



第一銀行
First Commercial Bank Ltd.

布里斯本分行
Brisbane Branch
Incorporated in Taiwan

Modern Slavery and Human Trafficking Statement 2025

This statement is made pursuant to the *Modern Slavery Act 2018* for the financial year ending 31 December 2025.

Reporting Entity

First Commercial Bank Ltd. ARBN 126 292 608 (the “Branch”) is the Australian Branch of First Commercial Bank (the “Bank”), a wholly owned subsidiary of First Financial Holding Co., Ltd. (TWSE: 2892) (“First Financial”).

The Branch operates from premises located on Level M, 199 George Street, Brisbane, QLD 4000.

This statement sets out the actions taken by the Branch, the Bank and First Financial to identify and mitigate the risks of modern slavery in their operations and supply chains.

Structure, Operations and Supply Chains

The Bank was originally established in 1899 as Savings Bank of Taiwan. The Bank was converted from a government entity into a private bank in 1998 and became a wholly-owned subsidiary of First Financial in January 2003.

The Bank has its headquarter in Taipei, Taiwan and provides financial services through 183 domestic branches, and there are one offshore banking branch and 35 overseas branches/sub-branches/representative offices (including the Branch) and one subsidiary with eight branches and a loan production office across the globe.

The Branch was established in 2009 as a foreign ADI regulated by APRA. It is licensed to deal in financial products and is registered with ASIC as a foreign company. The Branch’s primary businesses are deposit taking and commercial lending on both syndicated and bilateral basis.

The Branch’s supply chains comprise suppliers from the following sectors:

- Information, Communication and Technology (ICT);
- Legal and Consulting Services (including taxation and audit);
- Property Services (including facilities management, utilities, cleaning, waste management and security); and
- Office Consumables and Supplies.

All suppliers are located in Australia.

ICT and legal and consulting suppliers generally provide specialised, skilled services and typically medium to large firms.

Property services suppliers provide both services and products which are all generic in nature and comprise a combination of large and small firms.

Office consumables and supplies consist of standard office products purchased on an as-needs basis from third party suppliers. Again, these suppliers comprise a combination of large and small firms.

Commitment

First Financial upholds the principles of corporate social responsibility and is committed to eliminating modern slavery and human trafficking across the First Financial Group. It maintains effective policies and procedures to mitigate exposure to such the risks.

Risks of Modern Slavery Practices in Operations and Supply Chains

During the reporting period, the risk of modern slavery within the Bank's operations and supply chains was assessed low, based on the nature of its business activities, together with the values of the Group.

The Bank acknowledges the potential for modern slavery to occur in its operations and supply chains. A number of outsourced services that may carry relatively higher risk are identified because of their labour-intensive nature, such as cleaning, property security services and hospitality services. However, the majority of procurement is in relation to professional services from businesses with low risk of modern slavery, and which are provided by reputable suppliers.

Suppliers are expected to operate ethically and respect human rights. Suppliers are expected to ensure that all employees and contractors are legally entitled to work and no forced labour, bonded labour, involuntary labour, child labour, human trafficking, or other forms of slavery are used in delivering goods or services to the Bank.

There is very low modern slavery risk in the Bank's operations in Australia, as the Branch assesses and reviews the risks of its local suppliers on an annual basis, to limit the opportunity for modern slavery to occur.

The Bank undertakes due diligence measures on supply chains in all parts of its business to identify risks of modern slavery.

Policies and Due Diligence Processes

Suppliers

First Financial is committed to abiding by the *International Bill of Human Rights* and other relevant conventions including the "Modern Slavery Act", which are incorporated into Group's Human Rights Policy.

The Bank operates a zero tolerance approach to modern slavery and human trafficking in accordance with applicable local and international laws. It will not knowingly enter into or continue business relationship that contravene this policy. All new suppliers to the Branch are subject to formal assessment against environmental, labour, human rights, and public welfare standards.

Supplier management guidelines and Environmental, Social and Governance (ESG) review mechanisms are used to ensure vendors align with the Bank's commitment to sustainable development. The Bank will not engage with suppliers involved in environmental harm, breaches of labour laws, or activities that threaten public interests.

Employees

The Bank is committed to upholding international recognised labour rights. It promotes an equal opportunity workplace and does not tolerate discrimination based on race, gender or any other characteristic. All directors, supervisors and employees are required to comply with

the Bank's Code of Conduct, which prohibits any action that infringe human rights, including dignity and personal freedom.

Customers

The Bank executes ongoing customer due diligence (CDD) and know your customer (KYC) procedures. These include consideration of risks related to public interest, human rights, and ESG factors in customer assessments. In relation to equity investments made by the Bank's assets under management in listed companies, the Bank assesses whether investee meets screening criteria relating to product sustainability, human rights, environmental protection, and social responsibility. Investments will not proceed where violations are identified.

Assessing Effectiveness

The Bank has implemented a comprehensive Human Rights Risk Assessment and Management framework to regularly identify, assess and monitor potential risks.

First Financial's Corporate Sustainable Development Committee reviews human rights matters on a quarterly basis. It uses investigation outcomes, data monitoring, and survey results to identify, evaluate and address potential risks and issues.

Consultation

The Branch regularly consults with its Head Office and other overseas branches to ensure that, where permitted by local laws and regulations, policies and procedures remain aligned with best practice and are consistently applied across the Bank.

Training and Whistleblowing

The Branch provides regular training to employees on modern slavery and human trafficking risks. This training ensures employees understand relevant policies are quipped to identify and respond to potential risks.

The Bank has established formal whistleblowing arrangements that enable employees and external stakeholders to report suspected misconduct or unethical behaviour. These reports are handled confidentially and are investigated in a timely and appropriate manner.

Further Information

First Financial's ESG Report is available at the following url:

<https://csr.firstholding.com.tw/en/> (English)

Approval

This statement was approved by the Bank's Board of Directors on 16/04/2026 and will be reviewed and updated annually.

Signed by

A handwritten signature in black ink, appearing to be 'Yu-Tang Yeh', written over a horizontal line.

Yu-Tang Yeh
Senior Officer Outside Australia
First Commercial Bank, Ltd.
16/04/2026