asian Banking & Finance》Retail Banking Awards 2024- Service Innovation of the Year - Taiwan
- 《Asian Banking & Finance》Retail Banking Awards 2024- Fraud Initiative of the Year - Taiwan
- 《Asian Banking & Finance》Retail Banking Awards 2024- Mortgage and Home Loan Product of the Year - Taiwan
- 《Asian Banking & Finance》Fintech Awards 2024- Fintech Initiative Award - Taiwan
- 《Asian Private Banker》The Strongest Banks Rankings- Best Domestic Private Bank - Taiwan
- 《Brandon Hall Group》The Excellence Awards (HCM) - Best Learning Program Supporting a Change Transformation Business Strategy , Gold Award
- 《Ctgoodjobs》Best HR Awards 2024- Employer of the Year Award
- 《Ctgoodjobs》Best HR Awards 2024- Top Happiest Culture Award
- 《Ctgoodjobs》Best HR Awards 2024- Best Corporate Wellbeing Program Award
- 《Ctgoodjobs》Best HR Awards 2024- Best ESG Award

- 《Designsori Co.,Ltd》 K Design Award- Communication Gold Winner: Cathay Run 2023
- 《Enterprise Asia》 Asia Responsible Enterprise Awards- Social Empowerment
- 《Euromoney》 Global Private Banking Awards 2024- Taiwan's Best for Discretionary Portfolio Management
- 《Euromoney》 Global Private Banking Awards 2024- Taiwan's Best for Discretionary Portfolio Management
- 《Euromoney》 Awards for Excellence 2024- 2024 Best Digital Bank
- 《Global Finance》 World's Best Digital Bank Awards- Best User Experience (UX) Design – Taiwan
- 《Global Finance》 World's Best Digital Bank Awards- Best Consumer Digital Banks in Asia - Cambodia
- 《Global Finance》 World's Best Digital Bank Awards- Best Corporate/Institutional Digital Banks – Taiwan
- 《HR Asia》 Asia Best Companies to Work for in Asia Singapore 2024- HR Asia Best Companies to Work For in Asia Awards 2024
- 《HR Asia》 Asia Best Companies to Work for in Asia Singapore 2024- HR Asia Diversity, Equity and Inclusion Awards 2024
- 《HR Asia》 Asia Best Companies to Work for in Asia Singapore 2024- HR Asia Sustainable Workplace 2024
- 《HR Asia》 Asia Best Companies to Work for in Asia Singapore 2024- HR Asia Most Caring Company Awards 2024
- 《Japan Institute of Design》 Good Design Award- Media and Contents: Good Design Award 2024
- 《Retail Banker International》 Asia Trailblazers Awards- Cloud Migration Advances – Completed Deployment
- 《Retail Banker International》 Asia Trailblazers Awards- Cloud Migration Advances – Strategy & Planning
- 《Retail Banker International》 Asia Trailblazers Awards- Advances in the use of Biometrics in Security
- 《Retail Banker International》 Asia Trailblazers Awards- Best Training and Development Course
- 《Shopping Design》 Taiwan Design BEST100- Design of the Year
- 《The Asian Banker》Global Excellence in Retail Finance Awards 2024- Best Customer Loyalty/Rewards Initiative ( Credit Card Rewards/CUBE App )



- 《The Asian Banker》Taiwan Retail Finance and Technology Innovation Awards 2024- Best Wealth Management Bank in Taiwan
- 《The Asian Banker》Taiwan Retail Finance and Technology Innovation Awards 2024- Best Mobile Banking Service in Taiwan
- 《The Asset》2024 Triple A Digital Awards- Best Retail Mobile Banking Experience
- 《The Asset》2024 Triple A Digital Awards- Best Mobile Banking Application
- 《The Asset》2024 Triple A Digital Awards- Best Core System Project
- 《The Asset》2024 Triple A Sustainable Finance Awards- Best Sustainability-Linked Loan – Private Equity
- 《The Asset》2024 Triple A Sustainable Finance Awards- Best Syndicated Loan
- 《The Asset》Triple A Treasurise Awards 2024- Best Service Provider- Cash Management
- 《The Asset》Triple A Sustainable Infrastructure Awards - Renewable Energy Restructuring Deal of the Year
- 《The Asset》Triple A Private Capital Awards- Best Bank for Investment Solutions, Equity
- 《The Asset》Triple A Private Capital Awards- Best Wealth Manager
- 《The Asset》Triple A Private Capital Awards- BEST PRIVATE BANK
- 《The Asset》Triple A Private Capital Awards- BEST PRIVATE BANK - HNWIS
- 《The Asset》Benchmark Research Awards 2024- Asian G3 Bond- Top Investment House(Taiwan)
- 《The Asset》Benchmark Research Awards 2024- Asian G3 Bond- Top Investment House(New Taiwan dollar)
- 《The Asset》Benchmark Research Awards 2024- Asian G3 Bond- Most Astute Investor- Sebastian Luo
- 《The Asset》Benchmark Research Awards 2024- Asian G3 Bond- Most Astute Investor- Vivian Chong
- 《The Banker》the bank of the year- Best Bank in Taiwan
- 《The Stevie Awards》2024 International Business Awards- Platform as a Service, Gold Stevie Winner
- 《The Stevie Awards》2024 International Business Awards- Company of the year - Banking , Silver Stevie Winner

- 《The Stevie Awards》 2024 International Business Awards- Product & Service Categories -Financial Services, Silver Stevie Winner
- 《The Stevie Awards》 2024 International Business Awards- Communications or PR Campaign/Program Of The Year - ESG , Silver Stevie Winner
- 《The Stevie Awards》 2024 International Business Awards- Communications or PR Campaign/Program Of The Year - Content Marketing , Silver Stevie Winner
- 《The Stevie Awards》 2024 International Business Awards- Communications or PR Campaign/Program of The Year -Corporate Responsibility, Bronze Stevie Winner
- 《The Stevie Awards》 2024 International Business Awards- Achievement in Corporate Social Responsibility, Bronze Stevie Winner
- 《The Stevie Awards》 2024 International Business Awards- Marketing Campaign of The Year - Non-Profit, Bronze Stevie Winner
- 《The Stevie Awards》 2024 International Business Awards- Best Technical Support Solution : Computer Services, Bronze Stevie Winner
- 《The Stevie Awards》 2024 International Business Awards- Cloud Infrastructure, Bronze Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers- Achievement in Competencies and Skill Development or Management, Gold Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers- Best Leadership Development Program, Gold Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers- Best Learning & Development Strategy, Silver Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers- Most Innovative Talent Management Program, Bronze Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers- Achievement in Employee Relations, Bronze Stevie Winner
- 《Vietnam Digital Communications Association (VDCA)and VietTimes Magazine》 The Vietnam Digital Awards 2024- Excellent Digital Transformation Business award
- 《Shanghai Lujiazui Financial City Development Bureau & Lujiazui Fintech Association》 - Shanghai Lujiazui Financial City’ s Outstanding Fintech Case Award

- 《Commercial Times》 2024 Digital Financial Award - Digital Service Excellence Award
- 《Commercial Times》 2024 Digital Financial Award - Digital Information Security (Security Category) Excellence Award
- 《Republic of China National Enterprise Competitiveness Development Association》 2024 21th National Brand Yushan Award - Best Product
- 《Business Today Magazine》 2024 18th Wealth Management Bank and Securities Assessment- Best Asset Protector
- 《Business Today Magazine》 2024 18th Wealth Management Bank and Securities Assessment- Best Digital Experience
- 《Business Today Magazine》 2024 18th Wealth Management Bank and Securities Assessment- Best Smart Wealth Management,
- 《Business Today Magazine》 2024 18th Wealth Management Bank and Securities Assessment - Best Customer Trust
- 《Taiwan Institute for Sustainable Energy》 2024 Taiwan Sustainable Investment Awards- Model of Influential Institution
- 《Taiwan Institute for Sustainable Energy》 2024 17th Taiwan Corporate Sustainability Awards- Employee Benefit Leadership Award
- 《Taiwan Institute for Sustainable Energy》 2024 17th Taiwan Corporate Sustainability Awards- Information Security Leadership Award
- 《Taiwan Academy of Banking and Finance (TABF)》 2024 Fintech Taipei Awards - Financial Innovation Award - Financial Institution Category
- 《Taiwan Academy of Banking and Finance (TABF)》 The Elite Awards for Taiwan Banking Excellence for Taiwan Banking Excellence- Best Wealth Management
- 《Taiwan Academy of Banking and Finance (TABF)》 The Elite Awards for Taiwan Banking Excellence- Best Consumer Banking
- 《Taiwan Academy of Banking and Finance (TABF)》 The Elite Awards for Taiwan Banking Excellence- Best Personal Trust Finance
- 《Taiwan Academy of Banking and Finance (TABF)》 The Elite Awards for Taiwan Banking Excellence- Best Green Finance Project
- 《Taiwan Academy of Banking and Finance (TABF)》 The Elite Awards for Taiwan Banking Excellence - Financial Inclusion Promotion Award - Fraud Prevention (Special Award)
- 《China Times》 Financial Services Awards- Information Security

- 《Financial Supervisory Commission》2024 Financial Education Contribution Award - Best Collaboration Award (Excellence Award)
- 《Hong Kong Quality Assurance Agency (HKQAA)》2024 Green and Sustainable Finance Awards- Outstanding Award for Green and Sustainable Loan Structuring Advisor (Textile Industry) - Visionary Sustainability-linked Loan Performance Metrics
- 《Hong Kong Quality Assurance Agency (HKQAA)》2024 Green and Sustainable Finance Awards- Outstanding Award for Green and Sustainable Loan Structuring Advisor (Water Industry) - Visionary Sustainability-linked Loan Performance Metrics
- 《Hong Kong Quality Assurance Agency (HKQAA)》2024 Green and Sustainable Finance Awards- Leadership Award For Green and Sustainable Development-Arnold Kan
- 《Hong Kong Quality Assurance Agency (HKQAA)》2024 Green and Sustainable Finance Awards- Leadership Award For Green and Sustainable Development-Fai Chan
- 《Hong Kong Quality Assurance Agency (HKQAA)》2024 Green and Sustainable Finance Awards- Strategist Award For Green and Sustainability Finance Development-Stephen Chan
- 《Hong Kong Quality Assurance Agency (HKQAA)》2024 Green and Sustainable Finance Awards- Strategist Award For Green and Sustainability Finance Development-Jason Ho
- 《Wealth Magazine》2024 Wealth Management Award- Best Wealth Management
- 《Wealth Magazine》2024 Wealth Management Award- Best Digital Smart System
- 《Wealth Magazine》2024 Wealth Management Award- Best Innovative Trust Service
- 《Wealth Magazine》2024 Taiwan Financial Award- Impact Investment Trust, Excellence Award
- 《Wealth Magazine》2024 Taiwan Financial Award- Consumers' Award for Financial Brands: Best Customer Referral for Domestic Bank, Premium Award
- 《Employer Branding Institute》2024 DEI Employer Awards
- 《Environmental Protection Administration, Executive Yuan》6th National Enterprise Environmental Protection Award- Silver Award

## FIVE. Address and Contact Number of Head Office and Global Branches

Unit name	Address	Phone
Head Office	No. 7, Songren Rd., Xinyi Dist., Taipei City 11073, Taiwan (R.O.C.)	(02)8722-6666
Treasury Department	2F., No. 7, Songren Rd., Xinyi Dist., Taipei City 11073, Taiwan (R.O.C.)	(02)8722-6666
Financial Marketing Department	2F., No. 7, Songren Rd., Xinyi Dist., Taipei City 11073, Taiwan (R.O.C.)	(02)8722-6666
Offshore Banking Unit (OBU)	3F., No. 65, Guanqian Rd., Zhongzheng Dist., Taipei City 10047, Taiwan (R.O.C.)	(02)2316-3555
Global Transaction Service Department	3F., No. 65, Guanqian Rd., Zhongzheng Dist., Taipei City 10047, Taiwan (R.O.C.)	(02)2316-3555
Trust Department	2F., No. 7, Songren Rd., Xinyi Dist., Taipei City 11073, Taiwan (R.O.C.)	(02)8722-6666
Business Department	No. 7, Songren Rd., Xinyi Dist., Taipei City 11073, Taiwan (R.O.C.)	(02)8722-6677
Taipei Branch	3F., No. 77, Bo'ai Rd., Zhongzheng Dist., Taipei City 10045, Taiwan (R.O.C.)	(02)2331-9595
Guanqian Branch	1F., No. 2, Guanqian Rd., Zhongzheng Dist., Taipei City 10047, Taiwan (R.O.C.)	(02)2312-5555
Huashan Branch	No. 128, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 10053, Taiwan (R.O.C.)	(02)2395-2121
Linyi Branch	No. 71, Sec. 2, Ren'ai Rd., Zhongzheng Dist., Taipei City 10062, Taiwan (R.O.C.)	(02)2397-0686
Nanmen Branch	No. 5, Sec. 2, Roosevelt Rd., Zhongzheng Dist., Taipei City 10093, Taiwan (R.O.C.)	(02)2322-2777
Datong Branch	No. 50, Sec. 2, Chongqing N. Rd., Datong Dist., Taipei City 10345, Taiwan (R.O.C.)	(02)2555-2468
Jiancheng Branch	No. 36, Nanjing W. Rd., Datong Dist., Taipei City 10352, Taiwan (R.O.C.)	(02)2555-1688
Nanjing E. Rd. Branch	No. 136, Songjiang Rd., Zhongshan Dist., Taipei City 10417, Taiwan (R.O.C.)	(02)2506-1333
Xinsheng Branch	No. 55, Sec. 1, Minsheng E. Rd., Zhongshan Dist., Taipei City 10451, Taiwan (R.O.C.)	(02)2562-1666
Zhongshan Branch	No. 183, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10461, Taiwan (R.O.C.)	(02)2591-7585
Dazhi Branch	No. 589, Mingshui Rd., Zhongshan Dist., Taipei City 10466, Taiwan (R.O.C.)	(02)8509-7878
Songjian Branch	No. 328, Songjiang Rd., Zhongshan Dist., Taipei City 10468, Taiwan (R.O.C.)	(02)2563-9241
Jianguo Branch	No. 132, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 10488, Taiwan (R.O.C.)	(02)2773-2200

Unit name	Address	Phone
Minquan Branch	No. 144, Sec. 3, Minquan E. Rd., Songshan Dist., Taipei City 10542, Taiwan (R.O.C.)	(02)2545-2155
Zhonglun Branch	No. 182, Sec. 3, Bade Rd., Songshan Dist., Taipei City 10555, Taiwan (R.O.C.)	(02)2570-5080
Bade Branch	No. 656-1, Sec. 4, Bade Rd., Songshan Dist., Taipei City 10566, Taiwan (R.O.C.)	(02)3765-1188
Xisong Branch	No. 230, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 10570, Taiwan (R.O.C.)	(02)2745-6199
Guangfu Branch	No. 99, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 10571, Taiwan (R.O.C.)	(02)2765-4222
Sanmin Branch	No. 165-7, Sec. 5, Minsheng E. Rd., Songshan Dist., Taipei City 10589, Taiwan (R.O.C.)	(02)2747-5688
Fuxing Branch	No. 248, Sec. 3, Nanjing E. Rd., Songshan Dist., Taipei City 10595, Taiwan (R.O.C.)	(02)2721-0306
Chengdong Branch	No. 126, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City 10595, Taiwan (R.O.C.)	(02)2577-7300
Qingcheng Branch	No. 158, Sec. 3, Minsheng E. Rd., Songshan Dist., Taipei City 10596, Taiwan (R.O.C.)	(02)2545-5559
Yongping Branch	No. 199, Fuxing N. Rd., Songshan Dist., Taipei City 10596, Taiwan (R.O.C.)	(02)8712-5510
Heping Branch	No. 197, Sec. 1, Heping E. Rd., Da'an Dist., Taipei City 10644, Taiwan (R.O.C.)	(02)2365-5627
Guting Branch	No. 149, Sec. 3, Roosevelt Rd., Da'an Dist., Taipei City 10647, Taiwan (R.O.C.)	(02)2363-2931
Dongmen Branch	No. 9, Sec. 3, Xinyi Rd., Da'an Dist., Taipei City 10657, Taiwan (R.O.C.)	(02)2703-8879
Xinan Branch	No. 149, Sec. 3, Xinyi Rd., Xinyi Dist., Taipei City 10658, Taiwan (R.O.C.)	(02)2325-5989
Dunhua Branch	No. 218, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 10669, Taiwan (R.O.C.)	(02)2377-6999
Anhe Branch	No. 92, Sec. 2, Anhe Rd., Da'an Dist., Taipei City 10680, Taiwan (R.O.C.)	(02)2325-5007
Xinyi Branch	No. 32, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 10683, Taiwan (R.O.C.)	(02)2705-2316
Daan Branch	No. 33, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 10685, Taiwan (R.O.C.)	(02)2777-1795
Ren'ai Branch	No. 232, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 10688, Taiwan (R.O.C.)	(02)2752-5353
Dunnan Branch	No. 185, Sec. 1, Dunhua S. Rd., Da'an Dist., Taipei City 10690, Taiwan (R.O.C.)	(02)2740-8811
Zhongxiao Branch	No. 293, Sec. 4, Zhongxiao E. Rd., Da'an Dist., Taipei City 10696, Taiwan (R.O.C.)	(02)2772-1252

Unit name	Address	Phone
Zhongzheng Branch	No. 99, Sec. 1, Fuxing S. Rd., Da'an Dist., Taipei City 10697, Taiwan (R.O.C.)	(02)2711-8168
Ximen Branch	No. 93, Sec. 2, Changsha St., Wanhua Dist., Taipei City 10846, Taiwan (R.O.C.)	(02)2381-3188
Wanhua Branch	No. 450, Wanda Rd., Wanhua Dist., Taipei City 10872, Taiwan (R.O.C.)	(02)2337-7101
Shihmao Branch	No. 456, Sec. 4, Xinyi Rd., Xinyi Dist., Taipei City 11052, Taiwan (R.O.C.)	(02)2720-9191
Songqin Branch	No. 106, Sec. 5, Xinyi Rd., Xinyi Dist., Taipei City 11047, Taiwan (R.O.C.)	(02)8780-6669
Yongchun Branch	No. 687, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 11061, Taiwan (R.O.C.)	(02)8785-6868
Songshan Branch	No. 151, Sec. 1, Keelung Rd., Xinyi Dist., Taipei City 11070, Taiwan (R.O.C.)	(02)2763-3310
Wenchang Branch	No. 557, Guangfu S. Rd., Xinyi Dist., Taipei City 11074, Taiwan (R.O.C.)	(02)8789-7171
Zhongcheng Branch	No. 247, Sec. 2, Zhongcheng Rd., Shilin Dist., Taipei City 11153, Taiwan (R.O.C.)	(02)2873-6556
Tianmu Branch	No. 24, Tianmu W. Rd., Shilin Dist., Taipei City 11157, Taiwan (R.O.C.)	(02)2871-7040
Lanya Branch	No. 45, Dexing W. Rd., Shilin Dist., Taipei City 11158, Taiwan (R.O.C.)	(02)2835-5658
Shilin Branch	No. 197, Zhongzheng Rd., Shilin Dist., Taipei City 11163, Taiwan (R.O.C.)	(02)8861-4040
Beitou Branch	No. 150, Sec. 1, Zhongyang S. Rd., Beitou Dist., Taipei City 11263, Taiwan (R.O.C.)	(02)2896-0399
Shipai Branch	No. 188, Sec. 1, Shipai Rd., Beitou Dist., Taipei City 11271, Taiwan (R.O.C.)	(02)2828-6779
Wende Branch	No. 12, Ln. 174, Sec. 3, Chenggong Rd., Neihu Dist., Taipei City 11460, Taiwan (R.O.C.)	(02)8792-6189
Xinhu Branch	No. 111, Sec. 6, Minquan E. Rd., Neihu Dist., Taipei City 11490, Taiwan (R.O.C.)	(02)8791-7088
Donghu Branch	No. 452, Sec. 5, Chenggong Rd., Neihu Dist., Taipei City 11490, Taiwan (R.O.C.)	(02)2631-9986
Ruihu Branch	No. 292, Yangguang St., Neihu Dist., Taipei City 11491, Taiwan (R.O.C.)	(02)2658-0608
Neike Branch	No. 333, Ruiguang Rd., Neihu Dist., Taipei City 11492, Taiwan (R.O.C.)	(02)2659-0998
Neihu Branch	No. 310, Sec. 1, Neihu Rd., Neihu Dist., Taipei City 11493, Taiwan (R.O.C.)	(02)2659-6899
South Neihu Branch	No. 169, Xing'ai Rd., Neihu Dist., Taipei City 11494, Taiwan (R.O.C.)	(02)8792-8068

Unit name	Address	Phone
Nangang Branch:	No. 66-3, Sanchong Rd., Nangang Dist., Taipei City 11502, Taiwan (R.O.C.)	(049)220-6686
Wenshan Branch	No. 94, Sec. 2, Muzha Rd., Wenshan Dist., Taipei City 11648, Taiwan (R.O.C.)	(02)8661-6262
Jingmei Branch	No. 285, Sec. 6, Roosevelt Rd., Wenshan Dist., Taipei City 11674, Taiwan (R.O.C.)	(02)2930-3088
Keelung Branch	No. 5, Zhong 1st Rd., Ren'ai Dist., Keelung City 20041, Taiwan (R.O.C.)	(02)2421-3898
Huajiang Branch	No. 43, Zhuangjing Rd., Banqiao Dist., New Taipei City 22042, Taiwan (R.O.C.)	(02)2254-3939
Banqiao Branch	No. 102, Zhongzheng Rd., Banqiao Dist., New Taipei City 22054, Taiwan (R.O.C.)	(02)2965-1811
Houpu Branch	No. 260, Chongqing Rd., Banqiao Dist., New Taipei City 22063, Taiwan (R.O.C.)	(02)2954-6688
Xinban Branch	No. 156, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 22065, Taiwan (R.O.C.)	(02)2951-8533
Bandong Branch	No. 216, Sec. 1, Sanmin Rd., Banqiao Dist., New Taipei City 22067, Taiwan (R.O.C.)	(02)8951-9355
Puqi Branch	No. 196, Sec. 2, Sanmin Rd., Banqiao Dist., New Taipei City 22069, Taiwan (R.O.C.)	(02)2961-8700
Xizhi Branch	No. 196, Sec. 2, Datong Rd., Xizhi Dist., New Taipei City 22184, Taiwan (R.O.C.)	(02)2641-0666
Baoqiao Branch	No. 96, Baoqiao Rd., Xindian Dist., New Taipei City 23145, Taiwan (R.O.C.)	(02)2218-9339
Beixin Branch	No. 190, Zhongzheng Rd., Xindian Dist., New Taipei City 23146, Taiwan (R.O.C.)	(02)2917-3999
Xindian Branch	No. 542-4, Zhongzheng Rd., Xindian Dist., New Taipei City 23148, Taiwan (R.O.C.)	(02)2218-4881
Yonghe Branch	No. 15, Sec. 1, Yonghe Rd., Yonghe Dist., New Taipei City 23445, Taiwan (R.O.C.)	(02)2925-8861
Yongzhen Branch	No. 225, Sec. 1, Zhongshan Rd., Yonghe Dist., New Taipei City 23446, Taiwan (R.O.C.)	(02)2927-3300
Fuhe Branch	No. 353- 1, Fuhe Rd., Yonghe Dist., New Taipei City 23450, Taiwan (R.O.C.)	(02)2924-1010
Liancheng Branch	No. 236, Liancheng Rd., Zhonghe Dist., New Taipei City 23553, Taiwan (R.O.C.)	(02)8228-6976
Zhonghe Branch	No. 296, Sec. 2, Zhongshan Rd., Zhonghe Dist., New Taipei City 23557, Taiwan (R.O.C.)	(02)2242-2178
Shuanghe Branch	No. 102, Zhonghe Rd., Zhonghe Dist., New Taipei City 23575, Taiwan (R.O.C.)	(02)2244-7890
Xuefu Branch	No. 122, Sec. 1, Xuefu Rd., Tucheng Dist., New Taipei City 23657, Taiwan (R.O.C.)	(02)2266-8669



Unit name	Address	Phone
Tucheng Branch	No. 209, Sec. 2, Zhongyang Rd., Tucheng Dist., New Taipei City 23669, Taiwan (R.O.C.)	(02)2273-9911
Shulin Branch	No. 166, Sec. 1, Zhongshan Rd., Shulin Dist., New Taipei City 23844, Taiwan (R.O.C.)	(02)2682-2988
Sanchong Branch	No. 29, Sec. 2, Chongyang Rd., Sanchong Dist., New Taipei City 24141, Taiwan (R.O.C.)	(02)2982-2101
Zhengyi Branch	No. 9, Sec. 2, Chongxin Rd., Sanchong Dist., New Taipei City 24147, Taiwan (R.O.C.)	(02)2982-3131
North Sanchong Branch	No. 111, Sec. 4, Sanhe Rd., Sanchong Dist., New Taipei City 24152, Taiwan (R.O.C.)	(02)2286-1133
Erchong Branch	No. 4, Ln. 609, Sec. 5, Chongxin Rd., Sanchong Dist., New Taipei City 24159, Taiwan (R.O.C.)	(02)2278-9999
Chongxin Branch	No. 87, Sec. 4, Chongxin Rd., Sanchong Dist., New Taipei City 24161, Taiwan (R.O.C.)	(02)2972-3329
Xinzhuang Branch	No. 245, Zhongzheng Rd., Xinzhuang Dist., New Taipei City 24243, Taiwan (R.O.C.)	(02)2996-8491
Xintai Branch	No. 387, Zhongzheng Rd., Xinzhuang Dist., New Taipei City 24243, Taiwan (R.O.C.)	(02)8201-0788
Siyuan Branch	No. 555, Siyuan Rd., Xinzhuang Dist., New Taipei City 24250, Taiwan (R.O.C.)	(02)8992-9911
Danfeng Branch	No. 879-17, Zhongzheng Rd., Xinzhuang Dist., New Taipei City 24256, Taiwan (R.O.C.)	(02)2903-2500
Xinshu Branch	No. 499, Xinshu Rd., Xinzhuang Dist., New Taipei City 24262, Taiwan (R.O.C.)	(02)2208-0077
East Linkou Branch	No. 337, Sec. 1, Wenhua 3rd Rd., Linkou Dist., New Taipei City 24448, Taiwan (R.O.C.)	(02)2600-9177
Luzhou Branch	No. 79, Zhongzheng Rd., Luzhou Dist., New Taipei City 24757, Taiwan (R.O.C.)	(02)8282-5588
Tamsui Branch	No. 106, Zhongshan Rd., Tamsui Dist., New Taipei City 25151, Taiwan (R.O.C.)	(02)2620-5601
Yilan Branch	No. 105, Sec. 1, Shennong Rd., Yilan City, Yilan County 26047, Taiwan (R.O.C.)	(03)935-8797
Zhucheng Branch	1F. & 2F., No. 189, Zhongyang Rd., East Dist., Hsinchu City 30041, Taiwan (R.O.C.)	(03)531-1122
Hsinchu Branch	No. 307, Beida Rd., North Dist., Hsinchu City 30044, Taiwan (R.O.C.)	(03)524-1111
Zhuke Branch	No. 369, Sec. 1, Guangfu Rd., East Dist., Hsinchu City 30074, Taiwan (R.O.C.)	(03)666-1666
Zhubei Branch	No. 87-1, Guangming 6th Rd., Zhubei City, Hsinchu County 30268, Taiwan (R.O.C.)	(03)657-0336
Liujia Branch	No. 301, Sec. 1, Wenxing Rd., Zhubei City, Hsinchu County 30272, Taiwan (R.O.C.)	(02)2218-9339

Unit name	Address	Phone
Zhongli Branch	No. 11, Sec. 1, Zhongyang W. Rd., Zhongli Dist., Taoyuan City 32042, Taiwan (R.O.C.)	(03)422-4066
Qingpu Branch	No. 266, Sec. 3, Linghang S. Rd., Zhongli Dist., Taoyuan City 32056, Taiwan (R.O.C.)	(03)286-8880
North Zhongli Branch	No. 129, Cihui 3rd St., Zhongli Dist., Taoyuan City 32085, Taiwan (R.O.C.)	(03)427-0355
Tongde Branch	No. 1125, Zhongzheng Rd., Taoyuan Dist., Taoyuan City 33045, Taiwan (R.O.C.)	(03)325-0567
North Taoyuan Branch	No. 448, Zhongzheng Rd., Taoyuan Dist., Taoyuan City 33047, Taiwan (R.O.C.)	(03)339-8855
Taoxing Branch	No. 469, Zhongshan Rd., Taoyuan Dist., Taoyuan City 33066, Taiwan (R.O.C.)	(03)335-6255
Taoyuan Branch	No. 170, Fuxing Rd., Taoyuan Dist., Taoyuan City 33066, Taiwan (R.O.C.)	(03)335-9955
Linkou Branch	No. 319, Wenhua 3rd Rd., Guishan Dist., Taoyuan City 33377, Taiwan (R.O.C.)	(03)327-1689
Danan Branch	No. 30, Jinhe Rd., Bade Dist., Taoyuan City 33461, Taiwan (R.O.C.)	(03)367-5777
Nankan Branch	No. 70, Zhongzheng Rd., Luzhu Dist., Taoyuan City 33858, Taiwan (R.O.C.)	(03)311-0355
Toufen Branch	No. 132, Zhongyang Rd., Toufen City, Miaoli County 351019, Taiwan (R.O.C.)	(037)558-888
Miaoli Branch	No. 408, Zhongzheng Rd., Miaoli City, Miaoli County 36043, Taiwan (R.O.C.)	(037)377-855
East Taichung Branch	No. 735, Jiancheng Rd., East Dist., Taichung City 40150, Taiwan (R.O.C.)	(04)2283-1666
West Taichung Branch	No. 185, Minquan Rd., West Dist., Taichung City 40341, Taiwan (R.O.C.)	(04)2220-8937
Taichung Branch	No. 148, Sec. 1, Ziyou Rd., West Dist., Taichung City 40342, Taiwan (R.O.C.)	(04)2223-1031
Nantun Branch	No. 1- 128, Wuquan Rd., West Dist., Taichung City 40346, Taiwan (R.O.C.)	(04)2371-6663
Wuquan Branch	No. 530, Yingcai Rd., West Dist., Taichung City 40360, Taiwan (R.O.C.)	(04)2301-4000
Duxing Branch	No. 190, Wuquan Rd., North Dist., Taichung City 40446, Taiwan (R.O.C.)	(04)2205-5858
Jianxing Branch	No. 590, Jianxing Rd., North Dist., Taichung City 40459, Taiwan (R.O.C.)	(04)2205-0867
Chongde Branch	No. 128, Sec. 2, Chongde Rd., Beitun Dist., Taichung City 40653, Taiwan (R.O.C.)	(04)2238-9278
Changping Branch	No. 36-1, Sec. 2, Changping Rd., Beitun Dist., Taichung City 40673, Taiwan (R.O.C.)	(04)2205-0867

Unit name	Address	Phone
Shuinan Branch	No. 989, Sec. 2, Zhongqing Rd., Xitun Dist., Taichung City 40676, Taiwan (R.O.C.)	(04)2297-1718
Fengjia Branch	No. 363-5, Sec. 2, Henan Rd., Xitun Dist., Taichung City 40744, Taiwan (R.O.C.)	(04)2706-7998
Shizheng Branch	No. 31, Shizheng N. 3rd Rd., Xitun Dist., Taichung City 40756, Taiwan (R.O.C.)	(04)2251-9389
Xitun Branch	No. 219, Chaofu Rd., Xitun Dist., Taichung City 40757, Taiwan (R.O.C.)	(04)2371-6663
Zhonggang Branch	No. 600, Sec. 2, Taiwan Blvd., Xitun Dist., Taichung City 40759, Taiwan (R.O.C.)	(04)2313-5678
Gongyi Branch	No. 53, Sec. 2, Gongyi Rd., Nantun Dist., Taichung City 40861, Taiwan (R.O.C.)	(04)2225-9111
Wenxin Branch	No. 666, Sec. 2, Wuquan W. Rd., Nantun Dist., Taichung City 40869, Taiwan (R.O.C.)	(04)2381-3168
Taiping Branch	No. 142, Zhongxing E. Rd., Taiping Dist., Taichung City 41167, Taiwan (R.O.C.)	(04)2275-2979
Dali Branch	No. 259, Sec. 2, Guoguang Rd., Dali Dist., Taichung City 41266, Taiwan (R.O.C.)	(04)2406-5678
Fengyuan Branch	No. 199, Sanmin Rd., Fengyuan Dist., Taichung City 42061, Taiwan (R.O.C.)	(04)2528-8700
Tanzi Branch	No. 46, Sec. 3, Tanxing Rd., Tanzi Dist., Taichung City 42751, Taiwan (R.O.C.)	(04)2531-6666
Daya Branch	No. 125, Sec. 1, Minsheng Rd., Daya Dist., Taichung City 42866, Taiwan (R.O.C.)	(04)2569-1155
Shalu Branch	No. 476, Zhongshan Rd., Shalu Dist., Taichung City 43352, Taiwan (R.O.C.)	(04)2665-5959
Qingshui Branch	No. 170, Zhongshan Rd., Qingshui Dist., Taichung City 43654, Taiwan (R.O.C.)	(04)2623-5798
Dajia Branch	No. 222- 1, Shuntian Rd., Dajia Dist., Taichung City 43741, Taiwan (R.O.C.)	(04)2686-0779
Zhangmei Branch	No. 136, Cixiu Rd., Changhua City, Changhua County 50059, Taiwan (R.O.C.)	(04)725-3424
Changhua Branch	No. 35, Huashan Rd., Changhua City, Changhua County 50063, Taiwan (R.O.C.)	(04)728-9288
Yuanlin Branch	No. 320, Sec. 2, Zhongshan Rd., Yuanlin City, Changhua County 51049, Taiwan (R.O.C.)	(04)832-4122
Nantou Branch	No. 13, Sanhe 3rd Rd., Nantou City, Nantou County 54057, Taiwan (R.O.C.)	(049)220-6686
Jiatai Branch	No. 242- 1, Zhongshan Rd., East Dist., Chiayi City 60044, Taiwan (R.O.C.)	(05)223-2466
Chiayi Branch	No. 26, Minsheng N. Rd., West Dist., Chiayi City 60048, Taiwan (R.O.C.)	(05)227-5552

Unit name	Address	Phone
Douliu Branch	No. 89, Zhongshan Rd., Douliu City, Yunlin County 64051, Taiwan (R.O.C.)	(05)537-1321
Tainan Branch	No. 62, Sec. 1, Minsheng Rd., West Central Dist., Tainan City 70048, Taiwan (R.O.C.)	(06)228-0171
East Tainan Branch	No. 395, Sec. 1, Linsen Rd., East Dist., Tainan City 70151, Taiwan (R.O.C.)	(06)276-1166
Lin'an Branch	No. 17, Sec. 2, Lin'an Rd., North Dist., Tainan City 70458, Taiwan (R.O.C.)	(06)258-1736
Yongkang Branch	No. 423, Zhonghua Rd., Yongkang Dist., Tainan City 71079, Taiwan (R.O.C.)	(06)233-8077
Chenggong Branch	No. 1, Zhonghua Rd., Yongkang Dist., Tainan City 71084, Taiwan (R.O.C.)	(06)312-0266
Xinying Branch	No. 134, Zhongshan Rd., Xinying Dist., Tainan City 73065, Taiwan (R.O.C.)	(06)632-5556
Shanhua Branch	No. 349, Zhongshan Rd., Shanhua Dist., Tainan City 74157, Taiwan (R.O.C.)	(06)581-0607
Xinxing Branch	No. 55, Zhongzheng 3rd Rd., Xinxing Dist., Kaohsiung City 80054, Taiwan (R.O.C.)	(07)227-4171
Qianjin Branch	No. 148, Zhongzheng 4th Rd., Qianjin Dist., Kaohsiung City 80147, Taiwan (R.O.C.)	(07)286-1720
Lingya Branch	No. 89, Linsen 2nd Rd., Lingya Dist., Kaohsiung City 80242, Taiwan (R.O.C.)	(07)333-8911
Siwei Branch	No. 7, Siwei 4th Rd., Lingya Dist., Kaohsiung City 80247, Taiwan (R.O.C.)	(07)331-9918
East Kaohsiung Branch	No. 72, Zhongzheng 2nd Rd., Lingya Dist., Kaohsiung City 80271, Taiwan (R.O.C.)	(07)224-1531
Mingcheng Branch	No. 152, Mingcheng 4th Rd., Gushan Dist., Kaohsiung City 80457, Taiwan (R.O.C.)	(07)586-7888
Qianzhen Branch	No. 355, Baotai Rd., Qianzhen Dist., Kaohsiung City 80643, Taiwan (R.O.C.)	(07)726-0676
South Kaohsiung Branch	No. 385, Minquan 2nd Rd., Qianzhen Dist., Kaohsiung City 80658, Taiwan (R.O.C.)	(07)338-6656
Kaohsiung Branch	No. 366, Bo'ai 1st Rd., Sanmin Dist., Kaohsiung City 80757, Taiwan (R.O.C.)	(07)323-7711
Dachang Branch	No. 76, Dachang 2nd Rd., Sanmin Dist., Kaohsiung City 80780, Taiwan (R.O.C.)	(07)380-9339
Zuoying Branch	No. 366, Bo'ai 2nd Rd., Zuoying Dist., Kaohsiung City 81358, Taiwan (R.O.C.)	(07)550-7366
Gangshan Branch	No. 28, Zhongshan N. Rd., Gangshan Dist., Kaohsiung City 82065, Taiwan (R.O.C.)	(07)622-6678
Fengshan Branch	No. 203, Zhongshan W. Rd., Fengshan Dist., Kaohsiung City 83068, Taiwan (R.O.C.)	(07)742-6325

Unit name	Address	Phone
Pingtung Branch	No. 125, Zhongzheng Rd., Pingtung City, Pingtung County 90074, Taiwan (R.O.C.)	(08)733-0456
Taitung Branch	No. 258, Zhongshan Rd., Taitung City, Taitung County 95043, Taiwan (R.O.C.)	(089)352-211
Hualien Branch	No. 163, Minguo Rd., Hualien City, Hualien County 97049, Taiwan (R.O.C.)	(03)833-7168
Cathay United Bank (China) Ltd.	Unit 01 & 04B of 15F, Unit 01-03 of 8F, Foxconn Building, No. 1366, Lujiazui Ring Road, Pilot Free Trade Zone, Shanghai, China	+86-21-6886-3785
Cathay United Bank (China) Ltd. Shanghai Branch	Unit 04, 8F, Foxconn Building, No. 1366, Lujiazui Ring Road, Pilot Free Trade Zone, Shanghai, China	+86-21-6886-3785
Cathay United Bank (China) Ltd. Shanghai Minhang Sub-Branch	Unit 802B & 803, Shanghai Hongqiao Libao Plaza Building 2, 159 Shenwu Road, Minhang District, Shanghai, China	+86-21-6491-9929
Cathay United Bank (China) Ltd. Shanghai Pilot Free Trade Zone Sub-Branch	Unit 203, 2F, Block B, Lane 2899, Jinke Road, Pudong New Area, Shanghai, China	+86-21-6877-8099
Cathay United Bank (China) Ltd. Shanghai Jiading Sub-Branch	Room 1805-1808, No.1068 Shuangdan Road, Jiading District, Shanghai, China	+86-21-6040-6939
Cathay United Bank (China) Ltd. Qingdao Branch	Room 2305-2307, 23F, No.26, Hong Kong Middle Road, Shinan District, Qingdao, Shandong, China	+86-532-5576-9888
Cathay United Bank (China) Ltd. Shenzhen Branch	Room 2501, Tower A of East Pacific International Center, No. 7888, Shennan Road, Futian District, Shenzhen, China	+86-755-8866-3939
Cathay United Bank (Cambodia) Corporation Limited	No. 48, Samdach Pan Avenue, Sangkat Boeng Reang, Khan Doun Penh, Phnom Penh, Cambodia	+855-2321-1211
Hong Kong Branch	Room 1102, 10&11F, Lee Garden Three, No. 1, Sunning Road, Causeway Bay, Hong Kong	+852-2877-5488
Singapore Banch	8 Marina Boulevard #13-01/03, Marina Bay Financial Centre, Singapore 018981	+65-6593-9280
Ho Chi Minh City Branch	19 Floor, Lim Tower 3, 29A Nguyen Dinh Chieu, Da Kao Ward, District 1, Ho Chi Minh City, Vietnam	+84-28-38258768
Manila Branch	31st Floor Zuellig Building located at Makati Avenue, corner Paseo de Roxas, Makati, 1225 Metro Manila	+63-2-7751-1161
Vientiane Capital Branch	No.40, Tut Mai Rd., Hatsady Village, Chanthabouly District, Vientiane Capital, Lao PDR	+856-21-255688
Yangon Branch	#21-07 to 10, 21st Floor, Junction City Tower, No. 3/A, Corner of Bogyoke Aung San Rd & 27th St, Pabedan Township, Yangon, Myanmar	+95-1-9253386
Labuan Branch	Unit 13F (2), Main Office Tower, Financial Park Labuan Complex, 87000 W.P. Labuan, Malaysia	+60-87-452168

Unit name	Address	Phone
Kuala Lumpur Co-Located Office	Unit 28-03, Level 28 Menara Public Bank 2, No. 78, Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia	+60-3-2070-6729
Bangkok Representative Office	No.388 Exchange Tower, 19 Floor Unit 1904, Sukhumvit Road, Klongtoey Subdistrict, Klongtoey District, Bangkok, Thailand	+66-2258-6155
Hanoi Representative Office	Unit No. 506 on 5th Floor, Hanoi Tower, 49 Hai Ba Trung Street, Hoan Kiem District, Hanoi City, Vietnam	+84-243-9366566
Quang Nam Representative Office	4 Floor, Viettel Quang Nam Building, No. 121, Hung Vuong Street, Tam Ky City, Quang Nam Province, Vietnam	+84-235-3813035
Jakarta Representative Office	Mayapada Tower 1. 18th Floor. 18-03. Jl. Jend. Sudirman Kav. 28, Jakarta 12920, Indonesia	+62-21-2951-8572

Cathay United Bank Co., Ltd.

Chairman: Andrew Ming-Jian Kuo

No. 7, Songren Rd., Xinyi Dist., Taipei City 110, Taiwan  
(R.O.C.)

TEL: (02) 8722- 6666