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Cathay United Bank

2025 Annual Report

Dated: April 20, 2026

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ONE. Letter to Shareholders

I. Foreword

In 2025, international financial markets experienced significant volatility under pressure from U.S. tariff policies. Fortunately, the continued development of artificial intelligence remained a key driver, while inflationary pressures in major countries gradually eased, allowing central banks to maintain relatively accommodative monetary policies and supporting global economic growth. However, rising trade protectionism, unresolved geopolitical tensions, and policy shifts by major countries regarding climate change have heightened market uncertainty and posed challenges to banks in both operations and risk management. Despite the challenges posed by a changing environment, Cathay United Bank continued to demonstrate strong operational resilience. Through the concerted efforts of all employees, consolidated net income after tax reached another record high of NTD 43.51 billion (USD 1,387.0 million). The Bank also received high recognition from internationally renowned institutions, including being named “Best Performing Bank in Taiwan” among The Banker’s Top 1,000 World Banks and receiving The Asian Banker’s Global Leadership Achievement Award for “Best Managed Bank in Taiwan,” underscoring Cathay United Bank’s outstanding performance in the banking industry.

Behind these outstanding results was the Bank’s continued commitment to implementing its “customer-centric” philosophy across every service touchpoint, making financial services more convenient and valuable. In terms of physical channels, the Bank has kept pace with market trends and capitalized on opportunities arising from regulatory liberalization to introduce world-class financial products and services, meeting customers’ increasingly diverse needs. For example, under the government’s policy to position Taiwan as an “Asian Asset Management Center,” the Bank was among the first batch of financial institutions approved to establish a presence in the Kaohsiung Asset Management Zone and took the lead in launching several pilot programs for new business initiatives, further enhancing its ability to meet the asset management needs of high-net-worth clients. In addition, in response to the rapid development of financial technology, Cathay United Bank has proactively expanded into emerging business areas. In particular, amid the growing momentum of virtual assets, the Bank has obtained regulatory approval to become one of the first financial institutions to participate in the pilot program for “virtual asset custody services.” Looking ahead, the Bank aims to help clients prudently enter the emerging asset landscape under a well-controlled risk framework. In terms of digital channels, the Bank has gone beyond the traditional boundaries of financial services by integrating technological applications with design aesthetics. This has not only enhanced user convenience, but also lowered barriers to use through intuitive interface design and consistent communication, earning broad market recognition. In addition, global supply chain restructuring remains ongoing. To support the cross-border expansion

needs of corporate clients, the Bank continues to strengthen its overseas service capabilities. On the one hand, the Bank continues to broaden its financial products and service offerings; on the other hand, it is accelerating the expansion of its overseas footprint and deepening its digital services, demonstrating its value as the preferred financial partner for Taiwanese businesses. To this end, the Bank has initiated the establishment of the Tokyo Branch and Fukuoka Representative Office in Japan, extending its service reach to key markets and further expanding its service network. In terms of internal operations, Cathay United Bank remains focused on building long-term competitiveness. In addition to enhancing employee professionalism through systematic training and development, the Bank is introducing emerging technologies such as AI as a key driver of operational efficiency and service quality, in order to address the challenges arising from long-term changes in labor force structure. These achievements have also earned the Bank recognition from numerous domestic and international institutions. For example, the Bank was named “Best Digital Bank in Taiwan” by Euromoney for two consecutive years, won Wealth Magazine’s “Best Wealth Management” award among domestic banks for the tenth consecutive year, and was recognized as “Best Private Bank in Taiwan” by Asian Private Banker for the sixth time. In addition, the Bank became the first financial institution in Taiwan to receive IDC’s “AI Excellence Center of the Year” award. In addition, at The Stevie Awards for Great Employers, the Bank has received a cumulative total of four Gold, two Silver, and six Bronze awards, ranking third globally by total number of awards and remaining the most awarded company in Taiwan for three consecutive years.

Despite a challenging external environment, Cathay United Bank has remained committed to supporting government policies and responding to societal expectations, and continues to view sustainability as a key pillar of its long-term development. In addition to offering a diverse range of green financing, green deposits, and sustainability-linked payroll accounts, the Bank has introduced a number of innovative initiatives within the industry. For example, the Bank launched Taiwan’s first initiative in which a bank and SMEs jointly set sustainability targets, with participating companies becoming eligible for dedicated financial incentives upon achieving those targets. In addition, the Bank became the first financial institution in Asia to join CDP’s environmental disclosure program for commercial banks, and participated in the development of an SME-focused environmental disclosure questionnaire, serving as the only non-NGO advisory expert from Asia. Such proactive efforts have enabled the Bank to continue receiving broad recognition in the field of sustainability. For example, the Bank received the “Outstanding Program - Low-Carbon Operations Model Award” at Global Views Monthly’s ESG Corporate Sustainability Awards, and ranked in the top 25% in the FSC’s second Sustainable Finance Assessment.

In 2026, the impact of tariffs, coupled with ongoing geopolitical tensions, continues to keep the international political and economic landscape on edge, while driving volatility in the global economy and

financial markets. Cathay United Bank will uphold its core values, continue strengthening its business fundamentals and operational resilience, and remain focused on high-quality service and sustainable growth as it steadily advances toward its vision of “Expanding Across Asia-Pacific, Reaching New Heights.”

II. Business Report for the year 2025

Changes in the domestic and foreign financial environment and outcomes of business plan and strategy for 2025 are explained below:

Amid global geopolitical instability and the resumption of the rate-cut cycle, tariff negotiations and trade tensions have intensified financial market volatility, affecting corporate investment sentiment and trade activity. However, supported by the Group’s extensive resources and the Bank’s sound operating fundamentals, the Bank continues to demonstrate solid earnings momentum. Meanwhile, the Bank provides tailored financing solutions to support enterprises’ capital expenditures and investment needs arising from the growing adoption of AI and increasing demand for high-performance computing, enabling strategic deployment and sustaining growth momentum amid a positive domestic economic outlook.

With the implementation of Taiwan’s Controlled Foreign Company (CFC) regime for profit-seeking enterprises, overseas earnings that have not yet been remitted may become subject to taxation in Taiwan in advance, potentially affecting companies’ willingness to reinvest in Taiwan and the development of the capital market. In response to the business opportunities arising from holding structure adjustments and tax planning needs, the Group has effectively integrated the extensive resources of its banking, securities investment trust, venture capital, and insurance subsidiaries to jointly design capital deployment solutions tailored to client needs.

As digital finance becomes increasingly prevalent, competition for digital customer segments continues to intensify. In response, the Bank has not only actively strengthened its channel services and digital product capabilities, but also continued to build diverse intelligent application scenarios. By continuously enhancing its big data analytics capabilities, the Bank is able to rapidly identify abnormal behavior and effectively mitigate financial risks, while also gaining deeper insights into market trends and customer needs to deliver personalized and real-time digital financial experiences.

Guided by its prudent operating principles, the Bank continues to provide customers with more comprehensive financial services, enhance account functionality, strengthen its deposit base, optimize customer experience, and offer integrated and diverse products tailored to customer needs. In addition, through the collaboration of the financial holding company’s subsidiaries and overseas branches, the Bank continues to

implement strategies such as joint marketing by existing personnel, expansion of overseas locations, and enhancement of digital services, in order to generate synergies in business development. The Bank remains committed to its customers regardless of short-term market fluctuations, while balancing asset quality and stable returns to maintain customer trust and support steady growth.

In addition, as climate change heightens the risk of asset impairment, the Bank recognizes the importance of advancing climate action to strengthen the resilience of its financial assets. By setting short-, medium-, and long-term growth targets for green deposit and lending products and services, the Bank actively leverages financial resources to support businesses in creating opportunities for low-carbon transition, while assisting industries in climate change mitigation and adaptation to enhance transition competitiveness and move toward an orderly green economy.

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

(I) Consumer banking services

The Bank continues to optimize its fundamental customer services with a customer-centric approach. By leveraging its extensive network of physical and digital channels, the Bank provides integrated financial services tailored to the characteristics of different customer segments. Overall, the consumer finance market continues to benefit from customers' rigid owner-occupier demand and the stable support of long-term property acquisition and value preservation, and demand remains strong. Meanwhile, the Bank continues to refine the transaction process and user experience for customers applying for loans online. Deposit balance amounted to NTD 4,299.7 billion at the end of 2025, up 16% compared to 2024; 60% of the NTD deposit balance was in demand deposits. At the end of 2025, outstanding balance across mortgage products (including home equity loans) totaled NTD 1,406.1 billion, up NTD 81.6 billion, or 6%, from the end of 2024. Balance of personal loan products amounted to NTD 155.6 billion, up NTD 2.6 billion, or 2%, from the end of 2024.

(II) Corporate banking services

Corporate banking business has grown steadily. To provide customers with optimal financial services and experiences, the Bank has deepened customer relationships through measures such as management optimization and the effective use of sales support resources. At the same time, the Bank has effectively allocated and managed capital utilization while maintaining a balance between profitability and risk. Corporate banking loan balance amounted to NTD 942.6 billion at the end of 2025, up NTD 73.7 billion, or 8%, from the end of 2024.

(III) Wealth management services

The Bank's wealth management business is guided by a customer-centric philosophy and is committed to deepening professional services and strengthening risk management. By proactively identifying customer needs and leveraging in-depth market analysis from its investment research team, together with precise investment and product selection strategies, the Bank provides professional wealth management advisory services and asset allocation recommendations tailored to customers' diverse investment objectives. At the same time, the Bank continues to strengthen its risk management awareness to safeguard customer assets and provide the most appropriate wealth planning services. In addition, by leveraging AI applications and big data analytics, the Bank provides more precise insights tailored to customer segments and introduces systematic tools to enhance service efficiency. Along with traditional asset allocation, the scope of services has further expanded to comprehensive integrated solutions such as tax planning, wealth succession, and family office services, in order to meet the overall needs of high-net-worth clients.

The Bank is committed to deepening its smart investment platform by leveraging advanced algorithms and quantitative models to provide professional financial planning, enabling more customers to benefit from optimized asset allocation and putting into practice the core value of inclusive finance. In response to the post-pandemic shift in digital behavior and the challenges arising from heightened financial market volatility in recent years, the Bank has actively strengthened the real-time monitoring and automated alert functions of its digital channels to meet customers' strong demand for dynamic portfolio management and ensure they can stay abreast of market developments at all times. Going forward, the smart investment team will continue to enhance the user experience and process of online guided investment services, while deepening cross-sector collaboration within the Group by integrating the diverse products and investment research expertise of its subsidiaries to develop a broader range of portfolio solutions. Through digital empowerment, the Bank breaks through the constraints of time and space, enabling a broad customer base to access professional wealth management advice and asset allocation services on par with private banking, thereby reinforcing its leadership in digital finance.

(IV) Trust services

The AUM of real estate trusts totaled NTD 98.8 billion, while the AUM of personal and corporate trusts amounted to NTD 116.4 billion. Total assets under custody amounted to NTD 1,636.1 billion, representing increases of 5%, 9%, and 7%, respectively, compared to 2024.

(V) Foreign currency services

Amid a challenging international economic environment, the Bank remains committed to driving the steady growth of its foreign exchange business. Through precise customer segmentation analysis and deep cultivation of the market, the Bank has effectively enhanced the depth of its business operations. Benefiting from the global boom in cloud computing and AI infrastructure development, as well as the strong export momentum of Taiwan's semiconductor industry and related supply chains, the Bank actively capitalized on these opportunities, driving average trade finance assets across the Bank to USD 2.2 billion in 2025, representing a significant increase of 32% from 2024. Import and export business volume also rose to USD 10.5 billion, up 30% year on year. The Bank will continue to optimize its foreign exchange services and product structure, creating a win-win growth dynamic for both customers and the Bank amid a rapidly changing global trade environment.

(VI) Credit card services

In 2025, Taiwan's credit card market recorded total spending of over NTD 4.98 trillion, while the Bank's credit card spending reached NTD 858.2 billion, with growth outperforming the market average and demonstrating a highly competitive market position. This reflects the Bank's customer-centric approach in transforming its credit card business into an integrated service platform that extends financial scenarios and shifts competition from "cashback rewards" to the "experience era." Interactive experiences such as opening the CUBE App, independently selecting benefit packages, and viewing and redeeming limited-time bonus coupons or exclusive privileges further enhance customer engagement. Looking ahead, both the total number of cards in circulation and spending volume are expected to continue growing steadily in 2026.

The Bank continues to deepen customer relationships through its "one card, one account, one app" strategy, with digitalization and a customer-centric approach at its core, while continuously advancing upgrades to the benefits structure and operating model of the CUBE credit card. In 2025, under its six-category benefits structure, the CUBE credit card maintained a market-competitive reward rate of up to 3.3% in Tree Points (Credit Card). Through a stable and flexible rewards design, the Bank further increased cardholder usage frequency and long-term loyalty. In terms of benefits strategy, the Bank continues to dynamically adjust its channel mix in response to evolving consumer behavior and market trends. The "Digi-Fun" benefits category has expanded to cover digital entertainment and productivity applications, with the addition of channels related to international video streaming platforms and digital office tools. Meanwhile, the "Fun Travel" benefits category aligns with major international events and travel trends by introducing designated channels with strong market appeal and extended usage scenarios, effectively driving cross-border and

high-value spending. In response to customer demand for greater stability and predictability in benefits, the Bank adjusted the CUBE credit card benefits announcement mechanism starting in 2025. While the “Birthday Month” category continues to be announced on a quarterly basis, the remaining five major benefits categories have shifted to a semiannual announcement schedule, reducing the impact of frequent changes on both customers and internal operations. At the same time, the Bank retains the flexibility to introduce surprise promotional channels during the period, balancing benefits stability with marketing agility. In terms of its digital operating model, the CUBE credit card continues to deepen its integration with the CUBE App, giving customers greater autonomy in configuring their rewards so that a single card can adapt to diverse spending scenarios and deliver the benefits of a multi-card strategy.

The Bank focuses on serving high-value customer segments in order to optimize its earnings structure. In 2025, the CUBE credit card launched the all-new “Kids Zone” benefits category designed specifically for parents, offering up to 10% rewards across channels such as family entertainment, dining, and infant and children’s brands. This initiative further deepened the Bank’s engagement with the family segment, effectively enhancing customer loyalty, increasing product usage, and expanding the scale of quality transactions. In addition, the Bank introduced limited-time benefits categories and cardholder privileges in response to seasonal demand and market trends. In the first quarter of 2025, the Bank sponsored the local music festival Megaport Festival and launched the “Megaport Festival” benefits package in conjunction with CUBE card benefits, effectively capturing concert-related spending. The Bank also reintroduced the flash benefits category “Japan Rewards,” offering bonus rewards and exclusive privileges to meet cardholders’ spending needs while traveling in Japan, with participation increasing compared to the same period last year. To further engage the broad working professional segment, the Bank also launched the flash benefits category “Good Mood,” covering high-frequency lifestyle spending scenarios such as dining, entertainment, and online learning, with rewards of up to 8% across designated channels. Going forward, the Bank will continue to leverage timely and granular data analytics to effectively capture spending structures and behavioral trends across customer segments as an important basis for precision marketing, benefits optimization, and product decision-making, thereby further enhancing overall resource allocation efficiency and driving growth in overall credit card fee income.

By proactively identifying customer needs and market trends, the Bank continues to deepen strategic partnerships and expand collaboration scenarios to meet customers’ diverse spending needs. In December 2025, the Bank relaunched the Cathay United Bank Asia Miles Co-branded Card, offering comprehensively upgraded product benefits. In addition to enabling cardholders to accumulate miles more quickly through spending, the card also provides premium flight-related and exclusive mileage

redemption privileges. Through co-branded channel promotion and precise resource deployment, the Bank effectively attracted high-value mileage customer segments, with the number of approved cards reaching four times the level prior to the relaunch, making it highly popular among travel enthusiasts and consumers who value lifestyle quality.

The Bank remains focused on deepening merchant partnerships. Through long-term and strategic partner relationships, it has introduced innovative collaboration models that effectively enhance customer loyalty into the CUBE platform and CUBE Rewards ecosystem. By successfully securing merchant resources, exclusive offers, and jointly operated memberships with partner merchants, the Bank has, through diverse collaboration mechanisms, achieved double-digit year-on-year growth in both spending frequency and transaction amount, while creating a more compelling customer spending experience and helping merchants optimize their marketing effectiveness.

(VII) Financial payment services

1. Transaction acquisition service:

- (1) The Bank has established a tiered merchant management mechanism, conducting regular reviews and evaluations based on indicators such as overall Bank contribution and merchant acquiring profitability, in order to eliminate underperforming merchants or adjust cooperation terms, thereby effectively enhancing overall operating efficiency.
- (2) The Bank continues to enhance its digital merchant acquiring service processes. Through the Merchant Service Management Portal, it provides merchants with self-service functions such as refund applications and cardholder information verification, thereby improving the efficiency of transaction and account operations.
- (3) Emerging payment services: In line with the Central Bank's promotion of "digital currency (CBDC)" and "digital voucher" policies, the Bank introduced the TWQR merchant acquiring service in March 2025. By applying for a TWQR signboard, merchants can accept payments from nine electronic payment platforms and Taiwan Pay services offered by more than 30 financial institutions in Taiwan, meeting the payment collection needs of different types of merchants.

2. New payment service:

- (1) In conjunction with the government's digital voucher promotion program, the Bank launched the TWQR (Taiwan Pay) and digital voucher customer-presented QR payment function in August 2025, enabling the Bank's deposit customers to make payments at more than 400,000 TWQR customer-presented QR acceptance locations across Taiwan and further enhancing the convenience of cashless payments.
- (2) Through its CUBE platform strategy, the Bank continues to deepen engagement with strategic merchants. Following the launch of CUBE

payment benefits in 2024, the Bank further integrated payment business terms and account-binding resources upon the rollout of LINE Pay Money e-wallet services in the fourth quarter of 2025, securing exclusive promotional placements to maximize collaboration effectiveness. In response to the needs of different customer segments, the Bank also adopted a multi-dimensional approach to encourage new users to link LINE Pay to CUBE cards or Bank accounts.

3. Automated channels service:

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, Taipei MRT, etc. to guide digital services and provide customers with a convenient financial living field. A total of 19 million transactions were completed using ATM in 2025, representing a; the Bank had over 5,400 ATMs deployed nationwide, representing a 15% market share and ranking 2nd in the industry.

(VIII) Digital banking services

As Cathay's primary digital entry point for serving digital users, the CUBE App has surpassed 8 million digital users. Through scalable personalized service, the CUBE App and internet banking platform continue to serve as the starting point for various Cathay financial services, connecting more Group businesses and providing comprehensive digital financial services. Monthly usage of financial services through the CUBE App and internet banking platform has reached nearly 50 million visits.

The CUBE App and internet banking platform have expanded to provide personalized cross-product asset integration services. The "Insurance Section" integrates individual insurance policies within the Cathay Group and related information. The "Account Calendar" function, the first of its kind in Taiwan, consolidates payment due information across all of the user's banking products, serving as a thoughtful account management assistant. In terms of digital security, the Bank continues to strengthen protection through services such as two-step verification, security checkups, card security lock, SMS inbox, and Security Gatekeeper.

(IX) Overseas services

The Bank continues to deepen its presence in the Greater China and Southeast Asian markets, while building a more comprehensive portfolio of financial service offerings and cross-border network in response to regional economic and trade developments and the trend of supply chain restructuring.

1. Cross-border financial integration and growth momentum amid the regionalization trend of supply chains:

The Bank continues to capitalize on the global trend toward diversified and regionalized supply chain deployment by integrating the strengths of its Taiwan corporate banking team with the cross-border service expertise of its Greater China and Southeast Asia network. This enhances the Bank's integrated financial services for cross-border Taiwanese businesses and local enterprises, supporting clients in responding to supply chain adjustments and multinational operating needs. Focusing on key local industry segments, the Bank supports clients in enhancing operational resilience and sustainable governance through a diverse range of products, including syndicated loans, sustainability-linked loans, green deposits, and supply chain finance.

2. Results of promoting sustainable finance across overseas locations:

The Bank's subsidiary in Mainland China continued to build on the momentum of structured products linked to carbon and indices, further strengthening its sustainable investment and financing deployment. The Hong Kong Branch established a "Sustainable Product Framework" aligned with international standards and launched its first sustainable time deposit product in 2025, while receiving multiple international and regional awards for sustainable financing projects, structural design, and execution. Meanwhile, the Manila Branch continued to originate sustainability-linked loans to support the sustainable transformation and energy upgrades of local enterprises.

3. Continued strengthening of Hong Kong and Singapore as regional asset management hubs:

The Hong Kong Branch further deepened its support for Greater China clients' asset allocation and wealth succession needs through a dedicated portfolio management team. Meanwhile, the Singapore Branch demonstrated its professional capabilities in fixed income, foreign exchange, and commodities markets, earning multiple honors in The Asset Benchmark Research Awards 2025.

4. Leveraging the Group's digital resilience to optimize and innovate corporate and consumer digital service platforms, enhancing the overall customer experience:

The Bank continues to optimize its overseas corporate internet banking platform by enhancing cross-border payment, online FX quotation and exchange, and remittance functions, with these services now fully implemented in Singapore, Hong Kong, and Vietnam. In Mainland China, corporate fund management efficiency has also been improved through direct bank-enterprise connectivity. On the consumer digital banking side, the CUB Vietnam App in Vietnam has received multiple international awards for its innovative revolving digital lending model, while expanding its customer base and increasing user activity through partnerships with local technology and ecosystem partners. In Cambodia, the CUBC mBanking App continues to optimize payment and cross-platform transfer functions, introduce diversified payment and collection services, and build on its momentum in international awards, further strengthening its penetration in the local market.

5. New market expansion: The establishment of locations in India and Japan has been approved by the FSC, and the Bank is currently proceeding with the review and approval process of the respective local regulators.

(X) Treasury services

In 2025, despite the significant volatility in global financial markets caused by uncertainties such as U.S. tariff policies and continued geopolitical risks, the global economy maintained steady growth, supported by the AI investment boom and the shift toward more accommodative monetary policies in major economies. Meanwhile, spread income from the Bank's derivatives business decreased by 24% year on year, while income from its bond business also declined by 15%.

■ Changes in the Bank's organization

1. To meet the needs of the wealth management business and enhance management efficiency, the original Wealth Management Department was split into the "Wealth Management Department" and the "Investment and Advisory Department."
2. To support channel business development and enhance management efficiency, the original Business Management Department was split into the "Business Management Department" and the "Channel Management Department."
3. To strengthen management of the direct sales force, deepen strategy execution, and enhance customer engagement, the Direct Marketing Department was split into the "Direct Marketing Department I" and the "Direct Marketing Department II."

4. In response to business needs, the “Financial District Branch Bank” was established.
5. In response to business needs, the “Business Intermediate-Platform Department” was established, and the “Intermediate-Platform Evolution Department” was renamed the “Intermediate-Platform Technology Department.”
6. In response to business needs, the “Overseas Management Department” and the “International Consumer Banking Development Department” will be consolidated and will be renamed the “International Business Department.”
7. In response to business needs, the “Business Intermediate-Platform Department” and the “Technology Intermediate-Platform Department” will be consolidated, with the “Business Intermediate-Platform Department” as the surviving unit.
8. In response to business needs, the “Wealth Management Department” and the “Investment and Advisory Department” will be consolidated, with the “Wealth Management Department” as the surviving unit.
9. In response to business needs, the “Wealth Management Agents Department” will be dissolved.
10. In response to business needs, the “Corporate Credit Risk Management Department” and the “International Credit Risk Management Department” will be consolidated, with the “Corporate Credit Risk Management Department” as the surviving unit.
11. In response to business needs, the “Financial Trading Department” and the “Financial Investment Department” will be consolidated, with the “Financial Trading Department” as the surviving unit.
12. In response to business needs, the “Customer Value Management Department” will be dissolved.
13. In response to business needs, the “Operations Strategy & Planning Department” will be dissolved.

■ Budget execution

The Bank achieved 107.73% of its NT\$39,913 million deposit target and 99.04% of its NT\$28,751 million loan target (including revolving credit on credit cards) in 2025.

Unit: NT\$ 100 million

Business activities	2025 - actual	2025 - target	Achievement rate
Deposit	42,997	39,913	107.73%
Credit (including revolving credit on credit cards)	28,474	28,751	99.04%

■ 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.

In 2025, the Bank continued to advance its foundational initiatives for information resilience. In terms of infrastructure resilience, it completed planning for the operational framework to transition “Qingpu” into the primary data center, laying the foundation for the subsequent buildout and migration of L3 (cross-network segment and cross-site transmission). In terms of application and system resilience, the Bank restructured its platform and introduced test case management functions to promote the standardization and platformization of testing operations. For cloud application development, in addition to upgrading the IT cloud architecture, the Bank commenced the migration of the Exchange Online system to the cloud for employees in the northern, central, and southern office buildings following completion of the IT 3.0 infrastructure buildout. Meanwhile, the Advisory service model currently under development (including private banking and wealth management) is scheduled to be officially launched in February and July 2026, respectively.

■ Revenue, expense, and profitability analysis

Unit: NT\$ millions, %

Item \ Year	2025	2024	Growth rate
Net interest income	64,820	57,543	12.65%
Net income other than interest	48,175	46,059	4.59%
Total net revenues	112,995	103,602	9.07%
Loan loss, commitment and guarantee liability provision expense	6,841	8,570	-20.18%
Operating expenses	54,305	49,182	10.42%
Net profit before tax	51,849	45,850	13.08%
Income tax expense	8,841	8,070	9.55%
Net profit after tax	43,008	37,780	13.83%
EPS (after tax)(NT\$)	3.35	2.95	-
Return on assets (after tax)	0.92%	0.89%	-
Return on shareholders' equity (after-tax)	13.98%	13.32%	-

III. 2026 Business Plan

■ Operational strategies for 2026

- (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) Wholesale lending business: The Bank remains focused on the steady development of its core business, expanding its core value customer base, actively introducing quality funding sources to drive effective cross-selling, and optimizing capital efficiency to enhance profitability while ensuring asset quality. At the same time, the Bank continues to uphold the spirit of One Bank collaboration to create shared value for all parties. In addition, the Bank is committed to strengthening the competitiveness of its corporate banking team, embedding ESG principles, and fulfilling its green finance commitments as it moves toward a smart wholesale banking future and works hand in hand with clients for mutual prosperity.

- (III) Deposit and remittance service: The Company 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.
- (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: 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 exchange business: In recent years, amid the impact of geopolitical developments, global supply chains have undergone restructuring, significantly reshaping demand for cross-border financial services. In response, the Bank has integrated its domestic and overseas resources and adopted a coordinated product and channel sales model, transforming from a "single financial product provider" into an "integrator and core partner within the supply chain finance ecosystem." At the same time, the Bank continues to strengthen product governance across domestic and overseas markets and refine its product offerings to meet the diverse needs of corporate clients.
- (VII) Credit card business: Cathay United Bank's credit card business continues to be centered on customer needs. Through a strategic portfolio of the CUBE credit card, World Card, and a range of co-branded cards, the Bank comprehensively addresses the needs of different customer segments and spending scenarios, strengthening customer loyalty and reinforcing the market competitiveness of its credit card business. In response to evolving consumer behavior in Taiwan toward scenario-based, experience-driven, and high-frequency spending, the CUBE credit card leverages a highly flexible modular benefits design to focus on key spending scenarios such as travel experiences, dining and department stores, digital services, and everyday essentials. This allows cardholders to freely switch benefits according to their individual lifestyles, enabling a single card to fully

address diverse spending needs and making it a key driver of credit card spending growth. In 2026, the Bank will continue to deepen its four-scenario strategy, further expanding credit card spending scale and market influence.

In terms of digital services, the CUBE credit card continues to integrate with the CUBE Rewards App and the Tree Points ecosystem, further strengthening real-time points redemption and diversified redemption applications, including e-vouchers, airline miles, and parking fee offsets. In response to the rise of the event economy and experience-driven consumption trends, the Bank steadily promotes priority ticketing privileges for cardholders and enables Tree Points redemption for concert and sporting event tickets, meeting cardholders' demand for participation in popular events. At the same time, by optimizing the operating interface and information display through digital platforms, the Bank helps cardholders clearly track their points accumulation, redemption, and usage records, enhancing transparency and overall convenience while delivering a more seamless points experience.

- (VIII) Merchant acquiring business: The Bank continues to expand its merchant acquiring service capacity, extending from traditional credit card acquiring and payment flows to the TWQR account-based acquiring framework, in order to comprehensively meet the collection and payment needs of different types of merchants. In addition, to shorten the time from merchant application for payment services to official business launch, the TWQR payment service application adopts a fully digital process covering submission, review, contract signing, and go-live, thereby upgrading the overall payment service application experience. Building on the experience gained from the TWQR fully digital process, the Bank also plans to actively advance a fully digital application process for credit card merchant acquiring, with the goal of establishing a fully digital end-to-end acquiring workflow.
- (IX) In addition to a fully digital front-end application process, merchants can also efficiently manage day-to-day operations through the “Merchant Service Management Portal,” which enables quick access to functions such as billing inquiries, refund applications, and cardholder information verification. New services such as profile update functions will also be added this year to further improve the efficiency of merchants' administrative processes. To empower merchants' automated operations, in addition to continuously enhancing platform functions, the Bank plans to provide merchants with transaction data analysis and related business insights to support operational planning and business decision-making, with the aim of becoming merchants' best partner.
- (X) ATM business: To optimize customer experience, the Bank continues to enhance system service stability and resilience while introducing knee-space ATMs to further promote financial accessibility. At the same time,

strengthened risk control mechanisms are being developed to enhance transaction security and build a high-quality digital service platform. In line with the distinctive CUBE brand identity and ATM brand value, the Bank continues to communicate through internal and external resources, emphasizing convenience and security in promoting ATM usage, and further integrating banking services into everyday life.

(XI) Digital banking and online corporate services: The Bank will be able to deliver digital experience across different platforms and will continue to design and develop digital innovations along with enhancement of the digital user interactions and improvement of personalized services. The Bank aims to achieve digital financial management, to improve digital security, and to integrate digital platforms with AI technology, in order to enhance 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.

(XII) Overseas business: In response to the reorganization of global supply chains and the shift in Taiwanese companies' overseas expansion, in 2026 the Bank actively advanced plans to establish a Tokyo branch in Japan, while expanding its presence in key Asian economies. Leveraging the Bank's extensive cross-border financial platform across Greater China and ASEAN, together with in-depth support from local teams serving domestic corporate clients, the Bank actively explores local business opportunities to further enhance its wealth management, consumer finance, digital finance, corporate finance, international finance, private banking, and trust and investment services, while extending the influence of its green finance leadership brand to overseas markets.

For the Greater China market, the Bank's subsidiary in Mainland China and the Hong Kong Branch work closely together to continue developing cross-border business in the Greater China region, actively enhance green finance and digital finance services, and, in response to economic volatility, strengthen risk resilience and adjust the deposit and loan structure.

For the Southeast Asian market, in response to U.S. tariff pressure and the accelerating shift of Taiwanese businesses toward New Southbound markets, enterprises are placing greater emphasis on supply chain flexibility and resilience. In light of this trend, the Bank is accelerating the buildout and deepening of its ASEAN regional service network, while taking an active yet prudent approach to developing local customer segments, studying the needs of cross-border corporate clients, and localizing products. The Bank also continues to enhance the customer experience across both online and offline channels and strengthen cooperation in cross-border transactions.

(XIII) Private banking business: In line with the FSC’s policy direction of promoting Taiwan as an “Asian Asset Management Center,” the Bank adopts a portfolio-based asset allocation strategy and leverages diversified financial instruments to tailor comprehensive investment portfolio solutions for high-net-worth clients that are designed to navigate different market conditions. With the support of a dedicated portfolio advisory team and one-stop private banking services, the Bank helps clients pursue long-term and steady wealth growth in a complex and ever-changing market environment through comprehensive support spanning core asset allocation, risk management, and family asset integration. In line with service innovation driven by the Kaohsiung Asset Management Zone pilot program, the Bank continues to expand its alternative investment and private market product offerings, strengthen premium solutions such as family office services and portfolio financing, and deepen its connections with international financial markets and local investment momentum, further enhancing its asset management capabilities and private banking competitiveness in support of retaining wealth in Taiwan and attracting capital to Taiwan.

(XIV) Financial marketing business: The Bank is committed to broadening and deepening its wealth management and hedging product offerings to provide one-stop solutions covering both liability-side and asset-side needs, thereby meeting clients’ comprehensive asset allocation requirements. It also promotes digitalization and process optimization to improve transaction efficiency and further enhance client development capabilities. At the same time, the Bank continues to expand its overseas presence and, by combining localized professional services with the integration of domestic and overseas resources and shared information platforms, assists corporate clients in hedging and fund management across global markets.

■ Expected business targets and basis of estimate

2026 business targets

Unit: NT\$ billion

Main business category	Target
Deposit	44,942
Credit (including revolving credit on credit cards)	31,684
Credit card (outstanding cards)	7.19 million cards

Basis of target

The Bank's budgeting principle is to ensure the optimal allocation and planning of its overall funds. Accordingly, before the end of each year, the Bank evaluates the market outlook, economic fluctuations, and interest rate trends for the following year to formulate key business priorities. At the same time, with reference to the profitability of products in prior years and their potential for future development, the Bank develops relevant assumptions to determine business growth targets and interest rate assumptions for the following year. Based on the projected growth of each business line, the Bank then reviews related expenses, provisions for bad debts, and other budget items.

■ Key policies

In response to international political and economic changes and the trends of business opportunities and risk management transformation arising from climate change, the Bank will leverage its core competitiveness and, guided by its "customer-centric" philosophy and the One Bank mindset, continue to develop diversified businesses, strategically allocate resources, and build innovative business models as it advances toward its vision of "Expanding across Asia Pacific and Reaching New Heights."

IV. Future strategies

(I) Consumer banking service

1. 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. Building on this year's successful customer segment management model, the Bank will continue to integrate customer segment strategies and product and channel resources across the Bank, with the goal of enhancing overall synergies in customer segment management and further embedding a customer-centric operating model.
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. 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.

4. 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.

(II) Corporate banking service

1. The Bank will strengthen its cross-border financial service capabilities, focus on high-potential customer segments, and acquire high-value clients to bring in stable funding sources and drive effective cross-selling. While ensuring asset quality, the Bank will also enhance profitability. At the same time, through internal collaboration mechanisms, the Bank will deepen group-wide client engagement, strengthen its cross-border service capabilities, and provide one-stop services to corporate clients.
2. The Bank aims to expand the customer base and to transform the business focus toward becoming a regional bank in order to accelerate the wholesale 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.
3. In addition, the Bank will continue to uphold the spirit of integrated corporate and SME collaboration, optimize capital efficiency through management tools, reduce operational friction through end-to-end process automation, and put ESG principles into practice by honoring its green finance commitments and leveraging its financial influence across the corporate sustainability 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 dynamically adjusts its product strategy in line with market developments and leverages digital and data analytics tools to strengthen control over operational risks at each stage, so that business development and internal controls reinforce each other. The Bank will also continue to optimize its insurance application process and, through seamless omnichannel services, provide customers with an enhanced insurance application experience.

(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

By leveraging trade finance products to generate cash flow and cross-selling opportunities, the Bank will further strengthen its domestic and overseas foreign exchange product offerings and upgrade its SWIFT system to provide safer, faster, and more convenient remittance services. Through optimization of 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 market.

(VI) Credit card service

1. Driven by digital and data technologies, the Bank will gain deeper and more refined insights into customer needs, launch a diverse range of promotional offers and benefits, and deepen strategic partnerships across major brands, service providers, and the live entertainment economy. By jointly investing resources to cultivate both parties' customer segments and co-create value with business partners, the Bank aims to enhance CUBE's mindshare and strengthen cardholders' sense of exclusivity. By embedding digital financial services into customers' high-frequency daily spending scenarios, the Bank will effectively increase card usage and customer stickiness. At the same time, supported by membership management and benefits enhancement initiatives, the Bank will continue to increase usage and loyalty among high-value customer segments, thereby injecting steady and sustainable growth momentum into its credit card business.
2. The Bank will further strengthen the pivotal role of payment finance in customers' daily life scenarios, integrate capabilities in payments, reward points, financial products, data, and membership management, and promote the upgrade from single-transaction cooperation to strategic partnerships across scenarios and across the Group. By establishing long-term partnerships with key merchants of scale and influence, the Bank will introduce Group resources and financial services to create differentiated and sustainably scalable new collaboration models, strengthen its strategic position in core consumption scenarios, and, through its data and customer insight capabilities, precisely connect merchant and customer needs, thereby realizing a business model that extends to comprehensive financial services and creating a value chain of win-win outcomes for merchants, customers, and the Group.

(VII) Financial payment business

1. Merchant acquiring business: Building on the Bank's experience with the fully digital TWQR process, the Bank is actively planning a fully digital application process for credit card merchant acquiring and establishing a complete end-to-end digital acquiring process. To empower merchants' automated operations, in addition to continuously enhancing platform functions, the Bank also plans to provide merchants with transaction data analysis and related business insights to support operational planning and business decision-making.
2. Emerging payment business: The Bank plans to enrich the payment functions of the Cathay CUBE Rewards app by integrating payment functions with the reward points program to create a payment ecosystem.
3. Automated channel business: The Bank will maintain stable and high-quality service capabilities and continue to enhance the customer experience. The Bank will also implement customer-friendly financial

transaction services and anti-fraud measures, and build a high-quality digital service platform by integrating internal and external resources to incorporate banking services into customers' daily life scenarios, thereby extending the value of the CUBE brand.

(VIII) Overseas operations

The Bank will continue to strengthen its overseas presence, deepen its cross-border financial capabilities, and enhance service quality and operational resilience in response to trends such as global supply chain shifts, the acceleration of financial technology, and increasingly stringent regulatory environments. At the same time, the Bank will align with key policies and regulatory measures promoted by governments in various countries to further develop its businesses.

1. Deepening its overseas presence and cross-border collaboration, the Bank will continue to strengthen its Greater China and ASEAN operations and, in line with regulatory progress, advance into new markets in South Asia and Northeast Asia, while enhancing cross-border service capabilities and the efficiency of Group-wide client management.
2. It will also continue to deepen its engagement with Taiwanese businesses and local corporate clients and, in response to supply chain reorganization trends, provide international financial products and services to support corporate operations and funding allocation needs.
3. The Bank will continue to expand its sustainable finance development by deepening products such as green finance, sustainability-linked loans, and sustainable deposits, thereby enhancing its influence in sustainable finance across regional markets and supporting corporate net-zero transition.
4. It will also promote overseas consumer finance business by strengthening data-driven customer segment management and risk management capabilities, expanding effective customer segments, and enhancing growth momentum in overseas operations. In addition, it will strengthen asset management and services for high-net-worth clients by deepening cross-border wealth management and family office service integration, enhancing product integration capabilities, and increasing the depth of engagement with high-net-worth customer segments.
5. The Bank will strengthen its talent development framework, expand its international finance talent pool, and further enhance its succession planning and professional training systems.
6. 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

As AI technology continues to advance rapidly, wealth management services are expected to evolve toward a higher degree of automation and personalization. In response, the Bank will continue to enhance its digital wealth management services by providing clients with more diversified and personalized investment recommendations, while also upgrading service platforms and system tools to optimize service quality and deliver smarter wealth management services.

Taiwan's domestic banking sector has long operated in an environment characterized by low interest rates, intense competition, and an excessive number of market participants. To avoid becoming mired in traditional price competition, the Bank will continue to adopt innovative thinking and leverage digital tools to provide corporate clients with comprehensive financial services. At the same time, by strengthening control over its credit exposure and making disciplined use of limited capital resources, the Bank will continue to grow while maintaining sound asset quality and stable earnings.

Technological development has reshaped the financial industry ecosystem, and digital financial services are gradually transforming traditional banking operating and marketing models, accelerating the transformation of physical branch channels. As the traditional branch-based business model gradually shifts toward virtual channels, banks must invest in building online financial environments and supporting branch transformation, while continuing to emphasize 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

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.

To enhance overall information security and comply with information security regulations applicable to financial institutions, the Bank conducts

annual information security assessments of its computer systems, including those of its overseas branches. In addition, the Bank engages independent professional consulting firms to assess the overall implementation of information security throughout the year, and submits the assessment results, together with the internal control statement, to the Board of Directors before the end of the first quarter of the following year. The Bank also continues to maintain a thorough understanding of the information security implementation status of each overseas branch to ensure that all operations comply with local regulatory requirements, and to confirm the completeness, adequacy, and compliant implementation of all security control measures. Through these efforts, the Bank aims to embed information security into its corporate culture and enhance its information security protection capabilities.

In response to key external regulatory issues such as fair customer treatment, anti-money laundering and countering the financing of terrorism (hereinafter referred to as “AML/CFT”), and corporate social responsibility, the Bank adopts internal control measures including the establishment of internal regulations, the regular and ad hoc provision of education and training, legal compliance self-assessments, institution-wide AML/CFT risk assessments, and special audits of AML/CFT mechanisms conducted by independent third-party accountants. Through these measures, the Bank seeks to embed a culture of compliance across all employees and to implement the relevant issues emphasized by the Bank in the concrete execution of internal control and legal 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.

As Taiwan officially enters a super-aged society, the FSC in 2025 promoted the removal of age labels, lifting certain age-based restrictions on recommending financial products to senior clients aged 70 and above. Banks are now allowed to recommend derivatives, offshore securities, and other products based on clients’ suitability and risk tolerance, rather than imposing a blanket prohibition, in order to avoid age discrimination and provide a more inclusive and customer-friendly financial service environment. In the past, senior clients were required to visit branches in person to complete such transactions. Although intended as a protective measure, this requirement often caused inconvenience in practice and could lead to financial exclusion. Under the new framework, once the Bank confirms that clients fully understand the product features, risk disclosures, and transaction procedures, they may proceed with scheduled transactions, thereby effectively balancing customer protection with transaction convenience. In addition, in line with the development of digital finance, remote services, and electronic

signatures, senior clients are no longer excluded from innovative financial services, which is consistent with the principles of regulatory neutrality and technology neutrality.

Taiwan's insurance industry is expected to formally adopt IFRS 17 in 2026, and the implementation of the relevant requirements will gradually affect insurers' product design. Leveraging the integrated strengths of the financial holding group, the Bank combines customer needs analysis with holistic asset allocation, which not only helps life insurers maintain sound operations, but also supports clients in building comprehensive protection plans at different stages of life.

The competent authority has promulgated the "Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones." After entering local asset management zones, banks gain greater flexibility in wealth management products and services, which helps attract high-net-worth clients, enhance revenue momentum, and further drive growth and international development.

(III) The overall business environment

Inflation has moderated compared with the earlier period, and major central banks have gradually shifted toward a moderate easing stance, although the pace and magnitude of rate cuts vary by region. Against this backdrop, rate cuts by the Federal Reserve have lowered U.S. dollar funding costs, supporting cross-border financing and foreign currency lending. However, the global growth outlook remains moderate and regionally divergent, while trade policy uncertainty and geopolitical risks continue to disrupt supply chains. Declining interest rates will put pressure on banks' net interest margins, thereby increasing the importance of funding and liquidity management.

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	2025.10
Standard & Poor's	A	A-1	Stable	2025.10
Moody's	A1	Prime-1	Stable	2025.06

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)

Board Members and Supervisors Information (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			Number of shares	Ratio of shareholding	Title	
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, Alchip Technologies, 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, East Asian Economic Association of the Republic of China; Supervisor, NTU Children's Health Foundation, etc.	None			
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)	Vice Chairman, Cathay Financial Holdings, Director, Cathay Life, The Taiwan Entrepreneurs Fund Limited, 7-Eleven Malaysia Holdings Berhad, Srisawad Corporation Public Company Limited, Executive Vice President, Tung Chi Capital; Director, The Third Wednesday Association etc.	Director	Tsung-Hsien Tsai	Brothers	

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 (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)	-	-	-	-	-	-	Consultant, Accounting Research and Development Foundation 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 and Taiwan Financial Services Roundtable (Master of National Chengchi University)	Independent Directors, Cathay Financial Holdings, Cathay Life Insurance, and Cathay Century Insurance; 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, Supervisor of the Taiwan-Russia Association, National Sports Industry Development Center (NSIDC) etc.				None	
Managing Director	R.O.C.	(representative for Cathay Financial Holding Co., Ltd.) Alan Lee	M 61-70	2022.06.30	3 years	2010.05.13	(Note)	(Note)	-	-	-	-	-	-	Chairman of Cathay Securities Investment Trust (Master of Law, National Taiwan University)	Chairman, Cathay Securities Investment Trust, Cathay Private Equity Director, Taiwan Construction Management Company, Cathay United Bank (China), FundRich Securities Co., Ltd., BSCOM Cathay Asset Management Co., Ltd., Cathay Charity Foundation, Cathay United Bank Foundation, Chuang Han-Kai Professor Educational 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	
Managing Director	R.O.C.	(representative for Cathay Financial Holding Co., Ltd.) Chung-Yi Teng	M 51-60	2025.06.26	3 years	2013.07.12	(Note)	(Note)	-	-	-	-	-	-	President of Cathay United Bank (MBA, Massachusetts Institute of Technology)	President, Cathay United Bank; Chairman, Cathay United Bank (Cambodia); Director, Cathay United Bank (China), Taiwan Construction Management Company, CDIB & Partners Investment Holding Corporation, Taiwan Finance Corporation, Cathay United Bank Foundation, and National Credit Card Center of R.O.C..				
Independent Director	R.O.C.	(representative for Cathay Financial Holding Co., Ltd.) Li-Ling Wang	F 61-70	2025.06.26	3 years	2025.06.26	(Note)	(Note)	-	-	-	-	-	-	Chairman, Taiwan Sustainable Finance and Corporate Impact Association, Professor, Department of Risk Management and Insurance, Chengchi University, Former Chairman, Pension Fund Association, Former Vice President, Chengchi University, Former Chairman, Financial Supervisory Commission, Director, First Financial Holding Co., Ltd., Independent Director, China Life (PhD, Risk Management and Insurance, Temple University, USA, MA, Accounting, University of Hartford, USA)	Independent director, Cathay Financial Holdings and Cathay Life Insurance; Chairman, Taiwan Sustainable Finance and Corporate Impact Association; Taiwan FinTech Association; Managing Director, Pension Fund Association, ROC		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	
Independent Director	R.O.C.	(representative for Cathay Financial Holding Co., Ltd.) Cheng-Hung Kuo	M 61-70	2025.06.26	3 years	2025.06.26	(Note)	(Note)	-	-	-	-	-	-	Independent Director, TCM Biotech International Corp., former President and Chairman, PwC (MBA, National Taiwan University)	Independent Director, Cathay Financial Holdings, TCM Biotech International Corp.; Director of Jing Chi Biomed CO., LTD., Airoha Technology, Choice Development, Inc., Mr. Sung Tso-Nan Memorial Educational Foundation, and Taiwan FactCheck Center; Supervisor, Taiwan Carbon Solution Exchange, Institute for Information Industry; and Executive Supervisor, The Cultural Taiwan Foundation.	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 Executive Vice President of Cathay Financial Holdings (M.S. in Electronic Engineering, Harvard University, USA)	Senior Executive Vice President of Cathay Financial Holdings, Cathay Century Insurance; Director, Cathay Century Insurance, Everbright Biofund and 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			

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.) Han-Kuo Chen	M 51-60	2022.06.30	3 years	2018.11.03	(Note)	(Note)	-	-	-	-	-	-	Senior Specialist & Director of Legal Affairs Center, Planning Department, Bank of Taiwan (Master of Law, Soochow University)	Senior Specialist & Director of Legal Affairs Center, Planning Department, Bank of Taiwan	None				
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 Executive Vice President of Cathay Financial Holdings; Director of Cathay Venture, Taipei Foreign Exchange Market Development Foundation etc.					
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 Consultant, Cathay Financial Holdings (M.S., Golden Gate University, USA)	Senior Consultant of Cathay Financial Holdings; Director, Brim Biotechnology, Inc., GenomeFrontier Therapeutics, Inc., Ascendo Biotechnology Co., Ltd., DATAYOO Application Co., Ltd., Hong Zhen Co., Ltd., Hydrotron Energy 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, Computer Science and Information Engineering, Tamkang University)	Director, Cathay United Bank Foundation; Senior Executive Vice President of Cathay Financial Holdings and Cathay United Bank					
Director	USA	(representative for Cathay Financial Holding Co., Ltd.) David P. Sun	M 61-70	2025.06.26	3 years	2010.07.07	(Note)	(Note)	-	-	-	-	-	-	Chairman of Symphox Information Co., Ltd. (Master of Business Administration and Architecture, Harvard University)	Senior Deputy President, Cathay Financial Holdings, Cathay Life Insurance; Director, Cathay United Bank (Cambodia); Quantifeed Holdings Ltd., Generali Investments Holding SpA;					

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.) Hsiang-Hsin Tsai	F 51-60	2025.06.26	3 years	2025.06.26	(Note)	(Note)	-	-	-	-	-	-	Senior Executive Vice President of Cathay United Bank (MBA, Thunderbird School of Global Management)	Senior Deputy President, Cathay Financial Holdings and Cathay United Bank; Supervisor of Cathay United Bank (China); Director of Taiwan Finance Corporation; Chairman, Cathay United Bank Employees' Pension Fund Management Committee, Supervisory Committee of Labor Retirement Reserve of Cathay United Bank.	None			

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 2026.

Note 1: On June 26, 2025, Cathay Financial Holding Co., Ltd. appointed the Bank's 18th Board of Directors for a three-year term ending on June 25, 2028. The Bank has established the "Audit Committee" in replacement of the functions of the supervisors on June 30, 2022.

Note 2: During the 1st extraordinary meeting of the 18th board of directors held on June 26, 2025, the board selected its managing directors who further elected Mr. Andrew Ming-Jian Kuo to serve as Chairman and Mr. Tzung-Han Tsai as Vice Chairman.

Chart 1: Major Shareholders of Institutional Shareholders

April 14, 2026

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%),Capital Tip Customized Taiwan Select High Dividend ETF Account(4.63%),Taishin Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF(3.84%),Labor Pension Fund(3.18%),Prudential Life Ins. Co. of Taiwan Inc. (Currently known as Shin Kong Life Insurance Co., Ltd)(1.80%),Labor Insurance Fund(1.33%),Pai Hsing Investment Co., Ltd.(1.21%),TransGlobe Life Insurance Inc.(1.13%), CTBC Bank in custody for Yuanta/P-shares Taiwan Top 50 ETF (1.13%)

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 (shareholding percentage includes common shares and Class A and Class B preferred shares). 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 14, 2026

Institutional Shareholders (Note 1)	Major Shareholders of Institutional Shareholders (Note 2)
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%)
Capital Tip Customized Taiwan Select High Dividend ETF Account	None
Taishin Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF	None
Labor Pension Fund	None
Prudential Life Ins. Co. of Taiwan Inc. (Currently known as Shin Kong Life Insurance Co., Ltd)	Shin Kong Financial Holding Co., Ltd. 100%
Labor Insurance Fund	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%)
CTBC Bank in custody for Yuanta/P-shares Taiwan Top 50 ETF.	None

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, 2026

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
					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.	Chung-Yi Teng	M	20251020	(Note)	—	—	—	—	—	M.B.A., Massachusetts Institute of Technology, USA	Managing Director, Cathay United Bank; Chairman, Cathay United Bank (Cambodia); Director, Cathay United Bank (China), Taiwan Construction Management Company, CDIB & Partners Investment Holding Corporation, Taiwan Finance Corporation, Cathay United Bank Foundation, and National Credit Card Center of R.O.C..	—	—	—	—
Chief Auditor	R.O.C.	Hsin-Pei Lin	F	20251217	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Chung Cheng University		—	—	—	—
Senior Executive Vice President	R.O.C.	Jian-Hsing Wu	M	20160118	(Note)	—	—	—	—	—	M.S., Tamkang University	Director, Cathay United Bank, Cathay United Bank Foundation; Senior Executive Vice President, Cathay Financial Holdings, etc.	—	—	—	—
Senior Executive Vice President	R.O.C.	Hsiang-Hsin Tsai	F	20200312	(Note)	—	—	—	—	—	MBA, Thunderbird School of Global Management	Senior Executive Vice President, Cathay Financial Holdings; Supervisor of Cathay United Bank (China), Director of Taiwan Finance Corporation, Cathay United Bank; Chairman, Cathay United Bank Employees' Pension Fund Management Committee, Supervisory Committee of Labor Retirement Reserve of Cathay United Bank.	—	—	—	—
Senior Executive Vice President	R.O.C.	Xu-Jie Yao	M	20200312	(Note)	—	—	—	—	—	M.B.A., Massachusetts Institute of Technology, USA	Senior Executive Vice President, Cathay Financial Holdings; Director, TPIsoftware Corporation, Global Mixed-Mode Technology, Inc.	—	—	—	—
Senior Executive Vice President	R.O.C.	Ching-Li Chang	M	20220127	(Note)	—	—	—	—	—	M.B.A., Massachusetts Institute of Technology, USA		—	—	—	—
Senior Executive Vice President	R.O.C.	Chih-Feng Wang	M	20220127	(Note)	—	—	—	—	—	MBA, National Tsing Hua University	Director of Cathay United Bank (Cambodia) Co., Ltd.; Senior Executive Vice President, Cathay Financial Holdings	—	—	—	—
Senior Executive Vice President	R.O.C.	Fa-Hsiang Chang	M	20240131	(Note)	—	—	—	—	—	Master of Finance, New York University		—	—	—	—
Senior Executive Vice President	USA	Miao Benny Hua Ben	M	20260205	(Note)	—	—	—	—	—	MBA, Pennsylvania State University	Director, Cathay United Bank (Cambodia), Indovina Bank Ltd.;	—	—	—	—
Executive Vice President	R.O.C.	Chao-Kuei Kuo	M	20130101	(Note)	—	—	—	—	—	Bachelor of Cooperative Economy, Tamkang University	Director of Cathay Futures Co., Ltd.	—	—	—	—
Executive Vice President	R.O.C.	Tsung-Meng Huang	M	20130101	(Note)	—	—	—	—	—	Bachelor of Economics, National Taiwan University		—	—	—	—
Executive Vice President	R.O.C.	Chang-Li Tsao	M	20130501	(Note)	—	—	—	—	—	Bachelor of Business Administration, 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
					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.	Hsing-Ming Lee	M	20160308	(Note)	–	–	–	–	–	MBA, University of Southern Queensland		–	–	–	–
Executive Vice President	Hong Kong	Chi-Yuan Chien	M	20160419	(Note)	–	–	–	–	–	MBA, York University (Canada)		–	–	–	–
Executive Vice President	R.O.C.	Chen-Tung Chang	M	20180210	(Note)	–	–	–	–	–	MBA, National Chiayi University		–	–	–	–
Executive Vice President	R.O.C.	Chien-Hui Hung	F	20180210	(Note)	–	–	–	–	–	Master of Law, The London School of Economics and Political Science		–	–	–	–
Executive Vice President	R.O.C.	Po-Shen Fu	M	20180613	(Note)	–	–	–	–	–	Master of Finance, Victoria University of Wellington	Supervisor of Cathay Securities Co. Ltd.,	–	–	–	–
Executive Vice President	R.O.C.	Chen-Han Wen	M	20180701	(Note)	–	–	–	–	–	Ph.D. in Economics, Xiamen University		–	–	–	–
Executive Vice President	R.O.C.	Yen-Wen Chen	M	20210116	(Note)	–	–	–	–	–	Bachelor of Food and Beverage Management, Fu Jen Catholic University		–	–	–	–
Executive Vice President	R.O.C.	Kuang-Hsueh Chen	M	20210204	(Note)	–	–	–	–	–	MBA, University of California, LA	Executive Vice President of Cathay Financial Holdings	–	–	–	–
Executive Vice President	R.O.C.	Ting-Lun Li	M	20220312	(Note)	–	–	–	–	–	MBA, National Taiwan University	Director, Cathay Walbrook Holding 1 Limited, Cathay Woolgate Exchange Holding 1 Limited, Cathay Venture; Supervisor, Taipei Forex Inc.	–	–	–	–
Executive Vice President	R.O.C.	Cheng-Lu Chen	M	20220312	(Note)	–	–	–	–	–	Master of Financial Administration, National Chengchi University		–	–	–	–
Executive Vice President	R.O.C.	Chang-Ying Tu	M	20220312	(Note)	–	–	–	–	–	Bachelor of Applied Mathematics, Chinese Culture University		–	–	–	–
Executive Vice President	R.O.C.	Ming-Chiao Liang	M	20220819	(Note)	–	–	–	–	–	M.B.A., Department of Information Management, Ming Chuan University	Executive Vice President of Cathay Financial Holdings; Director of Rainforest Retail Co., Ltd.	–	–	–	–
Executive Vice President	R.O.C.	Kuan-Ling Kuo	F	20230118	(Note)	–	–	–	–	–	MBA, University of Southern Queensland		–	–	–	–
Executive Vice President	R.O.C.	Li-Meng Lin	F	20230118	(Note)	–	–	–	–	–	MBA, National Taiwan University of Science and Technology		–	–	–	–
Executive Vice President	R.O.C.	Chia-Chi Wang	F	20230201	(Note)	–	–	–	–	–	Master of Law, University of Connecticut		–	–	–	–
Executive Vice President	R.O.C.	Hsiu-Chu Chuang	F	20230701	(Note)	–	–	–	–	–	MBA, New York Institute of Technology		–	–	–	–
Executive Vice President	R.O.C.	Chun-Ping Chen	F	20240131	(Note)	–	–	–	–	–	Master's Degree from the Graduate Institute of Management, National Taiwan University of Science and Technology		–	–	–	–
Executive Vice President	R.O.C.	Yao-Te Wang	M	20240131	(Note)	–	–	–	–	–	M.S., University of Southern California, USA		–	–	–	–
Executive Vice President	R.O.C.	Hao-Hsiang Liu	M	20250122	(Note)	–	–	–	–	–	Master of Arts (Economics), National Sun Yat-sen University		–	–	–	–
Executive Vice President	R.O.C.	Francis Peng	M	20250301	(Note)	–	–	–	–	–	MBA, Peking University	Chairman of Cathay United Bank (China) Ltd., Supervisor of Chongqing Ant Consumer Finance Co., Ltd.	–	–	–	–
Executive Vice President	R.O.C.	Yeh-Chiang Wang	M	20250409	(Note)	–	–	–	–	–	MBA, National Central 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
					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.	Fu-Min Wang	M	20251211	(Note)	—	—	—	—	—	Bachelor of Business Mathematics, Soochow University	Executive Vice President of Cathay Financial Holdings	—	—	—	—
Executive Vice President	R.O.C.	Li-Wei Huang	M	20251229	(Note)	—	—	—	—	—	Master of Finance, Syracuse University	Supervisor of Taipei Forex Inc.	—	—	—	—
Executive Vice President	R.O.C.	Yi-Qun Lin	M	20260205	(Note)	—	—	—	—	—	Master of Finance, Pennsylvania State University		—	—	—	—
Assistant Vice President	R.O.C.	Hsiao-Kuang Li	F	20030919	(Note)	—	—	—	—	—	MBA, Preston University, U.S.A		—	—	—	—
Assistant Vice President	R.O.C.	Shu-Yu Yu	F	20040501	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Chao-Chun Tseng	M	20070401	(Note)	—	—	—	—	—	International MBA, Asia University Taiwan		—	—	—	—
Assistant Vice President	R.O.C.	Shu-Chun Chuang	F	20090122	(Note)	—	—	—	—	—	Master of Investment Management, University of Stirling		—	—	—	—
Assistant Vice President	R.O.C.	Tzu-Jen Chao	M	20101101	(Note)	—	—	—	—	—	Bachelor of Accounting, Tamkang University		—	—	—	—
Assistant Vice President	R.O.C.	Chun-Liang Lin	M	20150501	(Note)	—	—	—	—	—	MBA, Soochow University		—	—	—	—
Assistant Vice President	R.O.C.	Ping-Tsang Lin	M	20160128	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Jung-Hsi Li	M	20171109	(Note)	—	—	—	—	—	Bachelor of Law, National Taiwan University		—	—	—	—
Assistant Vice President	R. O. C.	Min-Hui Chen	F	20171109	(Note)	—	—	—	—	—	Master of Graduate Institute of Building and Planning, National Taiwan University		—	—	—	—
Assistant Vice President	R.O.C.	Chung-Che Li	M	20180427	(Note)	—	—	—	—	—	MBA, National Chiayi University		—	—	—	—
Assistant Vice President	R.O.C.	Chih-Tung Huang	M	20190131	(Note)	—	—	—	—	—	Bachelor of Accounting, National Chung Hsing University		—	—	—	—
Assistant vice president	R.O.C.	Yi-Pou Chen	F	20200201	(Note)	—	—	—	—	—	MBA, National Taipei University		—	—	—	—
Assistant Vice President	R.O.C.	Yu-Cheng Yeh	M	20200312	(Note)	—	—	—	—	—	Master of Finance, Drexel University		—	—	—	—
Assistant vice president	R.O.C.	Chi-Hua Su	M	20200613	(Note)	—	—	—	—	—	Master of Commerce, City University of New York Baruch College		—	—	—	—
Assistant vice president	R.O.C.	Lin-Shu Hu	M	20200915	(Note)	—	—	—	—	—	MBA, National Chiao Tung University		—	—	—	—
Assistant vice president	R.O.C.	Pei-Wen Wu	F	20201113	(Note)	—	—	—	—	—	M.S., National Yunlin University of Science and Technology		—	—	—	—
Assistant vice president	R.O.C.	Chen-Kuei Chu	M	20210116	(Note)	—	—	—	—	—	Bachelor of Computer Science Department, Chinese Culture University		—	—	—	—
Assistant vice president	R.O.C.	Yuan-Ti Yao	M	20210116	(Note)	—	—	—	—	—	M.B.A., The University of Sydney		—	—	—	—
Assistant vice president	R.O.C.	Yueh-Chun Hou	F	20210311	(Note)	—	—	—	—	—	Master of Laws, University of Pennsylvania		—	—	—	—
Assistant Vice President	R.O.C.	Yi-Chuan Shih	F	20210316	(Note)	—	—	—	—	—	Master of Finance, National Taiwan 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
					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.	Cheng-Lueh Cheng	M	20210820	(Note)	-	-	-	-	-	Bachelor of Mechanical Engineering from National Taipei University of Technology.		-	-	-	-
Assistant vice president	R.O.C.	Kung-Yun Lin	F	20220101	(Note)	-	-	-	-	-	M.B.A., Massachusetts Institute of Technology, USA		-	-	-	-
Assistant vice president	R.O.C.	石永新	F	20220101	(Note)	-	-	-	-	-	M.B.A. of National Taiwan Ocean University, Institute of Applied Economics.		-	-	-	-
Assistant Vice President	R.O.C.	Yu-Yun Hsu	F	20220127	(Note)	-	-	-	-	-	Department of Banking and Insurance, Takming Commercial College		-	-	-	-
Assistant vice president	R.O.C.	Chung-Wei Li	F	20220127	(Note)	-	-	-	-	-	Master of Biostatistics, Michigan State University, USA		-	-	-	-
Assistant vice president	R.O.C.	Kai-Chung Cheng	M	20220127	(Note)	-	-	-	-	-	MBA, National Chung Cheng University		-	-	-	-
Assistant vice president	R.O.C.	Li-Hsun Chen	F	20220127	(Note)	-	-	-	-	-	Bachelor of Business Administration, National Chengchi University	Assistant Vice President of Cathay Financial Holdings	-	-	-	-
Assistant Vice President	R.O.C.	Chun-Hsiang Tseng	M	20220127	(Note)	-	-	-	-	-	MBA, National Chengchi University		-	-	-	-
Assistant Vice President	R.O.C.	Mei-Chuan Chen	F	20220819	(Note)	-	-	-	-	-	Master of Finance and Banking, Tamkang University		-	-	-	-
Assistant vice president	R.O.C.	Yi-Min Lin	M	20221111	(Note)	-	-	-	-	-	Master of Civil Engineering, National Taiwan University		-	-	-	-
Assistant vice president	R.O.C.	Sheng-Hao Yan	M	20230401	(Note)	-	-	-	-	-	Master of Information Applications, Fo Guang University	Assistant Vice President of Cathay Financial Holding	-	-	-	-
Assistant vice president	R.O.C.	Yi-Feng Huang	M	20230428	(Note)	-	-	-	-	-	Bachelor of Information Management, China University of Science and Technology		-	-	-	-
Assistant vice president	R.O.C.	Chiu-Chen Chang	F	20230512	(Note)	-	-	-	-	-	Department of Industrial Engineering and Management, Oriental Institute of Technology		-	-	-	-
Assistant vice president	R.O.C.	Ming-Chun Wang	M	20240101	(Note)	-	-	-	-	-	Master of Finance and Risk Management, Shu-Te University		-	-	-	-
Assistant vice president	R.O.C.	Ming-Jen Yang	M	20240101	(Note)	-	-	-	-	-	Master of Industrial Engineering, National Tsing Hua University		-	-	-	-
Assistant vice president	R.O.C.	Sheng-Yu Huang	M	20240101	(Note)	-	-	-	-	-	MBA, Feng Chia University		-	-	-	-
Assistant vice president	R.O.C.	Lung-Hao Ko	M	20240116	(Note)	-	-	-	-	-	Bachelor of Business Administration, National Chengchi University		-	-	-	-
Assistant vice president	R.O.C.	Chien-Liang Chen	M	20240116	(Note)	-	-	-	-	-	MBA, Royal Roads University		-	-	-	-
Assistant vice president	R.O.C.	Li-Te Liu	M	20240131	(Note)	-	-	-	-	-	Bachelor of Mathematics, Tamkang University		-	-	-	-
Assistant vice president	R.O.C.	Chao-Tang Yu	M	20240131	(Note)	-	-	-	-	-	Master of Finance, University of Reading		-	-	-	-
Assistant Vice President	R.O.C.	Li-Hsin Wu	F	20240131	(Note)	-	-	-	-	-	M.S, The University of Edinburgh		-	-	-	-

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
					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.	Kuo-Tung Tseng	M	20240131	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tamsui Oxford University College		—	—	—	—
Assistant vice president	R.O.C.	Ming-Yang Wu	M	20240131	(Note)	—	—	—	—	—	MBA, Peking University		—	—	—	—
Assistant vice president	R.O.C.	Shang-Wen Wang	M	20240131	(Note)	—	—	—	—	—	Bachelor of Financial Management, National Chengchi University		—	—	—	—
Assistant vice president	R.O.C.	Shu-Chien Liao	M	20240501	(Note)	—	—	—	—	—	Master of Statistics, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Shih-Chun Peng	F	20240516	(Note)	—	—	—	—	—	Bachelor of Materials Engineering, Tatung Institute of Technology		—	—	—	—
Assistant vice president	R.O.C.	Hsiao-Fen Huang	F	20240516	(Note)	—	—	—	—	—	Bachelor of Cooperative Economics, National Taipei University		—	—	—	—
Assistant vice president	R.O.C.	Yu-Ming Chen	M	20240516	(Note)	—	—	—	—	—	Master of E-Commerce, Middlesex University		—	—	—	—
Assistant Vice President	R.O.C.	Chien-Fu Li	M	20240516	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Kai-Lun Hung	F	20240516	(Note)	—	—	—	—	—	Master of International Business Administration, The University of Sydney		—	—	—	—
Assistant vice president	R.O.C.	Chiu-Jung Kao	F	20240601	(Note)	—	—	—	—	—	Master of Financial Management, Sun Yat-Sen University		—	—	—	—
Assistant vice president	R.O.C.	Chien-Kuo Huang	M	20240901	(Note)	—	—	—	—	—	MBA, Information Management, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Pai-ying Hsu	F	20250122	(Note)	—	—	—	—	—	EMBA, Soochow University		—	—	—	—
Assistant Vice President	R.O.C.	Hung-Wei Chen	M	20250122	(Note)	—	—	—	—	—	Master of Industrial Economics, National Central University		—	—	—	—
Assistant Vice President	R.O.C.	Hsiao-Yu Wu	F	20250122	(Note)	—	—	—	—	—	Master of Arts in Applied English, National Chengchi University		—	—	—	—
Assistant Vice President	R.O.C.	Wan-Ling Li	F	20250122	(Note)	—	—	—	—	—	Master of Marketing Management, Lancaster University		—	—	—	—
Assistant Vice President	R.O.C.	I-Wen Wang	F	20250611	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University		—	—	—	—
Assistant Vice President	R.O.C.	Wei-Ju Chen	F	20250816	(Note)	—	—	—	—	—	Master of International Finance, National Dong Hwa University		—	—	—	—
Assistant Vice President of Regional Center	R.O.C.	Li-Hua Feng	F	20180817	(Note)	—	—	—	—	—	Master of Finance, Fu Jen University		—	—	—	—
Assistant Vice President of Regional Center	R.O.C.	Shih-Hsing Lin	F	20210116	(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	20240131	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University of Science and Technology		—	—	—	—
Assistant Vice President of Regional Center	R.O.C.	Hsiang-Chu Hsueh	M	20240131	(Note)	—	—	—	—	—	MBA, Boston University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Hsiang Hsu	F	20031027	(Note)	—	—	—	—	—	MBA, National Chengchi 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
					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.	Tao-Huang Lin	M	20040407	(Note)	—	—	—	—	—	Master of Finance, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsin-Chun Li	M	20040407	(Note)	—	—	—	—	—	Bachelor of International Trade, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wen-Yuan Li	M	20040407	(Note)	—	—	—	—	—	Bachelor of Cooperative Economy, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wen-Kai Chen	M	20040530	(Note)	—	—	—	—	—	Master of Finance, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Chu Hsiao	F	20040801	(Note)	—	—	—	—	—	MBA, University of Leicester		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ping-Hui Lin	M	20050301	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yung-Chin Tsai	M	20050322	(Note)	—	—	—	—	—	Bachelor of Industrial Construction Management, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Pai-Shun Li	M	20050516	(Note)	—	—	—	—	—	Bachelor of Business Administration, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ya-Ling Hsieh	F	20050520	(Note)	—	—	—	—	—	MBA, Yuan Ze University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsiu-Chin Huang	F	20050523	(Note)	—	—	—	—	—	MBA, National Pingtung University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kuei-Chu Chen	F	20050607	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University of Science and Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shih-Cheng Chen	M	20050616	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ling-Yi Chuang	F	20050901	(Note)	—	—	—	—	—	Master of Economics, Oklahoma State University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wen-Feng Chen	F	20061110	(Note)	—	—	—	—	—	MBA, Schiller International University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Jui Shen	M	20070101	(Note)	—	—	—	—	—	MBA, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ming-Chih Tsai	M	20070101	(Note)	—	—	—	—	—	Bachelor of International Trade, Chung Yuan Christian University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Feng-Chu Lin	F	20070618	(Note)	—	—	—	—	—	MBA, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Ting Lin	M	20071015	(Note)	—	—	—	—	—	MBA, Chaoyang University of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ya-Hui Chi	F	20080601	(Note)	—	—	—	—	—	MBA, University of Southern Queensland		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chung-Ping Jen	M	20080822	(Note)	—	—	—	—	—	Bachelor of Statistics, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wei-Te Hsu	M	20081215	(Note)	—	—	—	—	—	Master of Public Finance and Taxation, National Taipei University of Business		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsing-Chu Chiu	F	20081215	(Note)	—	—	—	—	—	MBA, University of Southern Queensland		—	—	—	—

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
					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.	Jen-Kai Tseng	M	20090122	(Note)	-	-	-	-	-	Bachelor of Laws, Chinese Culture University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Hsiao-Hua Cho	F	20090122	(Note)	-	-	-	-	-	Department of Accounting and Statistics, National Taipei University of Business		-	-	-	-
Branch Assistant Vice President	R.O.C.	Chun-Huan Chiang	F	20090826	(Note)	-	-	-	-	-	Department of International Trade, National Taipei University of Business		-	-	-	-
Branch Assistant Vice President	R.O.C.	Jung-Tsung Tsao	M	20100429	(Note)	-	-	-	-	-	Bachelor of Business Administration, Fu Jen Catholic University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Shih-Kuang Yueh	M	20100901	(Note)	-	-	-	-	-	Department of Electrical Engineering, National Kaohsiung Institute and Technology		-	-	-	-
Branch Assistant Vice President	R.O.C.	Sung-Hsing Chen	M	20110101	(Note)	-	-	-	-	-	Department of Business Administration, Tamsui Institute of Business Administration		-	-	-	-
Branch Assistant Vice President	R.O.C.	Min-Cheng Chiang	M	20110503	(Note)	-	-	-	-	-	International MBA, National Changhua University of Education		-	-	-	-
Branch Assistant Vice President	R.O.C.	Hsueh-Fen Yeh	F	20110503	(Note)	-	-	-	-	-	Bachelor of Commerce, Open University of Kaohsiung		-	-	-	-
Branch Assistant Vice President	R.O.C.	Hui-Fang Chen	F	20110503	(Note)	-	-	-	-	-	Bachelor of Commerce, Open University of Kaohsiung		-	-	-	-
Branch Assistant Vice President	R.O.C.	Chia-Hui Sun	F	20120501	(Note)	-	-	-	-	-	Bachelor of Theatre Arts, Chinese Culture University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Chih-Wen Chang	M	20120628	(Note)	-	-	-	-	-	Master of Economics, National Taiwan University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Ming-Chi Li	M	20130715	(Note)	-	-	-	-	-	EMBA, National Taiwan University of Science and Technology		-	-	-	-
Branch Assistant Vice President	R.O.C.	Hsiung-Hui Lin	M	20130826	(Note)	-	-	-	-	-	MBA, National Chengchi University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Lung-San Fu	M	20140315	(Note)	-	-	-	-	-	Bachelor of Applied Foreign Languages, National United University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Tzu-Chen Tsao	F	20140827	(Note)	-	-	-	-	-	Bachelor of International Trade, Chung Yuan Christian University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Shih-Lin Sung	M	20140827	(Note)	-	-	-	-	-	Master of Accounting, National Changhua University of Education		-	-	-	-
Branch Assistant Vice President	R.O.C.	Li-Ling Yang	F	20150320	(Note)	-	-	-	-	-	Department of International Trade, National Taipei College of Business		-	-	-	-
Branch Assistant Vice President	R.O.C.	Chi-Chen E	F	20150320	(Note)	-	-	-	-	-	Department of Accounting and Statistics, Tainan Junior College of Home Economics		-	-	-	-
Branch Assistant Vice President	R.O.C.	Chien-Hui Yu	F	20150320	(Note)	-	-	-	-	-	MBA, National Taiwan University of Science and Technology		-	-	-	-
Branch Assistant Vice President	R.O.C.	Ming-Liang Chen	M	20150320	(Note)	-	-	-	-	-	Master of Finance, National Kaohsiung First 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
					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.	Hsi-Chiu Chen	M	20150821	(Note)	—	—	—	—	—	MBA, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yao-Yi Huang	M	20150821	(Note)	—	—	—	—	—	Bachelor of Laws, National Taipei University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kung-Pin Li	M	20160401	(Note)	—	—	—	—	—	Bachelor of Economics, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shu-Hui Tsai	F	20160401	(Note)	—	—	—	—	—	Bachelor of Land Administration, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Peng Wu	M	20160819	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chia-Ching Shen	F	20161114	(Note)	—	—	—	—	—	Bachelor of International Trade, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chien-Ta Chen	M	20161114	(Note)	—	—	—	—	—	Bachelor of Law, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsi-Jen Liu	M	20170101	(Note)	—	—	—	—	—	Master of Finance, Chaoyang University of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Yi Chen	M	20170101	(Note)	—	—	—	—	—	Master of Technology Management, National Chiao Tung University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chao-Chi Hsu	M	20170126	(Note)	—	—	—	—	—	MBA, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chia-Ching Lin	M	20180210	(Note)	—	—	—	—	—	Bachelor of International Trade, National Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kuei-Ying Wu	F	20180210	(Note)	—	—	—	—	—	Bachelor of Statistics, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jen-Yi Huang	M	20180210	(Note)	—	—	—	—	—	Bachelor of Urban Planning and Development, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jen-Ming Liu	M	20180210	(Note)	—	—	—	—	—	Master of Finance, National Chung Cheng University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chiu-Chin Chen	F	20180210	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Hsun Chang	M	20180210	(Note)	—	—	—	—	—	MBA, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chien-Ming Chen	M	20180210	(Note)	—	—	—	—	—	Bachelor of International Trade, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Wei Lai	M	20181103	(Note)	—	—	—	—	—	Master of Insurance, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kuo-Yang Wu	M	20190131	(Note)	—	—	—	—	—	Bachelor of Banking, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Chun Chung	M	20190722	(Note)	—	—	—	—	—	Bachelor of Banking and Insurance, Shih Chien University (College of Design Management)		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chin-Yung Chu	M	20190816	(Note)	—	—	—	—	—	Master of Finance, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shih-Wei Li	M	20190916	(Note)	—	—	—	—	—	MBA, University of Southern Queensland		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Man Liu	F	20200121	(Note)	—	—	—	—	—	Bachelor of Statistics, Tamkang 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
					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-Ching Su	M	20200201	(Note)	—	—	—	—	—	EMBA, National Taiwan Normal University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Ching Lin	F	20200201	(Note)	—	—	—	—	—	Bachelor of Economics, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yin-Chi Lin	F	20200201	(Note)	—	—	—	—	—	Bachelor of Business Administration, Fu Jen Catholic University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ching-Hui Lin	F	20200201	(Note)	—	—	—	—	—	Bachelor of Insurance, Chaoyang University of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Keng-Ping Lin	M	20200201	(Note)	—	—	—	—	—	Bachelor of Industrial Engineering, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ming-Hui Shih	M	20200201	(Note)	—	—	—	—	—	Bachelor of Information Management, Chinese Culture University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chiu-Ling Hung	F	20200201	(Note)	—	—	—	—	—	Bachelor of Economics, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Cheng-Tsung Yen	F	20200201	(Note)	—	—	—	—	—	Department of Banking and Insurance, Ming Chuan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Che Su	M	20200201	(Note)	—	—	—	—	—	Department of Business Administration, Chihlee Institute of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Neng-Che Shih	M	20200201	(Note)	—	—	—	—	—	Master of Finance, National Chung Cheng University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Jen Yeh	M	20200312	(Note)	—	—	—	—	—	Bachelor of International Trade, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Lan Lu	F	20200821	(Note)	—	—	—	—	—	MBA, National Taiwan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Kao Yeh	M	20201113	(Note)	—	—	—	—	—	Master of Finance, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Jen Chiu	M	20210116	(Note)	—	—	—	—	—	MBA, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Yao Chang	F	20210116	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wei-Li Liang	M	20210116	(Note)	—	—	—	—	—	Bachelor of Industrial Engineering, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Chu Peng	F	20210116	(Note)	—	—	—	—	—	MBA, National Chiayi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Hung Yu	M	20210116	(Note)	—	—	—	—	—	Bachelor of Economics, Feng Chia University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yueh-Hung Hsu	M	20210116	(Note)	—	—	—	—	—	Master of Insurance, National Chengchi University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chin-Yu Chiu	M	20210116	(Note)	—	—	—	—	—	EMBA, National Chung Hsing University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ya-Fen Lin	F	20210116	(Note)	—	—	—	—	—	Department of Banking and Insurance, Ming Chuan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Shou-Lu Liu	M	20210116	(Note)	—	—	—	—	—	Bachelor of Business Administration, National Central University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ming-Hui Chang	M	20210820	(Note)	—	—	—	—	—	Master of Accounting, National Taipei University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Hsiu-Hua Chen	F	20210820	(Note)	—	—	—	—	—	Department of International Trade,		—	—	—	—

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
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
											Ming Chuan Women's Commercial College					
Branch Assistant Vice President	R.O.C.	Chun-Hsiang Tseng	M	20210820	(Note)	-	-	-	-	-	EMBA, National Chung Hsing University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Te-Li Yang	M	20210820	(Note)	-	-	-	-	-	Bachelor of English Language, Literature and Linguistics, Providence University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Fu-Yao Hsieh	M	20220127	(Note)	-	-	-	-	-	Master of Finance, Fu Jen University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Chih-Wei Lin	M	20220127	(Note)	-	-	-	-	-	Bachelor of Laws, Fu Jen Catholic University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Lu-Cheng Liu	M	20220127	(Note)	-	-	-	-	-	Master of Construction Engineering, National Kaohsiung University of Science and Technology		-	-	-	-
Branch Assistant Vice President	R.O.C.	Chih-Kao Tu	M	20220127	(Note)	-	-	-	-	-	Master of International Business and Trade, Soochow University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Che-Wei Ho	M	20220127	(Note)	-	-	-	-	-	Master of Business Automation and Management, National Taipei Technology University		-	-	-	-
Branch Assistant Vice President	R.O.C.	An-Ju Yang	M	20220127	(Note)	-	-	-	-	-	Master of Finance, The City University of New York		-	-	-	-
Branch Assistant Vice President	R.O.C.	Shu-Wei Chang	M	20220127	(Note)	-	-	-	-	-	Bachelor of Information Management, Chinese Culture University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Hui-Wen Lin	F	20220127	(Note)	-	-	-	-	-	Master of Finance, National Central University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Fu-Tsung Cheng	M	20220127	(Note)	-	-	-	-	-	MBA, National Chiayi University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Yu-Teng Hsueh	M	20220514	(Note)	-	-	-	-	-	Master of Social Sciences, National Chung Hsing University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Yu-Chi Yu	M	20220514	(Note)	-	-	-	-	-	Master of Public Affairs Management, Sun Yat-Sen University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Ying-Hsuan Lai	F	20220514	(Note)	-	-	-	-	-	MBA, Manchester Metropolitan University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Wen-Hsien Cheng	M	20220819	(Note)	-	-	-	-	-	MBA, National Taiwan University of Science and Technology		-	-	-	-
Branch Assistant Vice President	R.O.C.	Min-Ching Wu	M	20220819	(Note)	-	-	-	-	-	M.S., National Yunlin University of Science and Technology		-	-	-	-
Branch Assistant Vice President	R.O.C.	Pei-Shan Lin	F	20220819	(Note)	-	-	-	-	-	Bachelor of Business Administration, Chinese Culture University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Meng-Hung Lin	M	20220901	(Note)	-	-	-	-	-	Master of International Business, Chinese Culture University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Hsiao-Ying Chen	F	20230118	(Note)	-	-	-	-	-	Bachelor of Accounting, Feng Chia University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Wei-Lun Chang	M	20230118	(Note)	-	-	-	-	-	Bachelor of Economics, National Taiwan University		-	-	-	-
Branch Assistant Vice President	R.O.C.	Yung-Hui Yang	M	20230118	(Note)	-	-	-	-	-	Master of Financial Management, National Kaohsiung 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
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
											of Science and Technology					
Branch Assistant Vice President	R.O.C.	Ho-Tsung Hsu	M	20230428	(Note)	—	—	—	—	—	Bachelor of Risk Management and Insurance, Ming Chuan University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Pin-Chuan Chen	F	20230818	(Note)	—	—	—	—	—	Master of Finance, National Chung Cheng University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chieh-Hua Cheng	F	20230901	(Note)	—	—	—	—	—	MBA, University of New Brunswick		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Ming Liu	M	20240116	(Note)	—	—	—	—	—	MBA, National Chiao Tung University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-Lin Li	M	20240116	(Note)	—	—	—	—	—	Bachelor of Economics, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Ching-Yi Yeh	F	20240131	(Note)	—	—	—	—	—	Department of International Trade, Chihlee Commercial College		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yi-Chun Chou	F	20240131	(Note)	—	—	—	—	—	Bachelor of Economics, National Taipei University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Yuan Ho	M	20240131	(Note)	—	—	—	—	—	Master of Financial and Banking Studies, Yuan Ze University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chieh-Jen Chen	M	20240131	(Note)	—	—	—	—	—	Master of International Trade, Soochow University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Te-Ju Chen	F	20240131	(Note)	—	—	—	—	—	Bachelor of Business Administration, Chung Yuan Christian University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Wei-Ling Shang	F	20240131	(Note)	—	—	—	—	—	Bachelor of Industrial Construction and Management, Chienkuo Institute of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Te-Ching Ou	M	20241201	(Note)	—	—	—	—	—	Department of Finance, National Taipei College of Business		—	—	—	—
Branch Assistant Vice President	R.O.C.	Jung-Chin Wu	M	20241201	(Note)	—	—	—	—	—	MBA, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Yu-Hsing Fan	M	20241201	(Note)	—	—	—	—	—	Bachelor of Cooperative Economics, Tamkang University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chun-An Chen	M	20251201	(Note)	—	—	—	—	—	MBA, National Taiwan Institute of Technology		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chi-Wei Lu	M	20251201	(Note)	—	—	—	—	—	Bachelor of Economics, Tunghai University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Tseng-Ching Chen	M	20251201	(Note)	—	—	—	—	—	MBA, Shih Hsin University		—	—	—	—
Branch Assistant Vice President	R.O.C.	Chih-Ming Ou	M	20251201	(Note)	—	—	—	—	—	Bachelor of Finance, National Taipei University		—	—	—	—
Branch President	R.O.C.	Chih-Hao Shih	M	20240516	(Note)	—	—	—	—	—	Bachelor of Accounting, Fu Jen Catholic University		—	—	—	—
Branch President	R.O.C.	Cheng-Chang Yang	M	20240516	(Note)	—	—	—	—	—	Bachelor of International Trade and Finance, Fu Jen Catholic University		—	—	—	—
Branch President	R.O.C.	Yi-Yin Liu	F	20240527	(Note)	—	—	—	—	—	MBA, National Chengchi University		—	—	—	—
Branch President	R.O.C.	Wen-Ching Chen	F	20241201	(Note)	—	—	—	—	—	Financial and Banking Studies Program, China		—	—	—	—

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
					Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding	Number of shares	Ratio of shareholding			Title	Name	Relationship	
											University of Science and Technology					
Branch President	R.O.C.	Hsin-Jung Chen	M	20241201	(Note)	-	-	-	-	-	Master, Overseas Chinese University		-	-	-	-
Branch President	R.O.C.	Kuo-Chi Hsu	M	20241201	(Note)	-	-	-	-	-	Bachelor of Finance and Banking, Tamkang University		-	-	-	-
Branch President	R.O.C.	Chia-Chi Chen	F	20241201	(Note)	-	-	-	-	-	Master of International Business Administration, Chinese Culture University		-	-	-	-
Branch President	R.O.C.	Chih-Hsien Lin	M	20241201	(Note)	-	-	-	-	-	Bachelor of Business Administration, National Dong Hwa University		-	-	-	-
Branch President	R.O.C.	Chiu-Ching Chen	F	20241227	(Note)	-	-	-	-	-	Bachelor of Business Administration, Hsing Kuo University of Management		-	-	-	-
Branch President	R.O.C.	Shu-Fang Chiang	F	20241227	(Note)	-	-	-	-	-	Bachelor of Business Administration, Tunghai University		-	-	-	-
Branch President	R.O.C.	Hsiu-Hui Sun	F	20241227	(Note)	-	-	-	-	-	Bachelor of German, Soochow University		-	-	-	-
Branch President	R.O.C.	Jen-Mei Lai	F	20241227	(Note)	-	-	-	-	-	Bachelor of French, National Central University		-	-	-	-
Branch President	R.O.C.	Shu-Chuan Hung	F	20241227	(Note)	-	-	-	-	-	Bachelor of Business Administration, Southern Taiwan Institute of Technology		-	-	-	-
Branch President	R.O.C.	Cheng-Hsiung Chang	M	20241227	(Note)	-	-	-	-	-	MBA, Yuan Ze University		-	-	-	-
Branch President	R.O.C.	Ming-Hsun Hsieh	M	20241227	(Note)	-	-	-	-	-	Master of Master of International Finance, National Chengchi University		-	-	-	-
Branch President	R.O.C.	Ching-Wen Wang	M	20241227	(Note)	-	-	-	-	-	Bachelor of Business Administration, Ming Chuan University		-	-	-	-
Branch President	R.O.C.	Chun-Wei Chiang	F	20241227	(Note)	-	-	-	-	-	MBA, Yuan Ze University		-	-	-	-
Branch President	R.O.C.	Chia-Ying Li	F	20241227	(Note)	-	-	-	-	-	Bachelor of Business Administration, National Chengchi University		-	-	-	-
Branch President	R.O.C.	Yao-Wen Hsu	M	20241227	(Note)	-	-	-	-	-	MBA, National Taipei University		-	-	-	-
Branch President	R.O.C.	Hui-Chen Yang	F	20250501	(Note)	-	-	-	-	-	MBA, I-SHOU University		-	-	-	-
Branch President	R.O.C.	I-Lan Huang	M	20250501	(Note)	-	-	-	-	-	Bachelor of Insurance, Feng Chia University		-	-	-	-
Branch President	R.O.C.	Mei-Chin Wang	F	20251201	(Note)	-	-	-	-	-	Master of Insurance, Feng Chia University		-	-	-	-
Branch President	R.O.C.	Teng-Yuan Tsai	M	20251201	(Note)	-	-	-	-	-	MBA, Feng Chia University		-	-	-	-
Branch President	R.O.C.	Shu-O Chuang	F	20251201	(Note)	-	-	-	-	-	Bachelor of Business Administration, Chinese Culture University		-	-	-	-
Branch President	R.O.C.	Hai-Chou Wan	M	20251201	(Note)	-	-	-	-	-	Master of Insurance, 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
					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.	Mei-Ling Chien	F	20251201	(Note)	—	—	—	—	—	Ph.D. in Economics, Nankai University		—	—	—	—
Branch President	R.O.C.	Chia-Hui Liu	F	20251201	(Note)	—	—	—	—	—	Bachelor of Business Administration, Tamkang University		—	—	—	—
Branch President	R.O.C.	Shih-Hao Lin	M	20251201	(Note)	—	—	—	—	—	Bachelor of Philosophy., Chinese Culture University		—	—	—	—
Branch President	R.O.C.	Jui-Ming Tsai	M	20251201	(Note)	—	—	—	—	—	Master of Finance and Banking, Ming Chuan University		—	—	—	—
Branch President	R.O.C.	Chao-Yu Li	M	20251201	(Note)	—	—	—	—	—	Bachelor of Finance and Banking, Shih Chien University		—	—	—	—
Branch President	R.O.C.	Chung-Wei Chao	M	20251201	(Note)	—	—	—	—	—	M.S., National Yunlin University of Science and Technology		—	—	—	—
Branch President	R.O.C.	En-Ming Hsu	M	20251201	(Note)	—	—	—	—	—	Master of Finance, National Central University		—	—	—	—
Branch President	R.O.C.	Chun-Jen Cheng	M	20251201	(Note)	—	—	—	—	—	Master of Economics, Peking University		—	—	—	—
Branch President	R.O.C.	Yen-Ni Chen	F	20251201	(Note)	—	—	—	—	—	Bachelor of Business Administration, Jinwen University of Science and Technology		—	—	—	—
Executive Vice President of Overseas branch	Singapore	Wei-Kun Huang	M	20230414	(Note)	—	—	—	—	—	Bachelor of Business Administration, National University of Singapore (NUS)		—	—	—	—
Overseas Subsidiary Executive Vice President	R.O.C.	Chan-Hao Yeh	M	20230621	(Note)	—	—	—	—	—	EMBA, National Chengchi University		—	—	—	—
Overseas Subsidiary Executive Vice President	R.O.C.	Wei-Chieh Lu	M	20260205	(Note)	—	—	—	—	—	Master of Finance, Chaoyang University of Technology		—	—	—	—
Overseas Subsidiary Assistant Vice President	R.O.C.	Tzu-Ming Li	M	20130101	(Note)	—	—	—	—	—	Master of International Trade, National Chengchi University		—	—	—	—
Overseas branch Assistant Vice President	R.O.C.	Chung-En Pan	M	20160401	(Note)	—	—	—	—	—	Bachelor of Statistics, National Chengchi University		—	—	—	—
Overseas branch Assistant Vice President	R.O.C.	Tu-Heng Tsai	M	20190816	(Note)	—	—	—	—	—	Master of Financial Management, California State University		—	—	—	—
Representative of Overseas Office	R.O.C.	Shih-Chen Chao	M	20230620	(Note)	—	—	—	—	—	MBA, University of Dubuque		—	—	—	—
Assistant Vice President of Overseas branch	R.O.C.	Chang-Hao Liu	M	20250203	(Note)	—	—	—	—	—	Master of Finance, University of Leicester		—	—	—	—
Representative of Overseas Office	R.O.C.	Hai-Ching Chen	M	20150401	(Note)	—	—	—	—	—	Master of Finance, National Taiwan University		—	—	—	—
Representative of Overseas Office	Indonesia	Setio Soejanto	M	20161014	(Note)	—	—	—	—	—	Bachelor of Business Administration, University of San Francisco		—	—	—	—
Representative of Overseas Office	R.O.C.	Kuo-Chang Huang	M	20240106	(Note)	—	—	—	—	—	MBA, National Chiao Tung University		—	—	—	—
Representative of Overseas Office	R.O.C.	Shi-Hao Yang	M	20260301	(Note)	—	—	—	—	—	B.A. of Chinese Culture University of Journalism and Communication		—	—	—	—

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.

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

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 2025. 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 in accordance with auditing standards, we do not provide any assurance with regard to the accuracy of the reports submitted by your Company to the competent authority, the implementation of the internal control system and the legal compliance system, the appropriateness of the loan loss provisioning policy, or the implementation of the personal data protection project. 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 has a total share capital of NT\$128,220,969,530, issued in 12,822,096,953 shares of NT\$10 each. 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 (Table 6)

Baseline date: March 31, 2026 Unit: shares/\$

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
2025.06	10	12,822,096,953	\$128,220,969,530	12,822,096,953	\$128,220,969,530	Capitalization of earnings NT\$ 8,107,830,870	Note 17

Note 1: Approved by FSC under Letter No. Jin-Guan-Zheng-I-Zi No. 0940124410 dated June 24, 2005.

Note 2: Approved by FSC under Letter No. Jin-Guan-Zheng-I-Zi No. 0950150920 dated November 15, 2006.

Note 3: Approved by FSC under Letter No. Jin-Guan-Zheng-I-Zi No. 0980048422 dated September 22, 2009.

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

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

- Note 6: Approved by FSC under Letter No. Jin-Guan-Zheng-Fa-Zi No. 1030021170 dated June 10, 2014.
 Note 7: Approved by FSC under Letter No. Jin-Guan-Zheng-Fa-Zi No. 1040022239 dated June 18, 2015.
 Note 8: Effected by FSC on June 22, 2016.
 Note 9: Approved by FSC under Letter No. Jin-Guan-Yin-Kong-Zi No. 10600114621 dated May 31, 2017.
 Note 10: Effected by FSC on June 13, 2017.
 Note 11: Effected by FSC on June 19, 2018.
 Note 12: Effected by FSC on June 21, 2019.
 Note 13: Approved by FSC under Letter No. Jin-Guan-Yin-Kong-Zi No. 10802216072 dated November 21, 2019.
 Note 14: Effected by FSC on June 29, 2020.
 Note 15: Effected by FSC on June 21, 2022.
 Note 16: Effected by FSC on June 18, 2024.
 Note 17: Effected by FSC on June 25, 2025.

Unit: shares

Share Type	Registered Capital			Remarks
	Outstanding shares	Un-issued shares	Total	
Common stock	12,822,096,953	0	12,822,096,953	Public companies whose shares are neither listed on the TWSE nor traded on the TPEX.

(II) List of major shareholders (Table 9)

Major Shareholders	Shares	Number of shares held	Ratio of shareholding
Cathay Financial Holding Co., Ltd.		12,822,096,953	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. Details of 2025 dividends proposed for discussion in the upcoming shareholder meeting are as follows:

- (1) Legal reserve: NT\$12,273,569,933
- (2) Reversal of provision for special- other equity: NT\$3,728,683,084
- (3) Special reserve-Net Impact of Fair Value Adjustment on Investment Property: NT\$110,771,895
- (4) Distribution of stock dividends: NT\$9,405,184,420
- (5) Distribution of cash dividends: NT\$22,851,056,611

(IV) Impacts of proposed stock dividends on the Company's business performance and earnings per share in the upcoming shareholder meeting:

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. Percentage or range of employee/director/supervisor remuneration stated 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 remuneration of no more than 0.1%. However, profits must first be taken to offset against cumulative losses if any.

2. Basis of calculation for employee/director/supervisor remuneration and share-based compensation for employees; and accounting treatments for any discrepancies from the amounts paid:

The Bank's 2025 employee and director remuneration has been estimated based on pre-tax income in accordance with the Articles of Incorporation and prior distributions. Any subsequent changes in the estimated amount are recognized as gain or loss in the following year.

3. Remuneration resolved by the board of directors for 2025:

- (1) Proposal was made to pay out employee remuneration of NT\$25,940,287 in cash, and NT\$5,400,000 for director remuneration.
- (2) Percentage of employee remuneration paid in shares, relative to net income and total employee remuneration shown in standalone financial statements: None.

4. The actual distribution of employee and director/supervisor remuneration for the previous fiscal year (with an indication of the number, value and stock price of the shares distributed) shall be declared. If there is any discrepancy between the actual distribution and the recognized employee bonuses and director/supervisor compensation, the discrepancy, its cause, and its status must also be listed:

The remuneration of employees for 2024 amounted to NT\$22,938,931, and the remuneration of directors amounted to NT\$4,500,000. Both figures were identical to the amounts proposed by the Board of Directors.

(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 introduced an industry-leading account opening experience with consistency across all channels, while offering more convenient and user-friendly digital banking services. It also upgraded its mobile withdrawal function and became the first in the market to launch a touch debit card designed for visually impaired customers. In addition, the Bank also operates a network of physical and digital channels as well as automated service equipment, in order to satisfy 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 includes sustainable financing, working capital financing, capital expenditure financing, bill financing, financing for SMEs, and loans for six core strategic industries, such that customers' diverse funding needs are satisfied.

2. Policy-driven project lending

The Bank provides loans under programs such as the Accelerated Investment by Taiwan Businesses program and the Accelerated Investment by SMEs program.

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.

■ Wealth management

Based on customers' financial goals and wealth management needs, the Bank provides comprehensive and attentive advisory services on financial products and develops integrated wealth management solutions to help customers establish sound and well-rounded asset allocation strategies.

■ 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

The Bank offers a multitude of personal trust services, including children's trust, retirement trust, insurance trust, foreign currency money trust, equity planning trust, capital contribution trust, share ownership trust, dividend transfer trust, inheritance trust, and charity trust.

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. Cathay United Bank's CUBE credit card offers a variety of rewards programs designed around diverse spending categories such as food, clothing, housing, transportation, education, and entertainment. Each rewards program is equivalent to a dedicated card, allowing cardholders to quickly accumulate Tree Points (Credit Card) with a single card to meet their diverse spending needs. Cardholders can also enjoy up to 3.3% in Tree Points (Credit Card) on every purchase through designated channels, and can flexibly choose the rewards program that best suits their lifestyle.

The CUBE credit card places great importance on delivering a complete user experience. In addition to engaging in various forms of in-depth collaboration across diverse consumption scenarios and channels, it is integrated with both the CUBE App and CUBE Rewards App to create a cross-product integrated experience. Centered on Tree Points, it connects the entire ecosystem, forming a complete journey from spending, point accumulation, and point redemption to ticket redemption and lifestyle offers. In recent years, the redemption scenarios and options for Tree Points (Credit Card) earned through spending have been extended to a wider range of unique experiences, concerts, and other limited-availability offerings, further expanding the scope of point usage and enhancing the value of points.

2. The Bank offers a broad range of credit card services including installment payment, revolving credit, and advance cash, in order to satisfy customers' needs for working capital and immediate use of funds. The Bank also monitors customers' latest risk exposures on a quarterly basis and offers differentiated interest rates and pricing accordingly. In addition, the Bank reviews the quality of cardholders in multiple aspects and adopts the personalized marketing mechanism to target key-value customers and to develop personalized management. The Bank also improves customers' loyalty and establishes brand recognition for credit card service.

- Automatic channel business

1. Provide credit card acquiring and TWQR merchant acquiring services

Based on the business needs of different merchants, the Bank provides differentiated payment collection services to help reduce cash handling costs and expand merchant partnerships.

2. Build payment functionality for the Cathay Offers App

In support of the Central Bank's policy initiatives on "digital currency (CBDC)" and "digital vouchers," the Bank has established a comprehensive Taiwan Pay payment mechanism.

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 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 reminders and recommendations to customers promptly.

- Overseas operations

The Bank's overseas operations are centered on corporate banking. Leveraging its extensive network across Greater China and ASEAN, the Bank offers corporate clients a wide range of cross-border financial services, including diversified credit facilities, trade finance, international syndicated loans, accounts receivable financing, and cash management. In addition, it provides foreign currency securities, structured products, and derivative financial products based on clients' financial planning needs to assist with hedging and asset allocation.

In the Hong Kong and Singapore markets, the Bank provides private banking services to meet the wealth management needs of high-net-worth clients.

In the ASEAN region, it continues to advance its digital consumer finance business in Vietnam and Cambodia, leveraging local cross-industry partnerships and digital channels to deliver secure, convenient, and localized financial services. At the same time, in response to growing corporate emphasis on sustainable development, the Bank actively promotes green and sustainable financial products to help corporate clients strengthen the foundation of sustainable operations.

■ 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	2025	2024
Corporate banking	17%	16%
Consumer banking	53%	55%
Wealth management	17%	16%
Investment and others	13%	13%

(III) 2026 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. 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.

5. 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. 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 services with customers' satisfaction in mind and thereby improve overall performance.
2. By integrating front-, middle-, and back-office resources, the Bank optimizes the wholesale banking business development process, provides customers with a seamless end-to-end service experience, strengthens customer relationships, and enhances wholesale banking revenue.
3. 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.
4. The Bank continues to strengthen its talent development framework and refine competency-based training programs to ensure that the quality and scale of its business personnel align with the development needs of its wholesale banking business.
5. Exclude customers in sensitive industries, promote sustainable financial products, and support corporate clients in meeting their carbon emission reduction targets.
6. Leverage the product and channel strengths of the Bank and the financial holding company's subsidiaries, integrate the Group's domestic and overseas resources, and provide comprehensive financial services.

■ Wealth management

1. Based on customers' financial goals and wealth management needs, the Bank provides comprehensive and attentive advisory services on financial products and develops integrated wealth management solutions to help customers establish sound and well-rounded asset allocation strategies.
2. Promote AI and digital technologies by continuously adopting AI tools and digital technologies to enhance the efficiency of financial services and deliver smarter services. Adopt more AI-related technologies and integrate internal and external Group resources to develop innovative and diversified wealth management products and investment services.

3. Deepen customer engagement and create personalized experiences and exclusive interactions by establishing the Bank's wealth management LINE official account and leveraging data models to deliver personalized market information, offers, and VIP privileges based on customer preferences. Strengthen engagement with high-net-worth clients by benchmarking against leading international financial institutions and leveraging technology to enhance the cross-asset wealth management experience and portfolio resilience. Demonstrate the value of wealth management VIP privileges and premium experiences to increase customer stickiness and satisfaction in wealth management services. Activate potential customer segments through precise data analytics, enhance product penetration, continuously review model performance, and establish an optimized customer engagement framework.
4. Develop a diversified product portfolio to meet customers' varying financial and protection needs, provide customized investment advice based on diverse customer needs and market changes, and dynamically optimize investment portfolios across a diversified product lineup, including funds, bonds, ETFs, and structured products. Focus insurance products on high-protection life insurance, while incorporating differentiated features such as medical, cancer, protection-oriented, and premium waiver coverage to reinforce the protection-oriented nature of insurance and enhance the momentum of wealth management product promotion.

- 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. Cathay United Bank's CUBE credit card continues to provide cardholders with comprehensive financial services tailored to a wide range of consumption scenarios. Going forward, it will continue to develop around four core scenarios, namely travel experiences, dining and department stores, digital services, and everyday selections. The CUBE credit card will also stay closely aligned with market trends and, through a modular rewards design, enable cardholders to flexibly switch between rewards based on their lifestyles, thereby enhancing cardholder loyalty and card usage engagement. For Cathay United Bank, credit card rewards design is not merely about driving transactions, but about addressing customers' deeper needs. Going forward, the CUBE credit card will continue to integrate with the CUBE App and, through real-time data analytics, stay closely aligned with market dynamics and consumption trends, flexibly launching various rewards and

promotional campaigns to deepen engagement and strengthen relationships with cardholders.

2. Continue to expand diversified merchant collaboration models and, through diversified marketing and refined customer engagement strategies, meet the needs of different customer segments. Through co-development of the brand ecosystem, enhance platform engagement and deliver a comprehensive consumer finance experience. Continue to leverage the CUBE App and CUBE Rewards App to flexibly deploy digital marketing models such as themed rewards, coupon collection, and points redemption, while working closely with major channels to engage customers in high-frequency daily consumption scenarios, thereby driving the continued and steady growth of credit card spending and cardholder loyalty and engagement.
3. Continue to strengthen engagement with high-value credit card customer segments by continuously deepening understanding of customer characteristics and preferences, integrating merchant resources for segmented customer engagement, and enhancing product penetration. At the same time, continue to optimize digital platforms to deliver the best possible user experience, enhance customer loyalty, and drive the steady growth of overall interest income and fee income.

■ Automatic channel business

1. Optimize merchant onboarding and review processes to help merchants quickly implement cashless payment acceptance services while reducing internal operational workload.
2. Enhance the payment functions of the Cathay Benefits App by planning additional applications such as customer-presented QR code payments and points redemption, establishing differentiated payment models while expanding payment scenarios.
3. Integrate merchant management and customer engagement to comprehensively strengthen relationships with key merchants. Through multidimensional perspectives on merchant payments, fund flows, and membership operations, consolidate merchant resources and connect group businesses with cross-merchant collaboration opportunities to maximize operating effectiveness.
4. Continue to strengthen digital function guidance and expand digital finance usage scenarios; enhance ATM accessibility and anti-fraud measures for financial transactions to broaden customers' everyday financial use cases; and support the automation of branch service application processes to reduce customers' waiting time at branches.

■ Digital banking services

1. Becoming customers' most dependent channel: Become the key service channel that customers may depend upon for transactions.

2. Improve 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. Construct 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. Continue to deepen the integrated footprint across Greater China and ASEAN, optimize overseas channel and product deployment, strengthen the foundation of overseas operations, and cultivate new customer segments to expand sources of revenue.
2. Steadily develop corporate banking by focusing on key industries and core customer segments, continuing to expand the client base of Taiwanese-invested enterprises and local corporate customers, and identifying opportunities in cross-border finance and new markets.
3. Optimize platforms and operational processes, strengthen the infrastructure of overseas branches and subsidiaries, and continue to expand product and service offerings in cash management, trade finance, treasury and financial markets, and green finance.
4. Continue to advance digital transformation and system optimization, deepen the application of digital corporate services, and enhance the user experience and service efficiency for corporate customers.
5. Leveraging the strengths of the financial markets in Hong Kong and Singapore, the Bank will strengthen its international wealth management and private banking services, expand its diversified product offering, increase

penetration among high-net-worth clients in Greater China and Southeast Asia, and continue to develop family office services.

6. Continue to develop consumer finance business in Vietnam and Cambodia, deepen digital channel operations and expand cross-industry partnerships, enrich digital consumer finance services in both markets, and leverage data insights to drive precision marketing and enhance risk identification capabilities, thereby attracting more target customer segments, strengthening engagement with existing customers, and enhancing customer loyalty and business growth momentum.
7. Implement sound risk management and internal control systems, continue to strengthen control mechanisms for risk monitoring, regulatory compliance, and information security, and further enhance asset quality and operational stability.

■ Investment and treasury marketing

1. Improve 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. Assist overseas branches to develop overseas derivative financial products and bond services.

(IV) Market analysis

1. 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.

Competition in financial services has intensified, and low-interest pricing has become the new normal for customer acquisition. With a high degree of product homogeneity across the industry, the challenge of sustaining profitability continues to increase. Accordingly, Cathay United Bank's foremost business priority is to provide professional, customer-centric services.

(2) Demand and growth

Feedback from Cathay United Bank's high-net-worth clients on their wealth management experience indicates that, after making investments, clients regard the Bank's ability to provide objective recommendations on

portfolio adjustments, such as switching and stop-loss strategies, as a key source of value in wealth management services. 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.

Despite the central bank's property market control measures, the overall consumer finance market remains solidly supported in both volume and pricing by customers' rigid owner-occupier demand and the long-term value-preservation appeal of property ownership, and 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.

In recent years, supply chain restructuring has accelerated regional business deployment. Leveraging its extensive network across Greater China and nine ASEAN countries, the Bank is able to provide corporate clients with integrated solutions such as cash management, cross-border payments, and project finance, becoming a long-term partner for Taiwanese businesses and multinational corporations.

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 Leveraging the financial holding group's resource advantages, the Bank integrates professional market analysis and diversified products to provide customers with comprehensive wealth management solutions and investment strategies. In addition, as the Bank exclusively distributes insurance policies of Cathay Life Insurance and Cathay Century Insurance, it is able to respond more quickly to market developments and customer needs. At the same time, the financial holding group's insurance sales support team provides coordinated advisory services, fully leveraging the Group's integrated competitive strengths.
- ② The Bank continues to develop customized products for high-net-worth clients to meet their needs for stable income distributions and long-term asset appreciation. In addition, expert teams provide comprehensive services such as investment allocation and family succession planning. Following the Bank's entry into the local asset management zone, it has gained greater flexibility in wealth management products and services, which helps attract high-net-worth clients, enhance revenue growth momentum, and support the Bank's growth and international development. 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 The Bank's CUBE credit card has the largest cardholder base in the market, with more than six million cards in circulation and continuing to grow, and it is also one of the strongest-performing credit cards in terms of spending momentum. Centered on "multiple scenarios" and "flexible choice," the CUBE credit card delivers a comprehensive lifestyle finance experience for customers through five core benefits: "Digital Fun," "Shopping Delights," "Travel Adventures," "Curated Picks," and "Birthday Month" (for cardholders whose birthday falls in the current month). It is designed to meet cardholders' diverse needs across digital lifestyles, travel, shopping, and everyday spending, while also flexibly launching limited-time flash offers and exclusive benefits tailored to different holidays and themes, fulfilling its brand promise of "one card, multiple uses" and "rewards on demand."

- ④ Across industries, merchants are increasingly focused on cultivating their own member ecosystems and strengthening brand loyalty. In response to this trend, the Bank continues to integrate brand resources, credit card marketing tools, and Tree Points applications, while partnering with major merchants to pool resources. It also actively innovates and optimizes its digital platforms to enhance the cardholder experience, positioning CUBE as an indispensable partner in cardholders' daily lives.
- ⑤ The CUBE platform and the point accumulation and redemption advantages of Tree Points have shaped a distinctive competitive edge in the market. As customers have become increasingly familiar with the CUBE mechanism and benefit-switching model, the Bank has built strong cardholder stickiness and loyalty, providing a solid foundation for alliances with merchant partners. This supports the development of innovative cross-industry collaboration models and enables the Bank to effectively promote financial services through the lifestyle scenarios of strategic partners, thereby deepening customer value management.

■ Threats

- ① Amid a rapidly changing international environment, financial markets face multiple uncertainties, which have also driven up merchants' operating costs. At the same time, consumer behavior has become increasingly fragmented due to the widespread adoption of AI and multi-platform ecosystems. Customer segments are shifting more rapidly, and purchasing decisions are increasingly influenced by real-time content, platform algorithms, and mobile usage scenarios. As the needs of merchants and customers become more diverse, business operations have become more challenging, while uncertainty in the Bank's competition in the credit card and payment flow businesses has also increased.
- ② Taiwan's credit card market is highly competitive, and peer institutions have successively adopted flexible credit card benefit-switching models. At the same time, merchants continue to adjust their development and operating strategies with greater flexibility. Effectively capturing customer needs and developing forward-looking and differentiated services will therefore be a key challenge for future operations.
- ③ 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.

- ④ 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.

■ Response measures

- ① With “data-driven strategy,” “deeper scenario integration,” and “co-management with partners” as its core directions, the Bank will continue to monitor merchant industry cycles, consumption trends, and cross-platform behavioral changes to build a more agile capability for anticipating market developments. By using multidimensional data to assess merchant value and establishing multidimensional value indicators for precise merchant segmentation, the Bank will integrate internal and external Group resources based on market trends and consumer behavior insights to develop innovative co-management models with merchants, thereby delivering more comprehensive and timely financial services that are closely aligned with customer needs.
- ② 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 challenges of wealth management digitalization, the Bank not only strengthens information and cybersecurity, but also leverages data analytics to better understand customer needs and provide customized recommendations and services. It also continues to optimize digital end-to-end processes, introduce demand forecasting and cross-product referral mechanisms, and deliver timely and integrated products and services to deepen customer relationships.
- ④ By leveraging diverse data and modeling technologies, the Bank can accurately identify customer needs while effectively connecting online platforms with offline expert collaboration, ensuring that customers receive a convenient service experience across multiple channels.
- ⑤ The Bank continues to strengthen relationship managers' product knowledge and asset allocation capabilities, helping clients adjust

their investment strategies in response to market conditions while maintaining sound risk management.

- ⑥ By drawing on the Group resources, the Bank is building a professional asset allocation team and developing the systems required for portfolio management to align with international wealth management trends.
- 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 Many ASEAN countries continue to benefit from manufacturing relocation, expanding domestic demand, and digital transformation needs, and their medium-term growth momentum remains resilient. The Bank has long cultivated the Greater China and ASEAN markets and is well positioned to benefit from the steady growth in corporate demand for cross-border production and financing.
- ② Supply chain restructuring and geopolitical shifts are prompting multinational corporations to realign their operations, increasing their reliance on integrated services for cross-border fund deployment and hedging. At the same time, high-net-worth clients are showing stronger demand for cross-border asset allocation and family office services.
- ③ Across Asia, countries continue to advance sustainable transformation, green finance, and ESG disclosure frameworks. Having already gained market recognition through international awards, the Bank is well positioned to capture growing demand for financial services from corporate clients throughout their transition process.
- ④ Adoption of digital finance continues to rise, while emerging markets are actively advancing financial inclusion and fintech innovation. Building on the digital capabilities it has developed in Taiwan, the Bank has successfully replicated its experience in overseas markets and is well positioned to continue expanding its overseas digital customer base and ecosystem.

■ Threats

- ① The Global geopolitical tensions remain elevated. Factors such as U.S.-China relations, the Russia-Ukraine situation, and conflicts in the Middle East may continue to cause supply chain disruptions, volatile energy prices, and delayed corporate investment, thereby increasing uncertainty in financial markets and risks associated with corporate cross-border expansion.
- ② Uncertainty remains surrounding monetary policy among major economies. The timing of the end of the high interest rate cycle and the pace of rate cuts remain unclear, which may affect funding costs, asset prices, and corporate investment plans, while emerging markets may also face greater financial market pressure amid volatility in foreign capital flows.
- ③ Uncertainty surrounding tariffs and trade policies may drive up supply chain costs and compel companies to adjust production locations and logistics routes, thereby placing pressure on cost structures and supply chain configurations in certain industries.

■ Response measures

- ① The Bank will continue to integrate domestic and overseas resources, strengthen cross-border platforms and operating processes, enhance the infrastructure of overseas branches, and deepen product and service offerings in cash management, trade financing, and financial transactions and relevant products and services to support corporate customers' capital allocation needs amid supply chain restructuring.
- 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 global sustainable finance trends, the Bank will implement its ESG policies through concrete actions and expand its green finance-related business to help corporate customers address the needs and strategies of sustainable transformation.
- 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 2025	End of 2024
Deposit balance	NT\$4,299.7 billion	NT\$3,751.4 billion
Mortgage (including: home equity loan) balance	NT\$1,406.1 billion	NT\$1,324.5 billion
Unsecured credit balance	NT\$155.6 billion	NT\$153.0 billion

- ① Deposit balance amounted to NT\$4,299.7 billion at the end of December 2025, up NT\$580.2 billion or 16% from the end of 2024, and NT\$2,534.7 billion of which were demand deposit while NT\$1,765 billion of which were time deposit.

- ② As of the end of December 2025, the outstanding loan balance of mortgage products (including home equity loans) totaled NTD 1,406.1 billion, an increase of NTD 81.6 billion, or 6%, compared with the end of 2024. The outstanding loan balance of unsecured personal loan products totaled NTD 155.6 billion, an increase of NTD 2.6 billion, or 2%, compared with the end of 2024.

(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	2024	2025	2026 estimate
Amount	758,101	978,901	1,474,670
Growth rate	-4.13%	29.13%	50.65%

(2) Research and development outcomes completed in 2025

Name of major project	Costs invested (NT\$ thousand)
M365 Cloud Ready Plan	72,082
Kaohsiung Asset Management Zone	53,057
Plan the operating framework for transitioning Qingpu into the primary data center	32,700

(3) Future R&D plans and progress

March 31, 2026

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	In progress (9% Completed)	3,896,000	2030/Q3	Effective communication with the departments in need
Establish the advisory service model	In progress (76% Completed)	203,285	2026/7	Effective communication with the departments in need
Electricity infrastructure improvement of Neihu Information Center	In progress (80% Completed)	180,147	2026/Q3	Information infrastructure integration and optimization

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
“Information Infrastructure Modernization Project” - Deployment of a geo-redundant active-active architecture	In progress (25% Completed)	76,300	2028/Q1	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 maximize overall business synergies.
- 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 and deliver good 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 will continue to deepen its partnerships with strategic merchants and enhance collaboration effectiveness through data insights, enabling a more precise understanding of customer needs and driving joint business development. By integrating cross-industry resources with the unique strengths of strategic merchants, the Bank aims to expand its leadership in key customer scenarios and jointly create differentiated services and value. Through deeper engagement with strategic merchants, the Bank will strengthen resource complementarity and customer management capabilities on both sides to maximize collaboration effectiveness.
- ② CUBE Credit Card places strong emphasis on delivering a complete brand experience. To make its selectable rewards more responsive to consumer needs, it has moved beyond the conventional pursuit of mass card issuance and shifted toward a more fragmented and niche-oriented operating model. It has also launched well-received, limited-time themed pop-up benefits, making CUBE Credit Card more than just a payment tool by enabling deeper integration into users' daily lives. At the same time, Cathay United Bank connects a comprehensive ecosystem through "Tree Points," leveraging the dual-platform integration of the CUBE App and CUBE Rewards App to create a cross-product integrated experience covering spending, point accumulation, point redemption, voucher exchange, and lifestyle offers, thereby forming a complete customer journey. Customers can not only plan their redemptions, participate in campaigns, and explore cross-industry collaborations, but also gain early access to new offerings, transforming financial rewards from simple monetary calculations into scenario-based experiences that further strengthen brand affinity and enhance customer engagement and loyalty.

- ③ The Bank continues to leverage the CUBE App and CUBE Rewards App as digital marketing tools to actively expand partnerships across diverse channels, jointly creating innovative brand experiences and exclusive cardholder privileges. At the same time, the Bank remains committed to a data-driven approach, enabling a precise understanding of customer needs and the delivery of highly personalized financial services that not only attract new customers but also deepen relationships with existing customers.

(5) Payment service

- ① Merchant acquiring business: Enhance digital processes, expand digital onboarding, and strengthen self-service capabilities for merchants.
- 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 cross-border collaboration across the Greater China and Southeast Asia network, deepen engagement with Taiwanese businesses and key local industry segments, and develop differentiated products and services to support customers' cross-border expansion and sustainable development.
- ② Leverage data and emerging technologies, together with strategic partners, to optimize and expand products and services, including cash management, trade finance, project finance, green finance, digital finance, and wealth management, in order to diversify revenue streams and enhance cross-selling penetration.
- ③ Expand sustainable finance business to address corporate net-zero transition needs and strengthen the Bank's sustainable finance capabilities in the region.
- ④ Strengthen high-net-worth and cross-border wealth management services, expand product offerings and advisory capabilities, and enhance customer engagement depth and service quality.

- ⑤ Expand the international financial talent pool and professional training framework to support the diversified development of overseas corporate banking, private banking, and consumer banking businesses.
 - ⑥ 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 Build online trading platforms and introduce automation tools to simplify transaction processes and enhance transaction efficiency and stability.
 - ② Strengthen customer development momentum through cross-functional project collaboration and ongoing training.
 - ③ Refine product development and marketing strategies to provide comprehensive solutions across both the liability and asset sides in order to meet customer needs.

2. Long-term plan:

(1) Consumer banking

- ① Continue to uphold a customer-centric approach, optimize personal loan service processes across digital channels, and deliver a high-quality omnichannel customer experience.
- ② Leverage group resources, integrate marketing resources and sales channels, and strengthen synergies in lending business.
- ③ Adopt the optimal asset/liability structure for improved capital efficiency and profitability.
- ④ Expand the high-net-worth customer segment and offer more diversified and customized products and services. Center wealth management services on prudent and comprehensive asset allocation to meet customers' diverse needs in investment, asset appreciation, risk management, and family succession planning. Deepen customer relationships through value-added services and strengthen the Bank's competitiveness in the high-end wealth management market.
- ⑤ Build a customer-centric wealth management service framework that integrates three key dimensions: product strategy, service channels, and digital platforms. Introduce more technology-enabled tools to deliver holistic recommendations that balance performance and risk. Leverage expert teams to enhance the quality, precision, and professional depth of wealth management services.

- ⑥ Design new wealth management transaction processes while balancing risk management and customer experience. Continue to optimize internal operating procedures and risk control mechanisms to enhance the efficiency, security, and transparency of wealth management operations.

(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 Adopt a multidimensional approach to assessing merchant value, with a focus on customer needs and the overall service experience, and progressively develop more forward-looking partnership models. Deepen engagement with strategic merchants and strengthen cross-industry resource integration to expand penetration across the Group's business lines and build a sustainable merchant management model. Deliver more integrated, seamless, and consumer-journey-oriented financial services to continuously enhance customer experience and strengthen customer stickiness, thereby reinforcing the Bank's long-term competitiveness in payments and credit cards.
- ② Continue to integrate the advantages of the CUBE platform, Tree Points redemption and accumulation, and merchant resources to identify mutually beneficial merchant partnership models. Leverage data to capture the needs of different customer segments in real time, drive new business models and partnership synergies, attract high-potential customer segments, deepen customer engagement, and maximize the effectiveness of resource allocation.
- ③ Continue to focus on the CUBE credit card business by deepening customer engagement through precise customer segmentation and refined product benefits. In response to market competition and evolving trends, collaborate with a diverse range of merchants to offer more promotions and services aligned with customers' daily financial needs, thereby maintaining product competitiveness and strengthening brand mindshare.

- ④ Integrate products and services through diverse digital tools to deliver a highly personalized customer experience. At the same time, leverage the Group-wide Tree Points ecosystem to expand point redemption scenarios and channel circulation. In addition to earning and redeeming points through Cathay Offers, the Tree Shopping Mall, and cross-industry partner channels, customers can also redeem points via digital channels to offset spending on every transaction across domestic and overseas consumption channels. This helps increase customers' willingness to earn points and expand point usage, while laying a stronger foundation for merchant trust and future collaboration. 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 Merchant acquiring business: Address merchants' growth needs by building a comprehensive financial service framework.
- ② Automation channel: The Bank aims to construct a comprehensive financial service life cycle, to adopt innovate 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 Enhance high-net-worth client services at the Hong Kong and Singapore branches, targeting the cross-border wealth needs of Chinese high-net-worth clients and their families. Expand family office product offerings and advisory capabilities, strengthen connections with international partners, and upgrade the overall service value chain.
 - 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 Continue to accelerate financial digitalization and process optimization to enhance transaction security and customer experience.
 - ② Provide diversified product consulting and design services to develop customer base with potential.
 - ③ Actively expand the overseas footprint and combine localized professional services to support corporate clients in hedging and fund management across global markets.

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 (Table 18)

March 31, 2026

Year		2024	2025	As of March 31, 2026
Employees	Managers	814	844	841
	General employees	10,723	11,353	11,353
	Total	11,537	12,197	12,194
Avg. Age		39.30	39.41	39.56
Average years of services		9.95	9.84	9.95
Highest educational attainment	Doctorate	0.13%	0.14%	0.14%
	Master	22.61%	22.80%	22.79%
	University/college	74.07%	73.96%	73.93%
	High School	3.16%	3.07%	3.12%
	Below High School	0.03%	0.02%	0.02%
Professional certificates held by employees	Proficiency Test for Financial Planning Personnel	1,494	1,458	1,434
	Basic Proficiency Test for Bank Lending Personnel	3,441	3,492	3,439
	Basic Proficiency Test for Bank Internal Controls	7,213	7,335	7,194
	Basic Proficiency Test for International Banking Personnel	3,106	3,236	3,198
	Qualification Exam for Personal Insurance Representative	6,459	6,556	6,428
Professional certificates held by employees	Qualification Exam for Non-Life Insurance Representative	6,424	6,110	6,455
	Proficiency Test for Trust Operations Personnel	6,452	6,696	6,594
	Qualification Exam for Investment-orientated Insurance Product Representative	3,379	3,459	3,428
	Realty Appraise	1	1	1
	Senior Examination for Lawyers	10	19	19
	Certified Public Accountant	32	14	13
	Certified Internal Auditors (CIA)	13	13	13
	Financial Risk Manager (FRM)	21	24	25
	USA Chartered Financial Analyst (CFA)	38	31	33
	Certified Anti-Money Laundering Specialist (CAMS)	44	42	41
	Certified Financial Service Auditor(CFSA)	5	5	5
	Project Management Professional (PMP)	77	77	74
	Certified Financial Planner (CFP)	351	297	299
Certified Information Systems Auditor (CISA)	4	4	4	

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

III. Corporate Responsibility and Moral Conduct

(I) Social Welfare:

To encourage employees to put environmentally friendly energy-saving and carbon reduction actions into practice, the Bank has held an annual electricity-saving competition since 2017 and allocated a portion of the resulting savings each year to environmental protection or social welfare initiatives. In 2025, the Bank supported the Taipei Yongming Development Center and Chengzhong Development Center of the Yu-Cheng Social Welfare Foundation in replacing outdated lighting fixtures, contributing to environmental protection efforts together.

(II) Environmental Protection System:

The Bank regards environmental responsibility as a key corporate mission and follows the “Environment and Energy Policy” established by Cathay Financial Holdings as the guiding principle for preserving natural resource capital. In addition to fully supporting the development of green energy through its lending policies and incorporating ESG factors as key considerations in green finance investments and lending, the Bank has proactively introduced various management systems into its operations, including the ISO 14001 Environmental Management Systems, ISO 50001 Energy Management Systems, and ISO 46001 Water Resource Efficiency Management Systems. In response to the national net-zero emissions policy, the Bank has aligned with SBTi targets since 2021 and implemented an annual carbon reduction target of 4.2%, with a cumulative reduction target of at least 42% by 2030 compared with the 2020 baseline. To regularly review the effectiveness of its carbon reduction efforts, the Bank conducts annual greenhouse gas inventories in accordance with the ISO 14064-1 standard to track environmental data as a reference for setting reduction targets. The Bank also actively promotes environmentally friendly measures, including energy conservation and carbon reduction, the use of renewable energy, resource reduction in key product and service processes, and the promotion of digital finance to reduce paper usage, in order to minimize the environmental impact of its operations. In addition, following Cathay Financial Holdings’ formal admission in April 2022 as the first RE100 member in Taiwan’s financial industry, the Bank completed green electricity wheeling to its headquarters building by the end of 2022 and achieved 100% renewable energy use at its headquarters in 2023. The Bank has also set targets of 100% renewable energy use across all operating locations in Taiwan by 2030 and across all global operating locations by 2050 to advance energy transition and environmental sustainability.

IV. Awards

- 《Yahoo 》 Big Idea Chair Awards 2024- Best Brand Awards - Financial Services
- 《Retail Banker International》 Asia Trailblazer Awards 2025- Best App for Customer Experience
- 《Retail Banker International》 Asia Trailblazer Awards 2025- Best in Customer Relationship Management
- 《Retail Banker International》 Asia Trailblazer Awards 2025- Cloud Migration Advances - Completed Deployment for AWS Data Migration Landing Zone
- 《Retail Banker International》 Asia Trailblazer Awards 2025- Cloud Migration Advances - Strategy & Planning for Mastering Cloud Strategies & Planning Transformation Blueprints
- 《Retail Banker International》 Asia Trailblazer Awards 2025- Best Use of Big Data in Customer Strategy
- 《Retail Banker International》 Asia Trailblazer Awards 2025- Excellence in App Security Implementation
- 《The Asian Banker》 Global Excellence in Retail Finance Awards 2025- Best Wealth Management Bank in Taiwan
- 《The Asset》 Triple A Digital Awards 2025- Best Retail Mobile Banking Experience-Taiwan
- 《The Asset》 Triple A Digital Awards 2025- Best Cloud Based Project-Taiwan
- 《The Asset》 Triple A Digital Awards 2025- Best Mobile Banking Application-Taiwan
- 《Wealth Magazine》 Wealth Management Award 2025 - Best Wealth Management
- 《Wealth Magazine》 Wealth Management Award 2025 - Best Digital Smart System
- 《Wealth Magazine》 Wealth Management Award 2025 - Best Innovative Financial Service
- 《Financial Supervisory Commission》 Sustainable Finance Evaluation- Top 25%
- 《The Asset》 Triple A Sustainable Finance Awards 2025- Best Syndicated Loan
- 《The Asset》 Triple A Sustainable Finance Awards 2025- Best Leveraged Buyout
- 《iF International Forum Design GmbH 》 iF Design Award 2025 - Product and Service Branding
- 《LinkedIn》 Talent Awards- Learning Rising Star
- 《CSRWorks International》 Asia Sustainability Reporting Awards 2024 - Asia's Best Sustainability Report (First Time)-Gold

- 《Global Markets Media Ltd.》 ESG Investing Awards- Best Bank for Sustainable Finance
- 《Global View Magazine》 ESG Corporate Sustainability Award- Outstanding Program - Low-Carbon Operations Model Award
- 《The Asset》 Triple A Treasurise Awards 2025- Best Service Provider- Cash Management
- 《The Asian Banker》 Global Leadership Achievement Awards 2025- Best Bank CEO in Taiwan
- 《The Asian Banker》 Global Leadership Achievement Awards 2025- Best Managed Bank in Taiwan
- 《Department of Economic Development, Taipei City Government》 1st TOPS Procurement Award- Gold
- 《Asian Banking & Finance》 Wholesale Banking Awards 2025- Taiwan Domestic Cash Management Bank of the Year
- 《Asian Banking & Finance》 Wholesale Banking Awards 2025- Taiwan Domestic Trade Finance Bank of the Year
- 《Bloomberg Businessweek》 Financial Institutions Awards 2025- Bank Architecture of the Year
- 《Bloomberg Businessweek》 Financial Institutions Awards 2025- Corporate Bank category-Corporate Sustainable Finance
- 《Asian Banking & Finance》 Retail Banking Awards 2025- Customer Experience Initiative of the Year - Taiwan
- 《Asian Banking & Finance》 Retail Banking Awards 2025- Debit Card Initiative of the Year - Taiwan
- 《Asian Banking & Finance》 Retail Banking Awards 2025- Investment Product Innovation of the Year - Taiwan
- 《Asian Banking & Finance》 Fintech Awards 2025- Customer Experience Solution Award - Taiwan
- 《Asian Banking & Finance》 Fintech Awards 2025- Mobile App Award - Taiwan
- 《The Asset》 Triple A Sustainable Infrastructure Awards 2025- Water Deal of the Year-China
- 《The Asset》 Triple A Sustainable Infrastructure Awards 2025- Telecom Refinancing Deal of the Year-Hong Kong
- 《China Times》 Financial Services Awards- Innovation - Smart Pioneer Award
- 《Enterprise Asia》 Asia Responsible Enterprise Awards 2025- Investment in People
- 《Enterprise Asia》 Asia Responsible Enterprise Awards 2025- Health Promotion
- 《Euromoney》 Awards for Excellence 2025- Taiwan's Best Bank for Consumers
- 《Euromoney》 Awards for Excellence 2025- Taiwan's Best Digital Bank

- 《Taiwan Institute for Sustainable Energy》 5th Taiwan Sustainable Investment Awards 2025 - Model of Influential Institution
- 《Global Finance》 Best Treasury & Cash Management Awards 2025- Best Bank for Cash Management-Taiwan
- 《The Banker》 Top 1000 World Banks 2025- Taiwan's Best-performing Bank
- 《The Asset》 Triple A Private Capital Awards 2025- Best Private Bank for HNWI's
- 《The Asset》 Triple A Private Capital Awards 2025- Private Banker of the Year
- 《The Asset》 Triple A Private Capital Awards 2025- Best Wealth Manager
- 《HR Asia》 Best Companies to Work for in Asia Vietnam 2025- Best Companies to Work for in Asia
- 《HR Asia》 Best Companies to Work for in Asia Vietnam 2025- Tech Empowerment Awards
- 《The Stevie Awards》 Awards for Great Employers 2025- Achievement in Employee Engagement, Bronze Stevie Winner (Hong Kong Branch)
- 《The Stevie Awards》 Awards for Great Employers 2025- Achievement in Employee Engagement, Bronze Stevie Winner (Singapore Branch)
- 《The Stevie Awards》 Awards for Great Employers 2025- Employer of the Year - Banking, Bronze Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Best Employee Value Proposition (EVP), Gold Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Achievement in Developing and Preparing for the Future of the Work, Bronze Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Achievement in Generative AI, Gold Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Achievement in Machine Learning and AI, Gold Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Achievement in Upskill/Reskilling Employees, Silver Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Most Innovative Deployment of HR Technology, Bronze Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Achievement in HR Technology, Bronze Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Best Training and Development Program for Supporting Business Strategy, Silver Stevie Winner
- 《The Stevie Awards》 Awards for Great Employers 2025- Achievement in Succession and Career Management, Gold Stevie Winner
- 《Designsori Co., Ltd.》 K-Design Award- Communication, Winner

- 《Designsori Co., Ltd.》 K Design Award- Communication, Grand Prize
- 《The Stevie Awards》 International Business Awards 2025- Cloud Infrastructure, Gold Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Cloud Platform, Gold Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Financial Services / Banking, Gold Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Best Business Technology Pivot, Silver Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Best Technical Support Solution - Computer Services, Bronze Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Technology Team of the Year, Bronze Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Best Product for Social Impact, Bronze Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Excellence in User-Centered Product Design, Bronze Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Company of the Year - Banking - Large, Bronze Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Omni-Channel Marketing Strategy of the Year, Bronze Stevie Winner
- 《The Stevie Awards》 International Business Awards 2025- Sustainability Initiative of the Year - in Asia, Australia and New Zealand, Bronze Stevie Winner
- 《The Bankers Association of The Republic of China》 FinTech Anti-Fraud Summit- Financial Institution Actively Engaged in Anti-Fraud Efforts
- 《The Bankers Association of The Republic of China》 FinTech Anti-Fraud Summit- Outstanding Frontline Fraud Prevention Personnel
- 《The Asian Banker》 Excellence in Retail Financial Services and Technology Innovation Taiwan Awards 2025- Best Mobile Banking Service in Taiwan
- 《The Asian Banker》 Excellence in Retail Financial Services and Technology Innovation Taiwan Awards 2025- Best Fraud Prevention Technology Implementation in Taiwan
- 《The Asian Banker》 Excellence in Retail Financial Services and Technology Innovation Taiwan Awards 2025- Best Data and Analytics Infrastructure Implementation in Taiwan
- 《Global Finance》 World's Best Digital Bank Awards 2025- Best in Transformation-Taiwan
- 《Harvard Business Review》 Digital Transformation Awards- Smart Management Transformation Award, Large Institution Award

- 《Shopping Design》 DesignBIZ Award 2025- Influential Maker
- 《Commercial Times》 Digital Finance Award 2025 - Digital Information Security (Anti-fraud Category), Gold Award
- 《Commercial Times》 Digital Finance Award 2025 - Digital Innovation, Excellence Award
- 《Commercial Times》 Digital Finance Award 2025 - Digital Information Security (Security Category), Excellence Award
- 《Wealth Magazine》 Wealth Financial Award 2025 - Smart Innovative Application Award, Banking Excellence Award
- 《Wealth Magazine》 Wealth Financial Award 2025 - Best Consumer Banking Award - No.1 Recommended Consumer Banking Brand in Taiwan
- 《The Asset》 Benchmark Research Awards - Asian G3 Bonds 2025- Top Investment House-Singapore
- 《The Asset》 Benchmark Research Awards - Asian G3 Bonds 2025- Most Astute Investor
- 《The Asset》 Benchmark Research Awards - Asian G3 Bonds 2025- Most Astute Investor
- 《British Standards Institution》 Digital Trust Award- Digital Trust - Cybersecurity Governance and Sustainability Award
- 《 Republic of China National Enterprise Competitiveness DevelopmentAssociation》 22nd National Brand Yushan Award 2025 - Outstanding Enterprise
- 《 Republic of China National Enterprise Competitiveness DevelopmentAssociation》 22nd National Brand Yushan Award 2025 - Best Product
- 《HR Asia》 Best Companies to Work for in Asia Singapore 2025- Best Companies to Work for in Asia
- 《HR Asia》 Best Companies to Work for in Asia Singapore 2025- Diversity, Equity & Inclusion Awards
- 《HR Asia》 Best Companies to Work for in Asia Singapore 2025- Most Caring Company Awards
- 《HR Asia》 Best Companies to Work for in Asia Singapore 2025- Sustainable Workplace Awards
- 《HR Asia》 Best Companies to Work for in Asia Singapore 2025- Tech Empowerment Awards
- 《International Data Corporation》 Future Enterprise Awards 2025- AI CoE of the Year
- 《China Financial Digital Innovation Summit》 Digital Finance Award 2025 - Outstanding Digital Transformation Case in the Banking Sector
- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best Wealth Management Bank

- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best Asset Protector Award
- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best Wealth Management Image Award
- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best Financial Products Award
- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best Financial Consultant Team Award
- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best Digital Experience Award
- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best Smart Wealth Management Award
- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best ESG Award
- 《Business Today Magazine》 19th Wealth Management Bank and Securities Assessment 2025 - Best AI Application Award
- 《Taiwan Institute for Sustainable Energy》 18th Taiwan Corporate Sustainability Awards 2025 - Corporate Sustainability Report Award - Gold
- 《Taiwan Institute for Sustainable Energy》 18th Taiwan Corporate Sustainability Awards 2025 - Climate Leadership Award
- 《Taiwan Institute for Sustainable Energy》 18th Taiwan Corporate Sustainability Awards 2025 - Talent Development Leadership Award
- 《Taiwan Institute for Sustainable Energy》 18th Taiwan Corporate Sustainability Awards 2025 - Information Security Leadership Award
- 《Information Management Association》 IT Matters Awards- Best IT Employer Award
- 《Commercial Times》 Trust Award 2025 - Securities Trust Innovation, Gold Award
- 《Commercial Times》 Trust Award 2025 - Insurance Trust Innovation, Excellence Award
- 《Commercial Times》Trust Award 2025 - Family Trust Innovation, Gold Award
- 《Commercial Times》 Trust Award 2025 - Best Integrated Trust Product Innovation Award - Excellence Award
- 《Asian Private Banker》 Awards for Distinction 2025 - Best Domestic Private Bank - Taiwan
- 《Hong Kong Quality Assurance Agency》 Green and Sustainable Finance Awards 2025 - Distinguished Contribution Award for Green and Sustainable Loan Structuring Advisor (Textile Industry) - Visionary Sustainability-linked Loan Performance Metrics
- 《Hong Kong Quality Assurance Agency》 Green and Sustainable Finance Awards 2025 - Distinguished Contribution Award for Green

- and Sustainable Loan Structuring Advisor (Pulp and Paper Industry) - Visionary Sustainability-linked Loan Performance Metrics
- 《 Hong Kong Quality Assurance Agency 》 Green and Sustainable Finance Awards 2025 - Outstanding Award for Green and Sustainable Deposit Facilitator (Banking Industry) - Visionary Green Deposit Service
- 《 Joint Credit Information Center 》 19th Annual Member Institution Awards- Gold Excellence Award

Certification:

- Received the Sports Enterprise Certification from the Sports Administration, Ministry of Education
- Received the Excellent Breastfeeding Room Graded Certification from the Taipei City Government Department of Health
- Received four Carbon Footprint Labels from the Ministry of Environment (Unsecured Personal Loan Services, Residential Mortgage Loan Services, Online Credit Card Application Services, and Online Fund Subscription Services)
- Received two Carbon Footprint Reduction Labels from the Ministry of Environment (Unsecured Personal Loan Services and Residential Mortgage Loan Services)
- Received two ISO 14067 Carbon Footprint Verification Statements (Online Credit Card Application Services and Online Fund Subscription Services)
- ISO 14064-1:2018 Greenhouse Gas Inventory Certification
- ISO 14001 Environmental Management Systems Certification
- ISO 50001 Energy Management Systems Certification
- ISO 46001 Water Efficiency Management Systems Certification
- ISO 20400:2017 Sustainable Procurement-Guidance Certification
- ISO 45001:2018 Occupational Health and Safety Management Systems

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

Unit name	Address	TEL
Head Office	No. 7, Songren Rd., Xinyi Dist., Taipei City 11073, Taiwan (R.O.C.)	(02)8722-6666
Financial Trading 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)	9 F. & 13F., No. 16, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City 10553, Taiwan (R.O.C.)	(02)2316-3555
Global Transaction Service Department	3F., No. 16, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City 10553, Taiwan (R.O.C.)	(02)2191-0086
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
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

Unit name	Address	TEL
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
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

Unit name	Address	TEL
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
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

Unit name	Address	TEL
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
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. 186, Zhengyi N. 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. 433, Zhongping 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

Unit name	Address	TEL
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. 32, Guanxin Rd., East Dist., Hsinchu City 30072, 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
Liuja Branch	No. 301, Sec. 1, Wenxing Rd., Zhubei City, Hsinchu County 30272, Taiwan (R.O.C.)	(02)2218-9339
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

Unit name	Address	TEL
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
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. 461, Chuiyang Rd., West Dist., Chiayi City 60043, Taiwan (R.O.C.)	(05)227-5552
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

Unit name	Address	TEL
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
Designated Branch	22F., No. 55, Zhongzheng 3rd Rd., Xinxing Dist., Kaohsiung City 80054, Taiwan (R.O.C.)	(07)228-7888
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
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

Unit name	Address	TEL
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 04 of 9F, Foxconn Building, No. 1366, Lujiazui Ring Road, Pilot Free Trade Zone, 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) Plc	No. 48, Samdach Pan Avenue, Sangkat Boeng Reang, Khan Doun Penh, Phnom Penh, Cambodia	+855-2321-1211
Hong Kong Branch	23/F., One Causeway Bay, 281 Gloucester Road, Causeway Bay, Hong Kong	+852-2877-5488
Singapore Branch	8 Marina Boulevard #13-01/03, Tower 1 Marina Bay Financial Centre, Singapore 018981	+65-6593-9280
Ho Chi Minh City Branch	Floor 19, Lim Tower 3, No. 29A Nguyen Dinh Chieu Street, Sai Gon Ward, 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	Khun Bu Lom 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
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 1101-1104, 11th Floor, Hanoi Tower Building, No. 49 Hai Ba Trung Street, Cua Nam Ward, Hanoi City, Vietnam	+84-243-9366566
Quang Nam Representative Office	4th Floor, Viettel Quang Nam Building, No. 121 Hung Vuong Street, Tam Ky Ward, Da Nang City, 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.

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