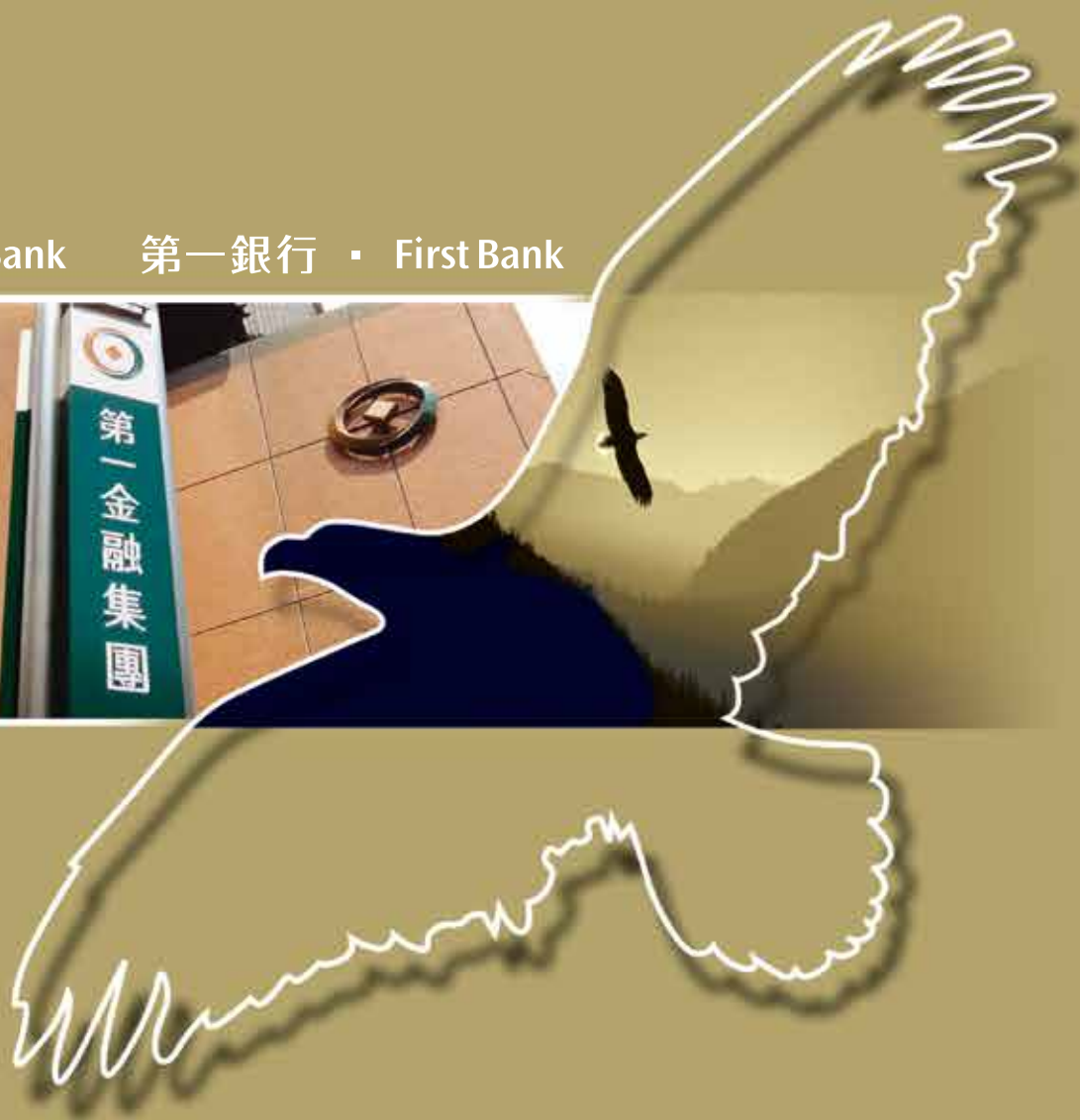


2025 ANNUAL REPORT

第一銀行 ▪ First Bank 第一銀行 ▪ First Bank



Contents

- 1 Highlights and History
- 2 Letter to Shareholders
- 14 Board of Directors
- 15 Executive Officers
- 16 Business Operations
- 21 Highlights of Business Plan
- 27 Market Analysis
- 33 Corporate Social Responsibility and Ethical Conduct
- 54 Corporate Governance
- 59 Risk Management Overview
- 66 FCB Subsidiaries & Affiliates
- 67 Domestic Offices Appointed to Conduct Foreign Exchange Business

First Commercial Bank

30, Chung-King S. Road, Sec. 1
Taipei 100-05, Taiwan
Tel: 886-2-2348-1111 Fax: 886-2-2361-0036
<http://www.firstbank.com.tw>
e-mail: fcb@mail.firstbank.com.tw

Spokesperson

Ms. Su-Hwei Tsai
Executive Vice President

Auditor Report

PricewaterhouseCoopers
Tel: 886-2-2729-6666

Rating Agency

Taiwan Ratings Corp.
Tel: 886-2-7724-6570

Highlights

(Standalone basis, data as of December 31, 2024 and 2025)

(in millions)	2025 NTD	2024 NTD	2025 USD
Major financial data at year end			
Total assets	4,850,740	4,528,820	154,261
Total liability	4,542,368	4,252,954	144,454
Total equity	308,372	275,866	9,807
Operating results			
Net interest revenue	31,352	27,888	997
Net revenue other than interest	35,213	35,043	1,120
Profit before tax	31,518	29,243	1,002
Income tax expense	(5,855)	(5,436)	(186)
Profit	25,663	23,806	816
Capital adequacy ratio	15.44%	14.45%	
World rank			
The Banker - by tier 1 capital (12/24)	203	199	
The Banker - by total assets (12/24)	172	172	
Distribution network			
Domestic full/mini/sub-branches	183/0/0	184/0/0	
Overseas branches/sub-branches/rep. offices/OBU	21/11/3/1	21/10/3/1	
First Commercial Bank (USA)	1 main office, 8 branches, and 1 loan production office	1 main office, 8 branches, and 1 loan production office	
Number of employees	8,609	8,623	

*NT\$31.445:US\$1.00

*The major financial data and operating results of 2025 and 2024 are in accordance with IFRS.

History

The Bank has grown strongly and steadily with Taiwan's economic development over the last 126 years, and consistently adhered to the corporate philosophy of "Customer First, Service Foremost".

The Bank is committed to transforming into a global financial institution that is not only highly recognized by employees, but also is friendly, reliable and sound from customers' perspective.

- 1899 Savings Bank of Taiwan established
- 1912 Merged with Commercial and Industrial Bank of Taiwan (est. 1910)
- 1923 Merged with Chia-I Bank (est. 1905) and Hsin-Kao Bank (est. 1916)
- 1945 Reversion of Taiwan from Japanese Governance
- 1949 The Bank was renamed First Commercial Bank of Taiwan
- 1967 The Bank started international business
- 1976 The Bank's name was shortened to First Commercial Bank
- 1998 The Bank was privatized
- 1999 Centennial Anniversary
- 2003 First Financial Holding Co. established; The Bank transformed to be a wholly owned subsidiary of FFHC
- 2004 A new corporate structure created due to the organizational reshaping
- 2006 Awarded "Bank of the Year 2006" for Taiwan by The Banker, ISO 27001 Certification from BSI
- 2007 Continued winning glory and honor awards from The Banker (UK), Asiamoney (HK) and FSC (Taiwan)
- 2008 Graded A for "Loan Promotion Program to SMEs by Taiwanese Banks" by the FSC; winning "Credit Guarantee Partner Award" from the MOEA and the FSC; awarded "The Best Visa Debit Issuer of the highest Activation Rate in 2008" by Visa organization
- 2010 Shanghai Branch opened for business on December 23, making First Bank the first Taiwanese bank to operate in China
- 2011 Signing MOUs with China's six leading banks; upgrading Hanoi Representative Office into a branch; awarded "The Best Loan Promotion Program to SMEs by Taiwanese Banks" by FSC; OBU launched RMB-denominated business
- 2013 Awarded "Bank of the Year 2013" for Taiwan by The Banker; Winning "USD RTGS Promotion Awards" from BAROC, Taiwan
- 2014 Chengdu Branch opened for business on September 15.
- 2015 Ranked No.1 in SME market share for fifth year in a row; Xiamen Branch opened for business on April 30.
- 2016 Ranked No.1 in SME market share for sixth year in a row; Manila Branch opened for business on December 16.
- 2017 Awarded "Bank of the Year 2017" for Taiwan by The Banker; Ranked No.1 in SME market share for seventh year in a row.
- 2018 Awarded "The Best Cloud Based Initiative, Application or Programme in Taiwan" by The Asian Banker; Awarded "The Best System Stability-Cross Banking Business" and "The Best Service Innovation-Blockchain Auditing Confirmation Service"
- 2019 Awarded "Giant Award of National Enterprise Environmental Protection Award" and "Corporate Sustainability Award of National Sustainable Development Award"
- 2020 Became the first state-owned bank in Taiwan to sign the Equator Principles; awarded the "Best Wealth Management Award of the 10th Taiwan Banking and Finance Best Practice Awards"
- 2021 Houston Branch opened for business on February 26. Awarded "Taiwan Sustainable Investment Awards", and "Gold Award for Environmental Sustainability" and "Silver Award for Social Inclusion" in "Taiwan Sustainability Action Awards"
- 2022 Awarded "National Sustainable Development Award" and "Excellent Award of National Enterprise Environmental Protection Award". Became the Partnership for Carbon Accounting Financials (PCAF), the Science Based Targets initiative (SBTi), and "Coalition of Movers and Shakers on Sustainable Finance".
- 2023 Frankfurt Branch opened for business on January 9. Awarded "Domestic Bank Wealth Enhancement" and "Domestic Bank Best Public Welfare Promotion" awards of Wealth Management Award; Awarded "Climate Leadership Award" and the "Workplace Well-being Leadership Award" in Taiwan Corporate Sustainability Awards (TCSA).
- 2024 First Commercial Bank (USA) - Ontario Loan Production Office opened for business on May 6.
- 2025 Osaka Sub-branch opened for business on August 1.

Letter to Shareholders

Domestic and Foreign Financial Conditions

Operating Performance in 2025

1. Global Economic and Financial Conditions

Looking back at the global economy in 2025, output was weighed down by trade policy uncertainty and supply chain disruptions. The International Monetary Fund (IMF) projected (2026/1/19) that the global economic growth rate for 2025 would remain in line with 2024 at 3.3%, indicating an overall steady performance. Among the major economies, private consumption in the United States retained robust momentum, although the labor market softened. In response to shifting inflation and employment risks, the Federal Reserve (Fed) implemented interest rate cuts at three consecutive Federal Open Market Committee (FOMC) meetings beginning in September. The Eurozone remained resilient, supported by domestic demand and a weaker-than-expected impact from U.S. tariffs; with disinflation broadly tracking the European Central Bank's (ECB) projected path, the current rate-cutting cycle has gradually approached its conclusion. Japan's economy outperformed expectations against a backdrop of weak overseas demand, supported by improving real wages that drove consumption growth, alongside corporate investment in digitalization, green energy, and measures to address labor shortages; however, as the positive cycle between wages and prices continued to take shape at a moderate pace, the Bank of Japan (BoJ) proceeded with monetary policy normalization in a cautious and gradual manner, while maintaining an accommodative stance. In China, infrastructure experienced moderate growth, while a recovery in external demand supported export performance and manufacturing investment. Nevertheless, the real estate market remained weak, and elevated levels of precautionary savings continued to weigh on private consumption, contributing to a gradual moderation in economic growth. Consequently, the Chinese government implemented expansionary fiscal policies to reinforce economic support. Overall, in the face of heightened U.S. tariff threats, major global central banks adjusted monetary policies to boost economic growth, resulting in moderating growth momentum while maintaining resilience.



Ye-Chin Chiou
Chairperson

2. Domestic Economic Environment

In terms of economic growth, although the pace of private consumption growth moderated in the first half of 2025, exports and investment momentum were supported by robust demand for artificial intelligence (AI) applications and information and communications technology products, as well as front-loaded purchases by clients in response to U.S. tariff policy.

These factors drove an expansion in corporate investment and contributed to export growth, bringing the

economic growth rate for the first half of the year to 6.64%. In the second half of the year, the United States delayed announcing tariffs on semiconductor-related products, while demand for emerging technology applications such as AI remained robust, sustaining export growth momentum. In addition, the implementation of the universal cash payments stimulated consumption and drove a recovery in private consumption, further accelerating economic growth. According to preliminary statistics from the Directorate-General of Budget, Accounting and Statistics, the real economic growth rate increased from 5.27% in 2024 to 8.68% in 2025. On interest rates, in the first three quarters of 2025, in light of expectations that the disinflation trend would continue and heightened uncertainty surrounding the global economic outlook stemming from the volatility and rapid shifts in U.S. trade policy, the central bank kept the benchmark interest rate unchanged at 2.0% to preserve room for further policy adjustments. In the fourth quarter, given Taiwan's strong economic performance and continued disinflation, the central bank saw no immediate need to cut interest rates to support the economy and therefore likewise maintained the benchmark interest rate at 2.0%. On the exchange rate, in the first three quarters of 2025, uncertainty surrounding U.S. tariff policy and pressure from U.S. President Trump on the Fed to cut interest rates weighed on the U.S. dollar, in turn supporting the NT dollar. Entering the fourth quarter, delays in Taiwan-U.S. tariff negotiations, the temporary U.S. government shutdown that disrupted the release of certain U.S. economic data, and investor concerns over an AI bubble all weakened market risk appetite, narrowing the NT dollar's gains. The currency appreciated 4.27% over the year.



Chao-Chung Chou
President

3. Domestic Financial Condition

In terms of financial sector operations, the industry has benefited from the strong investment momentum in the technology sector, as well as sustained demand for overseas plant construction driven by renewed supply chain restructuring, and increased demand for investment and wealth management services supported by active global stock markets. As of the end of 2025, the total outstanding loan and profit before tax of all domestic banks reached NTD 44.8 trillion and NTD 583.6 billion, respectively, representing a 6.2% and 10.7% increase compared to the same period last year. Furthermore, the non-performing loan (NPL) ratio is 0.15% and the loan loss coverage ratio is 917.43%.

Organizational Changes

In April 2025, "Audit Committee" was established. In February 2026, the Bank transferred the "Online Marketing Dept." from the "Credit Card Division" to the "Consumer Banking Business Admin. Division."

Implementation of Business Plan and Operating Strategies

In 2025, the Bank focused on "Advancing Together and Innovating Sustainably" as the main theme for our annual business strategy, and formulated plans based on five major business concepts of "Creating value and open up new opportunities," "Grasping the market trend and transcending frameworks," "Smart innovation and transformation beyond," "Leverage capital, abide by compliance and prevent fraud," and "Navigate sustainably and structure the future," to implement business development plans and achieve financial budget goals. With the concerted efforts of all employees in the Bank, the achievements of our 2025 business strategy are as follows:

1. Profit reaches a record high, prudent deployment of capital

In 2025, the Bank achieved a profit before tax of NTD 31.518 billion, representing a significant increase of NTD 2.275 billion (+7.78%) compared to 2024, reaching a new record high. The earnings per share (EPS) before tax stood at NTD 2.57, with return on assets (ROA) and return on equity (ROE) at 0.67% and 10.79% respectively. While the Bank has experienced consistent growth in both business scale and profitability, it has also made continuous improvements to the quality of its assets. As of the end of 2025, the NPL ratio stood at 0.17%, and the loan loss provision coverage ratio reached 862.04%. These figures demonstrate the Bank's unwavering commitment and diligent efforts in risk management. The Bank is classified as a Domestic Systemically Important Banks (D-SIBs). As of the end of December, the capital adequacy ratio (CAR) and Tier 1 capital ratio were 15.44% and 13.21% respectively. The Bank will continue to enhance its capital structure to comply with the capital adequacy requirements of D-SIBs.

2. Deepening global presence and expanding cross-border advantages

The Osaka Sub-Branch under the Bank's Tokyo Branch commenced operations in August 2025, becoming the Bank's second business location in Japan. This expansion brings the Bank's overseas presence to 44 locations, continuing to lead among state-owned banks. Currently, the Bank's overseas network spans 17 countries across four continents — Europe, Asia, the Americas, and Oceania, continuing to deepen its presence in overseas markets and provide more comprehensive financial services to global clients. The Bank's overseas operations have been recognized by the Overseas Credit Guarantee Fund for many years with awards such as the "Total Financing Amount Performance Excellence Award." Going forward, the Bank will continue to leverage the advantage of its extensive global network and its strong foundation in small and medium-sized enterprises (SMEs) to provide value-added cross-border services, thereby enhancing overseas profitability.

3. Advancing business diversification and pioneering new market frontiers

As of the end of December 2025, the Bank's outstanding loans to SMEs reached NTD 1,017.8 billion, with a market share of 9.35%, ranking first among domestic banks for 16 consecutive years. In terms of high-wealth management business, as of the end of 2025, the Bank has a customer base of 2,844 and assets under management (AUM) worth NTD 289.8 billion, reflecting continued growth. The wealth management business has received four prestigious awards from Business Today magazine in its "Best Wealth Management of Banks and Securities," including the "Best Digital Experience Award," "Best Asset Protection Award," "Best Trust Innovation Award," and "Best Senior-Friendly Award." Furthermore, the Bank has responded to the Trust 2.0 policy by implementing finance inclusion and has been recognized as an outstanding bank in the Financial Supervisory Commission's (hereinafter referred to as "FSC") "Evaluation of Handling of Trust 2.0 Plan" for four consecutive years.

In 2025, we were honored with two major awards granted by the FSC: the "Elderly Care Trust Award" and the "Trust Alliance Award," highlighting our strength in innovative trust services.

4. Digital-driven innovation and developing smart finance

In terms of digital development, the Bank continues to integrate AI and digital technology to optimize the management of digital customer segments and channels. As of the end of 2025, the number of digital accounts ranked 4th in the market, and the Bank maintains the position as the leading state-owned bank in digital finance. Our operational achievements have repeatedly been recognized. Services such as "Corporate e-banking Global Cash

Management Platform," "e-First Robo Investment," "iLEO Hundred Fund Invest," "e-Wealth Management Platform," "Real Estate Development Trust," "Smart Chatbot Service-Miss e," "Digital Ecosystem," and "iLEO Digital Banking" were honored four "Best Product" awards and five "Best Popular Brand" awards at the 22nd National Brand Yushan Award in 2025. Among these, "iLEO Digital Banking" was honored with the highest level of the national award.

5. Sustainability leadership and co-creating a vision for a better future

The Bank conducts a comprehensive review of the United Nations Sustainable Development Goals (SDGs). Through the governance framework of the Sustainable Development Committee, we have aligned the SDGs with our core businesses, established sustainable development objectives and action plans, and integrated them into our business development and service processes. The Bank has established its blueprint for sustainable development based on five key aspects: "Full-service," "Influence," "Resilience," "Sincerity," and "Talent," while partnering with its customers to co-create a sustainable future. The Bank's ESG performance has been highly recognized, receiving recognition from the FSC for excellence in the "Sustainable Finance Evaluation" for three consecutive years, ranking in the top 25% of the FSC's "Principles of Fair Treatment of Customers Assessment" for four consecutive years, and being listed for four consecutive years on the Taiwan Stock Exchange's "Better Disclosure List for Institutional Investors' Due Diligence Governance Information."

Moreover, the Bank has continued to implement energy, procurement, and supplier management strategies, enhancing its low-carbon operations. It also set a national first by receiving the highest honor, the "Excellence Award," of the "National Enterprise Environmental Protection Awards" for sixth consecutive years.

Budget Implementation, Financial Revenue, and Profitability Analysis

In 2025, the Bank's net revenue was NTD 66.564 billion, an increase of NTD 3.634 billion from 2024. The profit before tax was NTD 31.518 billion:

- **Deposit Business:**
The average deposit balance was NTD 3,791.202 billion, increasing by NTD 160.837 billion from 2024, an increase of 4.43%.
- **Loan Business:**
The average loan balance was NTD 2,700.260 billion, increasing by NTD 170.247 billion from 2024, an increase of 6.73%.
- **Trust Business:**
The balance of the trust business at the end of the year was NTD 555.680 billion, an increase of NTD 50.418 billion from 2024, a growth of 9.98%.

Research and Development

■ Custody Business:

The balance of the custody business at the end of the year was NTD 1,520.208 billion, an increase of NTD 102.803 billion from 2024, a growth of 7.25%.

In response to the rapidly changing business environment of the financial industry, the Bank has continually tracked the latest economic, financial and industrial developments in Taiwan and abroad, and regularly issued related reports. Following the changes in domestic and foreign financial regulations, the Bank has also provided research reports and developed bank response strategies from time to time, and will continuously enhance the depth and breadth of analysis reports.

In terms of financial technology patents, as of the end of 2025, the Bank has submitted 252 patent applications to the Intellectual Property Office, Ministry of Economic Affairs. Among them, 72 invention patents, including "Preferential Voucher Processing System and Method," "Parking Space Rental System and Parking Space Rental Method," "Information Security Patch Management Method and Information Security Patch Management Device," etc., 131 utility model patents, and 2 design patents have been approved. The Bank successfully maintained the effectiveness of both the patent and trademark of Taiwan Intellectual Property Management System (TIPS) verification (level A) again in 2025, demonstrating its determination to continuously improve the intellectual property management system, effectively utilize business resources and enhance its capabilities of utilizing intellectual property.

Business Plan for 2026

To live up to the Bank's mid- to long-term operational vision of being a "niche, regional, digital, and low-carbon" bank with happiness, after analyzing the external environment and its strengths and weaknesses, the Bank will adopt "Leading the New Era, Advancing Sustainability Together" as its strategic theme. Under the "Leading the New Era" pillar, the Bank will sharpen its market positioning and drive digital-intelligent innovation to navigate emerging trends, strengthen our competitive edge, and forge new paths for growth. Under the "Advancing Sustainability Together" pillar, the Bank will remain committed to pursuing operational excellence while ensuring long-term stability and shared prosperity, collaborating with customers, employees, and society to build a sustainable future.

Future Development Strategies

Partnering and Expanding for Focused Growth

With "both volume and profitability rising in tandem" as its core business strategy, the Bank will balance business growth and earnings quality, while continuing to deepen its presence in the SME market, capture core customer segments, and

strengthen credit quality to drive steady growth across overall operations. The Bank will focus on the supply chains of key industries such as AI, advanced semiconductors, and information and communications technology, leveraging coordination between domestic and overseas locations to expand syndicated loans and cross-border financing, thereby enhancing business growth momentum. The Bank will continue to deepen its presence in the high-net-worth client segment and actively promote initiatives such as family offices and the Asia New Bay Area Asset Management Zone, leveraging the advantages of diverse products and channels to expand its asset management business.

***Managing Cash Flows
and Leading the Market***

With management of client cash flows at its core, the Bank will deepen business penetration and create a virtuous cycle of profitability. The Bank will strengthen corporate cash flow services to enhance client engagement and capture business opportunities across corporate clients' upstream and downstream chains. By integrating online and offline services, the Bank will meet the wealth management needs of business owners and high-net-worth clients to expand its asset management business. Through collaboration between the head office and branches, the Bank will establish key business development models such as family offices and bank-enterprise direct link, replicating successful experience to enhance its overall competitiveness and market visibility.

***Driving Digital
Intelligence and
Advancing Innovation***

The Bank will expand the application of AI to optimize operational processes and service models and enhance operational efficiency and service quality. At the same time, it will leverage AI and data analytics to strengthen customer insights, accurately identify client needs, and improve the effectiveness of marketing and business decision-making. In addition, the Bank will integrate advanced technologies to strengthen anti-fraud measures and continuously refine the digital service experience, thereby building a secure, convenient, and trustworthy financial environment.

***Leveraging Capital and
Strengthening Resilience***

The Bank will continue to enhance capital efficiency by prioritizing capital allocation to high-value, high-spread businesses, such as SME lending and foreign currency lending, thereby improving overall returns. At the same time, the Bank will strengthen risk management and asset quality controls, balancing business development and risk-taking to ensure sound operations. The Bank will also continue strengthening compliance, risk management, and information security, while deepening its compliance culture and reinforcing its three lines of defense framework.

***Sustaining Co-Prosperity
and Enhancing Well-
Being***

Building on the Bank's sustainable development blueprint, the Bank will continue to deepen sustainable operations across the five key dimensions—"Full-service," "Influence," "Resilience," "Sincerity," and "Talent," and uphold integrity in operations and corporate governance to establish a culture of sustainability. The Bank will continue to play an active role in promoting sustainable finance,

partnering with clients, employees, and society to build a resilient and prosperous future.

Influences from the External Competitive Environment, Regulatory Environment, and Overall Business Operation Environment

External Competitive Environment

U.S. tariff policy adjustments have triggered global supply chain restructuring, and together with geopolitical pressures, have driven Taiwan not only to continue advancing its New Southbound Policy to maintain trade and economic exchanges with relevant countries, but also to pursue a bilateral trade agreement with the United States and strengthen supply chain cooperation with Europe and Japan. Leveraging its strengths in leading technologies such as semiconductors, healthcare and AI, Taiwan continues to deepen economic engagement with Indo-Pacific economies and to promote regional financial cooperation. Against this backdrop, Taiwan's banking industry is expected to lower the barriers for entering financial services markets, enhance cross-border competitiveness, and act as a supporting force in driving further internationalization of related industries. However, the global trade and geopolitical landscape continues to evolve rapidly, heightening risks to financial stability. Among these, rising trade protectionism is causing the fragmentation of supply chains, and U.S.-China trade conflicts are creating uncertainty for export industries, which may affect cross-border capital flows and the strategic deployment of the banking industry. In addition, shifting policy stances among major central banks, together with interest rate volatility, are expected to affect the profitability of banking industry through changes in funding costs and loan pricing. International requirements for anti-money laundering and counter-terrorism financing (AML/CFT), as well as environmental, social, and governance (ESG) financing standards, have increased, requiring banks to invest more resources to meet regulatory requirements. In addition, the rapid evolution of AI is set to reshape banking operations over the long term, presenting the financial industry with opportunities and challenges different from those of the past.

Overall, supported by government policies that have driven private consumption and investment momentum, demand for financial services is expected to rise. However, amid continued uncertainties in global financial markets, the Bank will continue to enhance its competitiveness by balancing innovation with risk and by adopting measures such as diversifying revenue sources, expanding its sustainable finance business, expanding the adoption and application of AI, and strengthening information security and resilience, in order to identify new development opportunities amid the challenges of 2026.

Regulatory Environment

With respect to changes in the domestic regulatory environment, in February 2025, the Ministry of Labor announced the fourth edition of the "Guidelines for the Prevention of Unlawful Infringement in the Performing of Duties" to implement employers' responsibility to prevent unlawful infringement in the workplace. In April 2025, the FSC announced the "Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones" to enhance the competitiveness of Taiwan's financial industry. In May 2025, the Ministry of Justice amended the "Regulations Governing the Suspension, Restriction of Functions, or Direct Closure of Accounts and Account Numbers under Article 15-2, Paragraph 6 of the Money Laundering Control Act," adjusting provisions of the Money Laundering Control Act, clarifying the requirements for warning measures, and revising the term "enterprises handling virtual currency platform or transaction" to "enterprises or persons providing virtual asset services." The "Public Interest Whistleblower Protection Act" formally took effect in July 2025 to strengthen the integrity of the whistleblower system. In October 2025, the Bankers Association of the Republic of China amended the "Risk Management Standards for Information and Communication Systems and Service Supply Chains of Financial Institutions" to strengthen banks' due diligence procedures for outsourced service providers.

With respect to changes in the international regulatory environment, in July 2025 the U.S. federal government enacted the "Guiding and Establishing National Innovation for U.S. Stablecoins Act" to ensure that innovation and financial stability advance in parallel and to avoid market risks arising from regulatory gaps. In light of the recent frequent updates to international sanctions measures by the United States, the European Union, and the United Kingdom, the Bank has strengthened its controls over trade sanctions and enhanced its monitoring of suspicious transactions, while incorporating relevant red-flag indicators into transaction monitoring. In response to Australia's "Scams Prevention Framework Act 2025," as well as the Philippines' "Rules of Procedure on the Conduct of Inquiry into Financial Accounts and Sharing of Financial Account Information" and "Regulations on the Temporary Holding of Funds Subject of Disputed Transactions and Coordinated Verification Process," the Bank's Brisbane and Manila branches have completed amendments to their internal policies and procedures. In response to external regulatory requirements, including Germany's "Digital Operational Resilience Act (DORA)" and the Philippines' "Guidelines on Operational Resilience," the Bank has amended its relevant internal policies and procedures accordingly.

Overall Business Operation Environment

Looking ahead to 2026, U.S. tariff measures will continue to constrain global trade and economic activity, thereby softening demand growth and making a robust economic recovery challenging. However, U.S. tariff policy may

undergo rolling adjustments, consequently affecting corresponding policies and supply chain dynamics in various countries. Coupled with persistent geopolitical risks, the outlook remains highly uncertain. Specifically, U.S. tariffs and Middle East conflicts may push up inflation, which, paired with a softening labor market, will weigh on consumer demand. However, the implementation of expansionary fiscal policy, together with the Fed's continued cautious balancing between employment and inflation, is expected to support a moderate economic recovery. In the euro area, although private consumption is expected to continue growing, ongoing uncertainties surrounding high U.S. tariffs and the Middle East conflict may weaken economic growth momentum. In Japan, although enterprises are actively pursuing digitalization and automation, boosting equipment investment, and the AI wave is driving export growth in electronic components and equipment, U.S. tariff policy is restraining exports and investment. Moreover, elevated prices weigh on private consumption, collectively putting pressure on the economic outlook. In China, the effectiveness of fiscal stimulus measures is waning, consumer demand remains weak, and both private investment and the property market continues to be depressed. Furthermore, external demand remains highly uncertain due to tariffs, all serving to restrain economic growth momentum. In Taiwan, although a high comparison base is expected to slow private investment growth, and the Middle East conflict could weigh on demand in major export markets through higher energy prices and dampened global growth momentum, demand for emerging technology applications such as AI remains strong. In addition, with the advancement of the Taiwan-U.S. trade agreement, tariff uncertainty is gradually decreasing, thereby enhancing export growth momentum. Meanwhile, listed companies are reporting strong earnings, helping to lift wages and dividends, contributing to household disposable income, and driving rising private consumption momentum, keeping the economy on a path of steady growth.

With respect to trends in Taiwan's housing market, sentiment has continued to cool since the start of 2025. This is due primarily to constraints on bank mortgage capacity arising from Article 72-2 of the Banking Act, coupled with the central bank's controls on real-estate loan concentration, the continued implementation of selective credit controls, and the launch of targeted examinations. In addition, the United States expanded its tariffs and trade restrictions in April 2025, triggering sharp turbulence in financial markets, deepening public uncertainty about the economic outlook. Consequently, investor buyers gradually exited the market, while owner-occupiers with rigid demand turned to a wait-and-see attitude, leading to a significant shrinkage in overall transaction volumes. Looking ahead, given that the central bank continues its credit control measures, the likelihood of a near-term loosening

of policies aimed at curbing housing speculation is low; with prospective home buyers maintaining a strong wait-and-see sentiment, the market is expected to moderate. However, as the global economy gradually emerges from the shadow of U.S. tariff policy and external trade and economic uncertainty eases, Taiwan's economic performance is expected to remain steady, and rigid-demand buyers may gradually return to the market. In addition, in September 2025, the Executive Yuan announced that the preferential housing loan program for the young homebuyers would be excluded from the loan ratio limits under Article 72-2 of the Banking Act. This is expected to release banks' lending capacity and help boost first-time buyers' willingness to purchase homes. With the government unlikely to introduce more stringent housing market controls, overall housing transaction volumes are expected to contract only moderately. In terms of prices, although weak buying sentiment has weighed on housing prices, leading to price correction in certain areas, Academia Sinica forecasts that Taiwan's economic growth rate may reach 3.71% in 2026. In addition, given Taiwan's long-standing loose liquidity conditions, which tend to direct excess capital toward the housing market, and persistently high land and construction costs that limit developers' capacity to offer concessions, factors that drive housing prices upward remain in place. Accordingly, the Taiwan housing market in 2026 is expected to exhibit a pattern of "slight corrections in both volume and prices."

With respect to changes in the operating environment of Taiwan's banking industry, although global political and economic conditions remained highly uncertain in 2025, the continuation of the central bank's credit controls, together with banks' cautious lending posture, exerted pressure on real estate credit business volume. However, supported by strong AI demand, exports grew significantly. In addition, in response to U.S. tariffs and the fragmentation of global supply chains, enterprises had strong demand for working capital and capital expenditure, all of which together drove the profitability of domestic banks to record highs. Looking ahead, as U.S. trade policies become clearer, enterprises will be better positioned to plan their investment strategies, thereby driving demand for funding. With foreign currency lending momentum strengthening, banks' core businesses are expected to maintain steady growth. In addition, as the concepts of micro-investment and disciplined investing become more widespread among the public, and high-net-worth business is expected to continue expanding with the support of government policies, wealth management business is expected to grow. Therefore, the Bank remains positive on the outlook for the banking industry in 2026. However, attention should still be paid to the negative impact arising from geopolitics, shifts in international trade and economic policies, the credit quality of SMEs, and climate-related risks.

Credit Rating Information

Rating Institution	Published Date	ST	LT	Outlook
Taiwan Ratings Co.	2025/09/22	twA-1+	twAA+	Stable
Standard & Poor's	2025/09/22	A-1	A	Stable
Moody's	2026/03/19	P-1	A1	Stable

Chairperson of the Board

Board of Directors

Title	Nationality or Place of Registration	Name	Date of First Appointment	Education and Career Background	Other Incumbent Post
Chairperson	R.O.C.	Ye-Chin Chiou	Nov.2'20	■ B.A. in Economics, National Taiwan University Branch General Manager, EVP & General Manager, Dept. of Credit Management, Senior Executive Vice President, Managing Director & President, Bank of Taiwan; Director, Small and Medium Enterprise Credit Guarantee Fund of Taiwan; Director, Bank Taiwan Securities Co., Ltd.; Director, Cathay United Bank Co., Ltd; Supervisor, Taiwan Power Company; Director, Hua Nan Financial Holdings Co., Ltd; Director, United Taiwan Bank SA; Director, Taipei Forex Inc.; Director, Mega Financial Holding Co., Ltd; Director, Taiwan Financial Holding Co., Ltd.; Chairman, The Bankers Association of Taiwan	Chairperson, First Financial Holding Co., Ltd. (FFHC); Chairperson, The First Education Foundation; Chairperson, Trust Association of R.O.C.; Director, National Credit Card Center of R.O.C; Supervisor, Taiwan Stock Exchange Corporation; Managing Director, The Bankers Association of The Republic of China; Managing Director, The Bankers Association of Taipei; Managing Supervisor, The Bankers Association of Taiwan; Committee Member & Director, Taiwan Academy of Banking and Finance; Director, Taiwan Financial Services Roundtable
Managing Director & President	R.O.C.	Chao-Chung Chou	Apr.10'25	■ MBA, Da-Yeh University EVP, FCB; EVP, First Financial Holding Co., Ltd. (FFHC); Chairperson, First Financial Assets Management Co., Ltd.; Chairperson, FCB Leasing (Chengdu), Ltd.; President, Chang Hwa Commercial Bank, Ltd.	Chairperson, First Commercial Bank (USA); Director, Taiwan Small & Medium Enterprise Counseling Foundation; Vice Chairperson, The First Education Foundation; Director, Taiwan Asset Management Corporation
Managing Director	R.O.C.	Frank Y. C. Fang	Aug.14'24	■ MBA, National Sun Yat-sen University Branch General Manager, Chief of Accounting Division, Risk Management Division, Credit Approval Division, Business Planning & Admin. Division, FCB; Chief Secretary of the Board, FFHC & FCB; EVP, FFHC; EVP, FCB & Chief of Risk management Division, FFHC; Supervisor, First Insurance Agency Co., First Property and Casualty Industry Agency Co.; Director, First Venture Capital Co.,Ltd., First Financial Management Consulting Co.,Ltd.; Supervisor, First Securities Investment Trust Company Limited; Director, Taiwan Asset Management Corporation	Director & President, FFHC; Director, First Life Insurance Co., Ltd.; Director, The First Education Foundation
Managing Director	R.O.C.	Chi-Pin Hou	Jul. 26'18	■ Ph.D. in Business Administration, China Fudan University Professor of Dept. of Finance & Dean of College of Management, Head of Dept. of Tourism and Leisure Management, Professor & Head of Accounting Dept., China University of Technology; Associate Professor & Head of Accounting Information Dept., Tzu Chi University of Science and Technology; Instructor, Dept. of Accounting, Chinese Junior College of Industrial and Commercial Management; Researcher, Accounting Research and Development Foundation; Lecturer, Dept. of Accounting, National Chengchi University; Auditor, KPMG Current: Professor of Dept. of Finance, China University of Technology	
Independent Managing Director	R.O.C.	Chun-Hung Lin	Jul. 26'18	■ Ph.D. in Economics, Iowa State University Professor, Head of Industrial Economics, CEO of EMBA, Dean of Student Affairs & Academic Affairs, Chief Administrative Officer of Lanyang Campus, TamKang University; Director, Taiwan Economic Association; Direct, Eminent II Venture Capital Corporation Current: Professor, the Dept. of Economics & Vice President for Administrative Affairs, TamKang University	Independent Director, FFHC
Independent Director	R.O.C.	Jui-Ching Huang	Jul. 26'18	■ Ph.D. in Finance, National Taiwan University Associate Professor, Dept. of Finance, Ming Chuan University; Associate Professor, Dept. of Finance, Yuan Ze University; Associate Professor, Graduate school of Finance, National Taiwan University of Science and Technology; Professor, Dept. of Finance, National Central University Current: Distinguished Professor & Head of Dept. of Finance, National Central University	Independent Director, FFHC; Managing Director, Taiwan Risk and Insurance Association
Independent Director	R.O.C.	Wei-Che Tsai	Apr.10'25	■ Ph.D. in Finance, National Taiwan University Assistant Professor, Associate Professor, Professor & Head of Dept. of Finance, National Sun Yat-sen University; Independent Director, Chung Hung Steel Corporation, a member of the CSC Group; Supervisor, Taiwan Rolling Stock Co, Ltd. Current: Distinguished Professor, Dept. of Southeast Asian Studies & Vice President, Wenzao Ursuline University of Languages; Distinguished Professor, Dept. of Finance, National Sun Yat-sen University	Independent Director, Eastern Union Interactive Corp.; Director, Taiwan Insurance Guaranty Fund; Advisory Member, National Yang Ming Chiao Tung University Research Center for Financial Regulation and Corporate Governance
Independent Director	R.O.C.	Yeh-Cheng Yang	Apr.10'25	■ Ph.D. in Public Finance, National Chengchi University Associate Professor, Dept. of Accounting, Soochow University; Supervisor, Hua Nan Commercial Bank, Ltd.; Director, Land Bank of Taiwan; Director, Deputy Secretary General, Chunghua Association of Public Finance; Member of Petitions and Appeals Committee, MOF; Member, Certified Public Bookkeepers Disciplinary Committee; Financial Statement Audit Member of Medical Juridical Person, Ministry of Health and Welfare Current: Associate Professor & Chief Secretary, Dept. of Public Finance and Tax Admin., National Taipei University of Business	Member of Petitions and Appeals Committee, MOF; Review Member, Taipei City Revenue Service; Member, Taiwan Futures Exchange OTC Derivatives Clearing Disciplinary Committee
Independent Director	R.O.C.	Jui-Ling Lu	Apr.10'25	■ Master Program, College of Management, National Chiayi University Deputy Department Manager of Credit Management Dept., Branch General Manager, General Manager of Corporate Banking Dept., Taiwan Cooperative Bank; EVP, Taiwan Cooperative Financial Holding Co., Ltd. & Taiwan Cooperative Bank; Director, Agricultural Credit Guarantee Fund; Director, Taiwan Asset Management Corporation; Director, Small and Medium Enterprise Credit Guarantee Fund of Taiwan	
Director	R.O.C.	Jer-Yuh Wan	Jul. 26'18	■ Ph.D. in Economics, National Taiwan University Member of Board of Examiners, Question drafting and Grading Committee, Examination Yuan; Surveyor, Higher Education Evaluation and Accreditation Council of Taiwan; Associate Professor, Head of Dept. of Economics, TamKang University; Adjunct Professor, Dept. of Int'l Business, Soochow University Current: Professor, Dept. of Economics, TamKang University	Director, Huihua Venture Capital Co., Ltd.
Director	R.O.C.	Wehn-Jyuan Tsai	Jul. 26'18	■ Ph.D. in Economics, National Taiwan University Associate Research Fellow, Taiwan Institute of Economic Research; Assistant Professor, Associate Professor, Dept. of Economics, Shih Shin University; Current: Associate Professor, Dept. of Economics, Shih Shin University	

(to be continued)

Title	Nationality or Place of Registration	Name	Date of First Appointment	Education and Career Background	Other Incumbent Post
Director	R.O.C.	Hsin-Lu Chang	Oct. 28'21	■ Ph.D. in Information Management, University of Illinois Urbana-Champaign Assistant Professor and Associate Professor, Dept. of Management Information Systems, National Chengchi University Current: Professor & Head of Dept. of Management Information Systems, National Chengchi University	Director, FFHC
Director	R.O.C.	Lieh-Ming Luo	Mar.24'22	■ Ph.D. in International Business, National Chi Nan University Assistant Manager, Dept. of Cash Management, KGI Securities; Lecturer and Assistant Professor, Dept. of Insurance, Chaoyang University of Technology; Adjunct Assistant Professor, Dept. of Finance, National Chi Nan University; Assistant Professor, Associate Professor, Professor and Chair, Dept. of Finance and International Business, Fu Jen Catholic University Current: Professor, Dept. of Finance and International Business, Fu Jen Catholic University	Director, Chung-Hua International Trade Association
Director	R.O.C.	Yuan-Wei Chen	Jul. 26'18	■ MBA, University of California-Irvine Financial Manager, Asia Pacific Region, Trend Micro Inc.; Financial Manager, Asia Pacific Region, UTStarcom Taiwan Ltd.; Accounting Deputy Manager, LA branch, Taipei Bank	Chairperson, Golden Gate Investment Co., Ltd.; Chairperson, Golden Garden Investment Co., Ltd.; Director, Golden Gate Motor Co., Ltd.;
Director	R.O.C.	Chen-Yao Sung	Apr.10'25	■ B.A. in Economics, Fu Jen Catholic University Deputy Department Manager, Bade Branch, Tamsui Branch, FCB; Deputy General Manager, Yonghe Branch, FCB Current: Deputy General Manager, Beitou Branch, FCB	

February 28, 2026

Executive Officers

Title	Nationality or Place of Registration	Name	Date of Appointment	Education Background	Other Incumbent Post
President	R.O.C.	Chao-Chung Chou	Apr.10'25	■ MBA, Da-Yeh University	Managing Director, FCB; Chairperson, First Commercial Bank (USA); Director, Taiwan Asset Management Corporation; Director, Taiwan Small & Medium Enterprise Counseling Foundation; Director, Taiwan Listed Companies Association
EVP	R.O.C.	Pei-Wen Liu	Oct. 28'16	■ Ph.D. in Electrical Engineering, National Cheng Kung University	Supervisor, Financial Information Service Co., Ltd; EVP & Chief Information Security Officer, First Financial Holding Co., Ltd. (FFHC); External Representative, Financial Cybersecurity Advisory Group, Financial Supervisory Commission R.O.C. (Taiwan)
EVP	R.O.C.	Su-Hwei Tsai	Oct. 18'19	■ B.B.A. in Banking and Insurance, Feng Chia University	Director, FCB Leasing Co.,Ltd.; Director, First Financial Assets Management Co., Ltd.
EVP	R.O.C.	Chih-Tiao Shih	Mar. 20'20	■ M.A. in Economics, National Taiwan University	Director, Taiwan Asset Management Corporation
EVP	R.O.C.	Mei-Chu Kan	Dec. 21'20	■ B.L., National Chengchi University	Director, Business Development Committee, Trust Association of R.O.C.; Director, First Life Insurance Co., Ltd.
EVP	R.O.C.	Malcolm Wang	May 12'21	■ MBA, St. Edward's University	Director, East Asia Real Estate Management Co., Ltd.; Director (4th term), Taiwan Fair Light Energy Association; Director, First Commercial Bank (USA); Member, Research & Development Committee, Taipei Foreign Exchange Market Development Foundation
EVP	R.O.C.	Shih-Lin Chang	Apr.18'25	■ B.A., in Urban Planning and Development Management, Chinese Culture University	Director, Taipei Financial Center Corp.; Director, FCB Leasing Co.,Ltd.; Member, Inter-Bank Fee Review Committee, Financial Information Service Co., Ltd.; Supervisor, Taiwan Small & Medium Enterprise Counseling Foundation
EVP	R.O.C.	Wen-Wei Liao	Jan.31'26	■ M.S., in Finance, Clark University	Supervisor, First Securities Investment Trust Company Limited; Member Representative, Executive Group, Taipei Interbank Money Center, The Bankers Association of the Republic of China; Member Representative, Taiwan Securities Association; Supervisor, Taipei Forex Inc.; Member, Risk Management Committee, The Bankers Association of the Republic of China
EVP	R.O.C.	Mei-Feng Hsu	Mar.31'26	■ B.L., National Taiwan University	Director, First Venture Capital Co.,Ltd.; Director, First Financial Management Consulting Co.,Ltd.
Chief Auditor	R.O.C.	Feng-Chern Yang	Feb.4'26	■ MBA, Tamkang University	

April 1, 2026

Major Shareholders of Institutional Shareholder

Institutional Shareholder	Major Shareholders of Institutional Shareholder	Holding %
First Financial Holding Co., Ltd.	Ministry of Finance	11.49
	Bank of Taiwan	7.45
	Bank of Taiwan in custody for Yuanta Taiwan High Dividend Low Volatility ETF	3.25
	Citibank (Taiwan) Ltd. in custody for Government of Singapore	1.99
	Hua Nan Commercial Bank Co., Ltd.	1.81
	Taiwan Tobacco & Liquor Corporation	1.55
	Labor Pension Fund	1.33
	Taiwan Life Insurance Co., Ltd.	1.22
	Standard Chartered Bank (Taiwan) Limited, Main Branch in custody for Vanguard Total International Stock Index Fund, a series of Vanguard Star Funds	1.09
	CTBC Bank Co., Ltd. in custody for Yuanta/P-shares Taiwan Top 50 ETF	1.06

February 28, 2026

Operations Overview

Business Activities

Business Scope

General business operations authorized for commercial banks under the law

1. Acceptance of various deposits
2. Issuance of financial bonds
3. Lending operations
4. Discounting of bills and notes
5. Investment in securities
6. Domestic remittances
7. Acceptance of commercial drafts
8. Issuance of domestic letters of credit
9. Guarantees for corporate bond issuances
10. Domestic guarantee operations
11. Collection and payment agency services
12. Brokerage of government bonds, treasury bills, corporate bonds and stocks
13. Underwriting of securities
14. Proprietary trading of securities
15. Custody and warehousing services
16. Safe deposit box rentals
17. Authorized agency services
18. Credit card operations
19. Agency sale of gold/silver coins and bullion
20. Trading of gold/silver coins and bullion
21. Foreign exchange operations, including import and export foreign exchange, inward and outward remittances, foreign exchange deposits, foreign currency loans, and foreign currency guarantees
22. General inward and outward remittances and foreign exchange deposit operations
23. Trading of foreign currency banknotes and traveler's checks
24. Operation of derivative financial products as approved by the competent authority
25. Business operations authorized under the Trust Enterprise Act
26. Investment in foreign securities via non-discretionary trust funds
27. Proprietary trading of government bonds
28. Brokerage, proprietary trading, certification, and underwriting of short-term bills
29. Financial advisory services related to financing operations

30. Agency services for public welfare lottery affairs as approved by the competent authority
31. Cross-currency margin trading operations
32. Investment in domestic securities investment trust funds for non-discretionary purposes
33. Investment in domestic securities investment trust funds via non-discretionary trust funds
34. Proprietary trading of corporate bonds and financial bonds
35. Agency services for collection and payment of funds for real transactions
36. Cooperation with or assistance to offshore institutions in conducting operations of electronic payment institution in the R.O.C.
37. Concurrent operation of life insurance agency business and property insurance agency business
38. Offering financial products and services suitable for High Net Worth Individuals
39. Other businesses as approved by the competent authority

Business items registered and approved by the competent authority for the designated trust department, as specified in the Company's business license

1. Trust business:

- (1) Money trust
- (2) Trust of monetary claims and security interests
- (3) Trusts of securities
- (4) Trusts of real estate
- (5) Trusts of superficies rights
- (6) Discretionary investment through trust arrangements

2. Ancillary business

- (1) Agency services for securities issuance, transfer, registration, and distribution of dividend and interest
- (2) Advisory services for the issuance and offering of securities
- (3) Certification of securities
- (4) Acting as bond trustee and providing agency services
- (5) Conducting custody service
- (6) Acting as custodian for securities investment trust funds
- (7) Advisory services for investment, financial management, and real estate development
- (8) Concurrent operation of securities investment consulting
- (9) Management of real estate for the elderly and disabled by trust industries via ancillary business mandates
- (10) Other businesses approved by the competent authority

Overview of the business over the past two years (including DBU, OBU and overseas branches)

1. Deposit Business

Unit: NTD Thousand

Item		December 31, 2025		December 31, 2024		Amount increase (decrease)	Percentage increase (decrease) %
		Amount	%	Amount	%		
Demand deposits (Note 1)	Cheque deposits	53,349,238	1.3	54,499,329	1.4	-1,150,091	-2.1
	Demand deposits	919,209,310	21.4	852,400,096	21.5	66,809,214	7.8
	Current savings deposits	1,083,495,361	25.2	1,034,525,766	26.0	48,969,595	4.7
	Sub-total	2,056,053,909	47.9	1,941,425,191	48.9	114,628,718	5.9
Time deposits (Note 1)	Time deposits	1,184,888,474	27.6	1,123,818,657	28.3	61,069,817	5.4
	Time savings deposits	696,814,409	16.2	627,329,826	15.8	69,484,583	11.1
	Sub-total	1,881,702,883	43.8	1,751,148,483	44.1	130,554,400	7.5
Others (Note 2)	Interbank deposits	55,086,583	1.3	30,880,381	0.8	24,206,202	78.4
	Interbank overdraft	851,239	0.0	976,095	0.0	-124,856	-12.8
	Interbank call loans	301,446,637	7.0	247,770,779	6.2	53,675,858	21.7
	Sub-total	357,384,459	8.3	279,627,255	7.0	77,757,204	27.8
Total		4,295,141,251	100.0	3,972,200,929	100.0	322,940,322	8.1

Note: 1. Demand deposits and time deposits include foreign exchange proceeds deposits and public treasury deposits.

2. The interbank deposits include deposits transferred from Chunghwa Post but excludes deposits with the central bank. Interbank call loans also excludes transactions with the central bank.

2. Loan Business

Unit: NTD Thousand

Item		December 31, 2025		December 31, 2024		Amount increase (decrease)	Percentage increase (decrease) %
		Amount	%	Amount	%		
Short-term loans (Note)		661,367,043	23.6	635,787,735	24.0	25,579,308	4.0
Mid-term loans		1,045,019,748	37.2	977,504,610	37.0	67,515,138	6.9
Long-term loans		1,101,857,454	39.2	1,029,518,811	39.0	72,338,643	7.0
Total		2,808,244,245	100.0	2,642,811,156	100.0	165,433,089	6.3
Share of total asset (%)		57.9		58.4		-0.5	

Note: Loan discounted, overdrafts and bills negotiations are included.

3. Foreign Exchange Business

Unit: USD Thousand

Item	2025		2024		Amount increase (decrease)	Percentage increase (decrease) %
	Amount	%	Amount	%		
Export	2,550,222	1.0	2,656,118	1.1	-105,896	-4.0
Import	4,515,955	1.9	4,794,082	1.9	-278,127	-5.8
Remittance	234,651,018	97.1	242,463,983	97.0	-7,812,965	-3.2
Total	241,717,195	100.0	249,914,183	100.0	-8,196,988	-3.3

4. Wealth Management and Insurance Agency Business

Unit: NTD Thousand

Item	2025	2024	Amount increase (decrease)	Percentage increase (decrease) %
Trust (project trust not included)	206,402,325	177,655,018	28,747,307	16.2
Insurance agency business	26,529,982	21,896,567	4,633,415	21.2

5. Trust Business

Unit: NTD Thousand

Item	December 31, 2025	December 31, 2024	Amount increase (decrease)	Percentage increase (decrease) %
Non-discretionary money trusts investing in domestic securities	113,178,619	102,880,776	10,297,843	10.0
Non-discretionary money trusts investing in foreign securities	216,067,385	196,211,076	19,856,309	10.1
Other trust assets	225,072,769	204,773,797	20,298,972	9.9
Subtotal	554,318,773	503,865,649	50,453,123	10.0
Custodian Business	1,520,208,381	1,417,404,977	102,803,404	7.3

Note: TDR not included

6. Electronic Financial Services

Unit: NTD Thousand

Item	2025	2024	Amount increase (decrease)	Percentage increase (decrease) %
Corporate online banking	10,041,608,000	10,125,942,000	-84,334,000	-0.8
Individual online banking	329,628,000	318,729,000	10,899,000	3.4
Mobile banking	1,221,485,000	1,103,924,000	117,561,000	10.7

7. Investment

(1) Sale and purchase of domestic bills and underwriting of domestic commercial promissory note

Unit: NTD Thousand

Item	2025	2024	Amount increase (decrease)	Percentage increase (decrease) %
Outright buy/sell (OB/OS) of transaction instruments	967,799,901	808,420,365	159,379,536	19.7
Repurchase/Reverse repurchase (RP/RS) of transaction instruments	5,004	5,010	-6	-0.1
Underwriting of transaction instruments	15,600,000	11,600,000	4,000,000	34.5

(2) Balance of investment in bonds and stocks

Unit: NTD Thousand

Item	2025	2024	Amount increase (decrease)	Percentage increase (decrease) %
	Investment bal. of Dec. 31, 2025	Investment bal. of Dec. 31, 2024		
	Balance	Balance		
Bond	732,006,906	667,956,912	64,049,994	9.6
Stocks (short-term investment)	19,110,541	18,959,219	151,332	0.8

8. Credit Card Business

Unit: Number of card; NTD Thousand

Item	2025	2024	Amount increase (decrease)	Percentage increase (decrease) %
Number of active cards	952,857	942,221	10,636	1.1
Transaction amount	83,740,118	84,256,286	-516,168	-0.6
Revolving credit balance	1,297,020	1,287,115	9,905	0.8

Note: The number of active cards and revolving credit balance are based on the data on the last date of the year.

9. Analysis of Net Operating Revenue

Unit: NTD Thousand

Item \ Year	2025		2024		Amount increase (decrease)	Percentage increase (decrease) %
	Amount	%	Amount	%		
Net interest income	31,351,656	47.1	27,887,580	44.3	3,464,076	12.4
Net fee income	13,059,240	19.6	11,962,057	19.0	1,097,183	9.2
Gain or loss on financial assets and liabilities at fair value through profit or loss	17,847,522	26.8	19,187,281	30.5	-1,339,759	-7.0
Realized gain on financial assets at fair value through other comprehensive income	2,258,005	3.4	1,293,947	2.1	964,058	74.5
Gain or loss on derecognition of financial assets measured at amortized cost	-412,534	-0.6	-477,230	-0.8	64,696	13.6
Reversal of impairment loss on assets (or Impairment loss)	124,805	0.2	-155,546	-0.2	280,351	180.2
Share of profit or loss of associates accounted for using the equity method	327,873	0.5	507,315	0.8	-179,442	-35.4
Foreign exchange gain or loss	1,483,664	2.2	1,745,194	2.8	-261,530	-15.0
Other non-interest income, net	524,157	0.8	979,568	1.5	-455,411	-46.5
Total	66,564,388	100.0	62,930,166	100.0	3,634,222	5.8

Highlights of Business Plan (Listed by Major Financial Businesses)

1. Corporate banking, deposits and remittances:

- (1) Deepen SME engagement by leveraging policy-driven loans and strategic industry target lists; utilize credit guarantee funds to drive cross-selling penetration and solidify our market-leading position.
- (2) For large corporate clients, proactively track domestic and overseas investment opportunities, including plant expansions and M&A, to capture CAPEX financing demand. This will facilitate the acquisition of new manufacturing and industrial park clients, fueling the momentum of average corporate loan growth.
- (3) Align with government priorities by focusing on large-scale public urban renewal projects to catalyze integrated marketing, optimize interest margins, and grow fee income, thereby fulfilling the pursuit of capital efficiency.
- (4) Target funding demand in green energy and other key sectors while deepening the management of group-affiliated accounts. Through the Head Office joint-visit mechanism, we will pursue lead arranger opportunities for high-quality syndicated loans to expand our market share and profit contribution.
- (5) Capitalize on the U.S. interest rate-cut cycle and tech-sector growth by

strategically positioning in AI, advanced semiconductors, and ICT sectors to bolster foreign currency lending and crossborder financing.

- (6) Support national green finance policies by assisting enterprises in their low-carbon transition; collaborate with upstream and downstream partners to foster green supply chains and promote corporate sustainability.
- (7) Expand stable liquidity sources and optimize the current account and savings account ratio to effectively manage funding costs.
- (8) Scale the acquisition of corporate payroll accounts and deepen payroll segment management, utilizing key golden touchpoints to identify and capture high-value potential clients.
- (9) Optimize digital deposit and remittance services to enhance client experience; strengthen internal controls and mitigate operational risks to reinforce regulatory compliance awareness.
- (10) Fortify partnerships with law enforcement and internal/external joint-defense mechanisms; leverage a cross-departmental anti-fraud task force to proactively safeguard client assets.

2. Foreign exchange and overseas business:

- (1) Dynamically adjust strategies for attracting corporate foreign currency deposits, and leverage digital marketing to drive retail foreign currency deposit growth.
- (2) Leverage credit structuring to capture foreign exchange cash flows and market opportunities, deepen client relationships, and strengthen cross-industry and cross-border penetration to enhance the Bank's profitability.
- (3) Partner with Visa to develop cross-border small-value remittance service, the "fast e-remittance", strengthening the Bank's cross-border digital finance presence.
- (4) Strengthen joint referrals among domestic and overseas business units, and continuously develop potential customer lists through big data databases to drive business momentum for overseas teams.
- (5) Formulate development strategies tailored to local conditions, actively source new self-originated loan opportunities and lead arranger mandates for syndicated loans, and improve the quality of deal submissions.
- (6) Continue optimizing the structure of overseas funding and asset allocation structure to mitigate the risk of margin compression arising from U.S. rate cuts.
- (7) Enhance the functionality of overseas management systems, increase automation of local regulatory filing, and strengthen digital payment capabilities.
- (8) Strengthen business collaboration and information exchange among branches within the same region to improve local market expansion performance.
- (9) Continue sourcing sustainable investment and financing opportunities,

regularly assess the carbon footprint associated with overseas units' investment and financing activities, set carbon reduction targets, and track implementation progress.

- (10) Continue monitoring and assessing the operating efficiency and competitiveness of overseas operations.

3. Personal banking:

- (1) Expand the Private Banking footprint with a focus on the Asia New Bay Area Asset Management Zone; actively develop family office services, enhance bespoke client coverage, and introduce diversified products tailored for high-net-worth clients.
- (2) Continue scaling digital products and services; leverage big data for targeted customer segmentation and integrate online-to-offline channels to forge new digital channel marketing models.
- (3) Monitor market trends and refine marketing strategies, focusing on acquiring corporate employees and new customers while promoting dollar cost averaging schemes and value-added services to strengthen wealth management and generate consistent returns.
- (4) Proactively promote special needs trusts for seniors and individuals with disabilities; advance employee welfare trusts, elder care trusts, and inheritance trusts to build comprehensive trust services.
- (5) Drive penetration of long-term high-protection products among high-net-worth individuals and business owners; align with declining interest rate trends to expand sales of dividend-paying policies and income-generating insurance products.
- (6) Enhance the mobile insurance application interface to increase digital adoption and accelerate penetration among target demographics.
- (7) In accordance with government policy, prioritize mortgage lending to owner-occupied housing and the New Youth Home Loan Program; refine differential pricing strategies and increase the share of high-margin investment-backed loans and LOHAS mortgages to optimize yield.
- (8) Focus on pledge of beneficiary rights of the Bank's own trust products and introduce Lombard loans and premium financing specifically for local asset management zones; scale other consumer lending portfolios to bolster retail profit momentum.
- (9) Establish a presence in high-potential commercial districts to capture young and affluent segments; integrate lifestyle benefits to deepen customer stickiness and drive multigenerational family relationship management.
- (10) Implement ESG principles by promoting green consumption and extending carbon footprint labeling; deploy AI-powered intelligent virtual assistants and strengthen high risk transaction controls and real-time risk-decisioning systems to enhance cybersecurity and operational efficiency.

4. Treasury and financial markets:

- (1) Capitalize on the rate-cut trend by dynamically adjusting portfolio allocation to enhance returns on funds while reducing volatility risk.
- (2) Flexibly adjust funding deployment and asset allocation to reduce capital consumption, increase trading gains, and improve return on equity.
- (3) Taking into account market interest rate levels and demand for green/social financing, issue sustainable development bonds to reinforce the Bank's sustainable finance philosophy and diversify funding sources.
- (4) Deepen product penetration among high-net-worth clients and, subject to market conditions, issue foreign-currency structured financial bonds to help expand asset under management for high-net-worth customers.
- (5) Adjust allocations of high-quality assets such as government bonds and central bank CDs or NCDs in a timely manner to balance returns and maintain a stable liquidity coverage ratio (LCR).
- (6) Enhance service momentum by utilizing "client outreach", "seminars", and "close engagement" to provide customers with one-stop services and dedicated advisory windows at branches; meanwhile, deepen cross-departmental collaboration to jointly strengthen financial market business capacity.
- (7) Develop diverse customer segments comprehensively and, in response to financial market changes and customer needs, provide suitable portfolio products.

5. Risk management:

- (1) Enhance the integrity and stability of risk control systems; implement value-based capital management and optimize RWA growth efficiency. Apply for the adoption of the Internal Ratings-Based (IRB) approach to meet capital adequacy requirements for Domestic Systemically Important Banks (D-SIBs).
- (2) Dynamically monitor country risk; establish an intelligent country risk management platform; enhance operational risk system performance; and continue promoting online self-audit operations.
- (3) Continue optimizing the Bank's financed emissions carbon inventory system, and regularly disclose Scope 3 financed emissions reduction targets, strategies, action plans, and achievement rates, along with TCFD disclosure verification and assurance processes.
- (4) Optimize credit risk management frameworks and processes; enhance performance evaluation for bad debt provisioning; assess potential maximum losses and impacts through stress testing; and closely monitor relevant risks such as ratio and real estate concentration levels under Article 72-2 ratio of the Banking Act.
- (5) Strengthen financial product valuation capabilities to expand investment scope; refine market risk management mechanisms; and enhance Asset-Liability Management (ALM) and Funds Transfer Pricing (FTP) systems to

reinforce liquidity management and interest rate risk management.

- (6) Introduce digital tools into credit approval processes to strengthen risk analysis and improve operational efficiency, and apply a "corporate credit relationship analysis" model to enhance risk disclosure and management.
- (7) Utilize AI to automatically incorporate collateral valuation benchmarks, including neighboring market trends and local amenities, while leveraging an intelligent valuation model to aggregate comparable sales data for integration into the Bank's e-Loan system.
- (8) Track business cycle changes in major credit industries across domestic and overseas regions and issue industry analysis reports to support forward-looking industry positioning and credit structure adjustments.
- (9) Expand diversified training approaches by combining in-person and online delivery, and conduct regular on-site credit investigation guidance to strengthen staff familiarity, provide timely coaching and enhance training.
- (10) Monitor and track M0–M2 overdue cases daily; take prompt response measures to prevent new non-performing loans; and proactively verify borrowers and guarantors' financial status and engage debtors to negotiate repayment arrangements to increase recovery opportunities.

6. Digital banking and information technology:

- (1) Adopt a customer-centric and value-driven approach by strengthening personalized services in the payroll customer zone; continuously collect customer preference data; manage community users by segments; and implement precise marketing.
- (2) Advance both retail and corporate channels to reshape an all-age, all-scenario digital experience; prevent fraud proactively by refining fraud patterns and typologies; safeguard digital gateways; and protect users' financial security.
- (3) Partner with cross-industry collaborators with scale or unique user bases to embed products and services into the iLEO App or partner scenarios; strengthen diversified payment capabilities; improve customer experience; and expand the Bank's digital ecosystem.
- (4) Build a vector database and unstructured data platform to support an on-premise and cloud hybrid architecture cloud architecture and a cross-cloud or hybrid multi-cloud environment, enabling flexible use of proprietary AI technologies and resources across different public clouds and enhancing AI development capacity.
- (5) Continue optimizing the "internal intelligent query system" to improve the accuracy and completeness of generative AI responses; participate in "Yushan cross-industry anti-fraud initiatives" to enhance alert precision and leverage graph analytics and algorithms for more effective fraud prevention.
- (6) Continue driving digital transformation by expanding the integration of generative AI into daily workflows and scenarios, and upskill employees

in the application of Microsoft Copilot as a core capability to improve work efficiency.

- (7) In response to frequent regulatory changes and rampant fraud, continuously enhance AML functions and law enforcement inquiry workflows, and integrate with "digital anti-fraud jointnotification platforms" to enable multi-layered coordinated defense, early detection, and prevention of suspicious or non-compliant activities.
- (8) Establish "online supervisory operations" and "electronic documentation platforms" to simplify manual verification and consolidation steps and reduce paper-based operations.
- (9) Adopt a zero-trust architecture, conduct cyber security incident drills with red and blue team exercises, and strengthen supply chain risk management for information systems to enhance cyber security resilience and innovation capacity.
- (10) Strengthen cloud security protection by enhancing intelligent endpoint monitoring and security log management systems, thereby improving overall security defenses.

7. Administration affairs:

- (1) Use key talent identification tags to build dual-skill and cross-domain career maps; continue expanding the wealth management team; reinforce core business rotations and exposure; and accelerate the cultivation of succession pipelines for overseas units and head office.
- (2) Promote a culture of diversity and inclusion, strengthen employee health management, build a friendly workplace environment, fulfill corporate social responsibility, enhance employee engagement, and cultivate a happy workplace.
- (3) Implement performance improvement plans to shape a proactive culture, accelerate the transformation toward sustainability and digital talent, and improve workforce utilization efficiency.
- (4) Advance net-zero building initiatives by developing green buildings and obtaining energy efficiency labeling, install solar power systems and continue with green electricity purchases; increase renewable energy usage, and reduce carbon emissions to demonstrate sustainability commitments.
- (5) Activate and enhance asset utilization efficiency, optimize business environment configuration, and strengthen corporate brand identity.
- (6) Strengthen tax management and implement tax governance, while continuously optimizing accounting processes and related systems.
- (7) Through four public welfare strategies "Green Care", "Social Care", "Arts & Culture", and "Athletics" and by leveraging the Bank's core capabilities, help address social and environmental issues and put sustainability into practice.

(8) Promote the "Always With You" brand image to strengthen public identification with the Bank's brand.

8. Legal Compliance:

- (1) Implement the responsibility map system to strengthen accountability at all management levels, and promote top-down compliance education and training to deepen compliance awareness and a culture of integrity.
- (2) Enhance watchlist screening, risk rating, and transaction monitoring systems, and improve compliance management efficiency by leveraging Regulatory Technology and AI adoption.
- (3) Support continuous improvement of fair customer treatment and inclusive finance by hosting diversified sustainable finance seminars and showcase the Bank's achievements in fair treatment outcomes through multiple channels.
- (4) Strengthen compliance and AML/CFT oversight for overseas units to prevent regulatory penalties.

Market Analysis

1. Main Area of Operation

As of the end of 2025, the Bank operates 183 domestic branches. Internationally, the Bank maintains an extensive presence with 21 branches, 10 sub-branches, 1 extension office, 3 representative offices, and 1 subsidiary (comprising 9 locations). Strategically positioned in major international metropolises and financial centers, our network spans Asia, the Americas, Europe, and Oceania. To meet the evolving needs of our clients, we provide comprehensive financial services to Taiwanese enterprises worldwide. Moving forward, the Bank will continue to diversify its operations and aggressively expand into overseas markets with a strategic focus on New Southbound Policy countries, Europe, and North America for building a robust and seamless global financial service network.

2. Future supply–demand dynamic and growth potential

(1) Supply side

The domestic banking industry in Taiwan has long faced intense competition stemming from overbanking, which not only continuously compresses profit margins but also hampers banks' agility in responding to structural shifts such as rising capital costs, technological investments, and global expansion.

Meanwhile, digital-only banks and FinTech companies are rapidly expanding their market presence through open banking APIs and payment integration models, further intensifying competitive pressures. Additionally, global regulatory standards continue to tighten, with heightened requirements for capital adequacy, anti-money laundering, and financial consumer protection. These mandates force banks to allocate significant resources toward compliance, cybersecurity, and anti-fraud systems, thereby driving up operating costs. Overall, the combination of

hypercompetition, escalating compliance costs, and the aggressive entry of non-traditional players is deepening the structural pressures on the supply side of the banking sector.

(2) Demand side

Against the backdrop of global supply chain realignments and the extension of the "Three Major Programs for Investing in Taiwan," the domestic banking sector sees significant growth opportunities in corporate lending, cross-border finance, and foreign exchange services. Simultaneously, the rapid expansion of the wealth management market, driven by increased demand from high-net-worth clients for cross-border asset allocation, allows banks to diversify revenue streams through non-interest income. The proliferation of digital finance and AI technology further enables banks to enhance operational efficiency, reduce costs, and expand their customer base, fostering a new competition relationship with FinTech firms through API and payment integration. On the other hand, government-led initiatives in ESG, green finance, and sustainable lending are creating new growth momentum in fields such as renewable energy financing, sustainability-linked loans, and carbon asset management. Furthermore, strategic expansion into Southeast Asia and New Southbound markets allows banks to boost earnings through higher-spread overseas lending, cross-border services, and the financial needs of Taiwanese enterprises.

In summary, corporate banking, wealth management, digital transformation, ESG finance, and overseas expansion represent the primary and clear growth opportunities for Taiwan's banking industry amidst structural competitive pressures.

3. Competitive Advantages, Favorable and Unfavorable Factors for Future Growth, and Countermeasures

The global economy is currently facing the dual impacts of rising protectionism and economic fragmentation. External uncertainties continue to intensify, driven by escalating trade restrictions, rising fiscal vulnerabilities, and heightened financial market volatility, clouding the global economic outlook. As AI-related sectors potentially face valuation re-adjustments, overall risk sentiment has further escalated, exerting greater pressure on national policy maneuvers and market confidence. In response to these shifts, the Bank will continue to closely monitor industry and economic trends, adopting forward-looking strategies for stable operations. We aim to capture emerging demands by strengthening our cross-border financial presence, deepening customer relationships, and flexibly adjusting credit and asset allocations to enhance business capacity both domestically and abroad. Simultaneously, the Bank will proactively leverage big data and AI to drive digital transformation, expanding diverse digital and scenario-based financial services. By reinforcing the integration of banking services into customers' daily lives, we strive to build a more resilient financial service ecosystem with robust growth momentum.

(1) Tailwinds

- A. Century-old brand and a business philosophy that stresses steady development.
- B. An extensive network of domestic channels, a strong local presence, and deep relationships with customers.
- C. An international presence ahead of peers, with extensive footholds in Europe, the US, and the Greater China region.
- D. Strong expansion into the Southeast Asian market, forming an Asia-Pacific financial service network.
- E. Consolidation of the core corporate banking business to maintain profitability.
- F. Well-recognized innovative services for corporate clients that include cross-border supply chain, sales chain, and value chain financing.
- G. Accelerating digital-physical integration, enhancing social media presence, and empowering intelligent services through AI innovation.
- H. Integration of group-wide resources and synergy from diversified businesses.
- I. Sound asset quality and rigorous risk control mechanisms.
- J. Solid ownership structure and stable management teams.
- K. A focus on training international finance talents to enhance competitiveness.
- L. Deepening green finance to assist clients through their low-carbon transition.
- M. Segmented wealth management for high-net-worth clients, providing integrated advisory to fulfill family and corporate legacies

(2) Headwinds

- A. Diversified corporate fundraising channels have weakened a bank's role as a financial intermediary.
- B. The FinTech trend is attracting non-bank players to provide financial services and to compete with domestic banks.
- C. Persistent overbanking in Taiwan and a low-interest-spread environment lead to intensified price competition.
- D. Replicated financial products and services offered by domestic banks indicate a lack of innovation capability.
- E. The scale of domestic banks is far from those of international banks.
- F. International politico-economic uncertainties have intensified fluctuations in the financial market.
- G. Tighter global financial oversight and escalating risks drive up capital requirements and compliance costs.

(3) Counter measures

- A. Keep abreast of the latest macroeconomic and industry trends to devise timely response measures.

- B. Continue to enhance the integration of business processes; achieve steady growth via forwardlooking transformation initiatives.
- C. Accelerate digital-physical integration; develop diverse smart services and enhance data-driven marketing precision.
- D. Use capital to create value and promote value-driven businesses to increase customer patronage for long-term relations
- E. Expand business scale through the "Broaden Presence, Deepen Localization" framework, guiding overseas branches to evolve into full-service entities.
- F. Support the government's policy of assisting Taiwanese businesses to return and invest in Taiwan, and offer a diverse and high-quality range of financial products to meet the financial service needs of Taiwanese businesses.
- G. Review talent pools of the sales workforce and accelerate the cultivation of core competence of the succession teams; continue to foster international talents to enhance the synergy of talent training.
- H. Embody corporate social responsibility and demonstrate the value of the financial service industry's contribution to society.
- I. Advancing ESG-driven strategies; leveraging our role as a financial intermediary to drive stewardship and engagement, achieving the goal of "Sustainable Finance".

***Financial product
research and business
development summary***

1. The scale and profit/loss of major financial products and business units added in the past two years

New departments established in the last two years: In March 2024, "Information Technology Division" established the "Platform Application Dept." under its domain.

Please refer to the relevant sections in the financial performance report for information regarding the business scale and profit/loss of the main financial products.

2. Research and development expenditure and achievements for the past two years

- (1) R&D expenses over the past two years

The year of 2024: NT\$ 19,242 thousand

The year of 2025: NT\$ 19,336 thousand

- (2) R&D expenditure and achievements during the most recent two years

In 2025 and 2024, research and development expenditures amounted to NT\$19,336 thousand and NT\$19,242 thousand, respectively. Beyond the acquisition of electronic databases and professional publications, the funds were utilized to host numerous industry seminars featuring external research analysts and investment experts from within the financial group. The bank also organized internal business research and development report competitions. Furthermore, the "Weekly Domestic and Global Economic and Financial Trends," "Global Economy Weekly," "Global Industry and Economic Information Weekly," and the "Quarterly Industry

and Economic Outlook" are published consistently to facilitate knowledge sharing, video seminars of "Industry and Economic Trend Analysis" are conducted quarterly for all staff. Additionally, ad-hoc research reports are issued to provide timely summaries and in-depth analysis of the latest domestic and international industry, economic, and financial dynamics.

(3) Future R&D projects

The bank aims to enhance both the breadth and depth of its economic and industry analysis while strengthening the alignment between research and business operations. By dissecting global economic trends, interest rates, and exchange rate dynamics, supplemented by realtime research on domestic and international financial regulations, we will provide an in-depth analysis of the evolving financial landscape. Furthermore, we will integrate industry outlooks, technological advancements, and industry competitiveness assessments into our reporting framework. By closely monitoring key trends in major regional industries, we intend to provide full disclosure on market opportunities and risks, delivering timely strategic insights to relevant business departments for informed decision-making.

***Long- and short-term
business development
plans***

1. For short-term business development plans, please refer to the business plan for the current year.
2. Long-term business development plans
 - (1) Expand global market footprint.
 - (2) Strengthen integrated marketing.
 - (3) Transition to digital services.
 - (4) Deepen customer relationships value.
 - (5) Create a comprehensive cross-border operational platform.
 - (6) Foster business innovation capabilities.
 - (7) Emphasize sustainable operation performance.
 - (8) Refine risk management and internal control.
 - (9) Implement climate governance initiatives.
 - (10) Strengthen cyber security and compliance
 - (11) Enhance our corporate brand value
 - (12) Foster a culture of excellence and well-being.

Employees

Year		2024	2025	As of February 28, 2026
Number of Employees	Clerk	8,009 persons	8,009 persons	8,009 persons
	Janitors	114 persons	104 persons	103 persons
	Local recruitment in overseas employment	500 persons	496 persons	499 persons
	Total	8,623 persons	8,609 persons	8,611 persons
Average age		42.26	42.58	42.63
Average years of service		16.60	16.83	16.87
Education Background (%)	Ph.D.	0.05	0.05	0.06
	Masters	26.83	27.93	27.88
	University/College	69.36	68.64	68.73
	Senior high school	3.4	3.07	3.02
	Below senior high school	0.36	0.31	0.31
Certifications and Licenses held by Employees	Proficiency Test for Bank Internal Control and Audit	6,791	6,792	6,812
	Basic Proficiency Test for International Banking Personnel	2,657	2,744	2,761
	Basic Proficiency Test for Bank Lending Personnel	3,344	3,405	3,419
	Stock Affair Specialist	914	914	913
	Bond Specialist	324	315	314
	Basic Test on the FinTech Knowledge	3,926	4,098	4,117
	Securities Investment Trust and Consulting Professionals	1,499	1,487	1,492
	Securities Investment Trust and Consulting Regulations	5,609	5,612	5,647
	Trust Operations Personnel	7,234	7,188	7,207
	Investment-linked Insurance Sales Agent	6,357	6,491	6,515
	Financial Derivatives Sales Personnel	6,039	6,116	6,137
	Life Insurance Salesperson	7,528	7,451	7,486
	Life Insurance Broker	7	6	6
	Life Insurance Agent	21	21	21
	Salesperson of Non-investment Insurance Products in Foreign Currencies	5,935	5,964	5,973
	Property Insurance Salesperson	6,723	6,719	6,728
	Securities Specialist	1,848	1,906	1,913
	Senior Securities Specialist	1,780	1,762	1,763
	Securities Investment Analyst	231	223	223
	Securities Margin Trading And Short Selling Specialist	9	9	9
	Futures Specialist	1,377	1,365	1,355
	Futures Broker	0	0	0
	Futures Trading Analyst	14	14	13

Year		2024	2025	As of February 28, 2026
Certifications and Licenses held by Employees	Financial Risk Manager (FRM)	101	100	98
	AML/CFT Specialist	3,474	3,673	3,703
	Certified Anti-Money Laundering Specialist	1,440	1,391	1,390
	Financial Planning Personnel	1,974	1,978	1,980
	Certified Financial Planner (CFP)	64	80	80
	Chartered Financial Analyst (CFA) (Level 1)	11	10	11
	Chartered Financial Analyst (CFA) (Level 2)	2	2	2
	Chartered Financial Analyst (CFA) (Level 3)	14	11	11
	Certification Test for Eldercare Financial Planning consultant	318	468	468
	Certified Internal Auditor	6	5	5
	Certified Information Systems Auditor	4	4	4
	Attorney	25	22	21
	Certified Public Accountant	26	27	27
	Life Insurance Management Institute ROC-Underwriting personnel certificate	4	3	3
	Life Insurance Management Institute ROC-Claims personnel certificate	3	2	2
Employee Training	Internal training (including online training)	187,482 persons	144,887 persons	5,031 persons
	External training	9,528 persons	9,890 persons	4,114 persons
	Overseas learning	21 persons	19 persons	11 persons

Note: 1. The personnel and ratios listed in this table do not contain any personnel dispatched by other entities on a temporary term.

2. The number of personnel dispatched by other entities on a temporary term in 2024, 2025, and as of February of the current year are 63, 64, and 64, respectively.

III. Corporate Social Responsibility and Ethical Conduct

(i) The Bank's charitable events and activities:

1. The Bank adheres to ESG sustainability principles and actively promotes environment-friendly initiatives. It has supported the installation of 5,646 sets of LED lighting fixtures in 14 schools across New Taipei, Hsinchu, Nantou, and Pingtung, creating bright and safe learning environments. The initiative is estimated to reduce carbon emissions by approximately 274 tons annually, thereby effectively enhancing energy efficiency.
2. In response to the Ministry of Environment's "NetZero Green Living Action Guidelines," 70 branches across Taiwan were newly equipped with 'Fengcha Stations' this year, and the 'Fengcha Action APP' was launched. The initiative called on the public to reduce the use of plastic bottled water and to jointly practice green living.

3. To implement the ESG sustainability concept, we participated in the "Taiwan Clean Air, Conserving Soil" campaign organized by the Chinese International Native Restoration Association to stop burning rice stalks and adopt 100 hectares of soil in Hualien, which is estimated to reduce about 900 tons of carbon emissions annually. We jointly promoted the use of rice straw decomposing bacteria instead of burning rice straw to help farmers implement the sustainable cycle of returning rice straw to the fields and solve the air pollution problem.
4. Sponsored the School Environmental Education Promotion Lecture on the Beauty of Taiwan National Parks organized by the Taiwan Society of Indigo Dyeing and held 86 Campus Environmental Education Promotion Seminars to promote humanistic ecology and environmental education to take root, so that children would be able to get exposure to, learn about, and in turn love nature from an early age. A total of over 10,000 students benefited from such charity.
5. Leveraging its core competencies, the Bank conducted anti-fraud awareness and financial knowledge promoting session at schools and communities. These sessions aimed to educate students and the public on the importance of preventing financial fraud. In 2025, we successfully completed 4 sessions, benefiting approximately 548 people.
6. Donated to the "2025 Financial Service Industry Education Charity Fund" organized by Taiwan Financial Services Roundtable to provide substantial assistance to students from underprivileged and disadvantaged families to assist them in completing their studies and participating in financial education courses offered by training institutions, thereby helping them improve their family financial conditions.
7. In the spirit of humanitarian concern, we donated charitable funds to help the households affected by Typhoon Danas and the heavy rains in the central and southern regions in rebuilding their homes.
8. To support local farmers in Taiwan, we purchased 20 boxes of mangoes and 25 gift boxes of ponkans to help balance the supply and demand of agricultural products.
9. To help young students from economically disadvantaged families to study with peace of mind, we supported the "Mid-Autumn Festival Charity Plan for Supporting Children" jointly launched by the Puren Youth Care Foundation and SunnyHills with actions. We purchased 300 boxes of pineapple cakes to donate to schools supported by the Bank and its Cultural and Educational Foundation (including projects of Caring for Underprivileged and Nurturing Young Athletes, etc.), as well as to the Schools engaged in Green Light Spreads Love and athletes with special talents, maximizing social synergy and fulfilling our commitment to corporate social responsibility.

10. Collaborated with the Taiwan Sunshine Care Association and the Shiao Ching-Jen Dance Troupe to conduct anti-drug drama exhibition at schools in New Taipei, Yilan and Taichung areas. By incorporating artistic performances that educate while entertaining, the events taught students to reject drugs, aimed at strengthening their self-protection awareness. A total of 5 sessions have been completed in 2025, and approximately 2,000 students benefited from these initiatives.
 11. To support students in rural areas and help them focus on their education with peace of mind, the Bank donated to the breakfast program at Tannan Elementary School in Nantou County. The program provides nutritious breakfasts throughout the year for all teachers and students, assisting these disadvantaged children in growing up healthily.
- (ii) The First Commercial Bank Cultural and Educational Foundation, established with donations from the Bank, is committed to promoting arts and cultural education and supporting disadvantaged groups to achieve social welfare goals. In 2025, we actively promoted a range of educational and cultural activities:
1. To support local music in Taiwan, we collaborated with the Evergreen Symphony Orchestra to host concerts, featuring choir, indigenous duo, African drum and dance ensemble, and symphonic orchestra. We invited renowned singers to perform, blending a variety of musical selections to provide the audience with a brand-new musical feast. At the same time, public welfare organizations were invited to join the event, fulfilling the Bank's corporate social responsibility. A total of 3 concerts have been held in 2025, and attracted over 6,000 attendees.
 2. To continuously cultivate local art, we provide a platform and opportunities for domestic artist, employees, and "A Century of Rush Weaving Art Special Exhibition" to showcase creative work, promoting art and cultural education. In 2025, we hosted 6 art and cultural exhibitions, attracting approximately 6,000 visitors.
 3. On January 23 and 24, we hosted the "Golden Snake Dancing and New Year: Calligraphy Event for Spring Couplets." We invited 12 renowned calligraphers to the Bank's headquarters and branches in Zhongshan, Taoyuan, Hsinchu, Taichung, Huwei, Tainan, Kaohsiung, Pingtung, and Hualien. At these locations, they performed live calligraphy and welcomed the arrival of the new year with the public.
 4. To encourage young students to pursue their dreams of music creation, we collaborated with the influential National Chengchi University's Golden Melody Award and Tamkang University's Jin Shaow Award to organize intercollegiate singing and music composition competitions, and established the exclusive Popularity Award to discover and nurture music creation talents.

5. In collaboration with the Taiwan Yuan-Li Handiwork Association, we hosted the 2025 Taiwan Rush Craft Award, and established exclusive prizes—"First Bank Cultural and Educational Foundation Popularity Award" and the "First Bank Cultural and Educational Foundation Special Award"—to encourage exchanges and mutual learning between young people and rush weaving artisans, promoting intergenerational integration and fusion.
6. Cooperated with the "PLANET Educational Charitable Trust" to promote the "Vulnerable School Children Adoption Program", and continued to adopt vulnerable children of Ankeng Elementary School, Zhongzheng Elementary School, Xinhe Elementary School, Erchong Elementary School, and Zhonghe Elementary School in New Taipei City. We provided remedial teaching, small group counseling and various programs to improve the learning outcomes of low academic achievement students and build their correct values and good attitudes towards life.
7. Supported education, school lunches, and remedial classes for disadvantaged students and helped 1,705 economically disadvantaged students or students whose family suffered from unforeseen incidents to allow them to go to school without interruption through the platform of the "School Education Savings Account" of the Ministry of Education.
8. Invited individuals who have overcome significant life challenges to schools to share their life stories, helping students establish a positive and proactive outlook on life. To enrich the lecture content, anti-drug stage plays and environmental education courses were also arranged on campus. In 2025, a total of 10 sessions were completed, benefiting approximately 2,023 students.
9. To provide a platform for individuals who have courageously faced life's challenges, we partnered with National Taiwan University Hospital to host the "Light Up Life: First Dream Stage" concerts. In 2025, a total of 4 concerts have been completed, and successfully attracted approximately 400 attendees.
10. To enhance medical resources in rural and outlying islands, we sponsored the installation of dental treatment chairs at six schools in Chiayi, Hualien, and other areas to address the lack of medical resources in rural areas. We also supported the TMU Feng-Hsing Medical Service Team in conducting 27 mobile free clinics in Penghu. In addition, we sponsored the Mennonite Christian Hospital in Hualien to conduct 20 mobile liver disease prevention and treatment clinics and four health education sessions to establish proper medical-seeking practices and disease awareness, thereby safeguarding the health of residents in rural areas.
11. To support disadvantaged students and physically disabled athletes with potential, the Bank provided monthly training funds, so that they can focus on training and learning and continue to progress toward their goals without worries. A total of 8 people were benefited in 2025.

12. To take care of the educational development of disadvantaged, aboriginal and new-immigrant students and to reduce their burden of living, 42 outstanding disadvantaged students from domestic colleges and universities with special classes for aborigines (National Ilan University, National Dong Hwa University, National Taitung University, National Chi Nan University, National United University, and National Pingtung University) will be awarded to help them persist in their studies and study with peace of mind.
 13. Sponsored the "Kuanyin-Line Charity Concert" held by the Taipei Kuanyin-Line Psychological and Social Service Association at the National Concert Hall on May 21, and raised funds through the concert to help more disadvantaged families and accompany the elderly to have peace of mind, making society warmer.
- (iii) In order to show the concept of caring for people and environmental sustainability, the Bank has established a volunteer service team since 2011, and organized volunteer monthly activities in various regions, including "Green Volunteers" who promote environmental education and "Caring Volunteers" who care for the disadvantaged. Green volunteers go to organic farms, assist in land preparation and harvesting, protect the coast, clean up beaches, plant trees to reduce carbon, and perform biodiversity conservation, etc.; caring volunteers accompany the elderly, present art to the countryside, provide festive cares, etc., accompanying the children, the elderly and the disadvantaged via multiangle and diverse events. In 2025, we held a total of 70 public welfare events, including 39 green care events and 31 love care events. A total of 1,817 employees participated and 8,062 person-times were benefited, promoting the concept of green life, advocating environmental sustainability, and conveying the core of public welfare and service with practical actions, bringing warmth and positive force to the society.
1. Green Care
 - (1) Green volunteers went to the organic farm to assist in the production and sales of farming, harvesting, packaging, etc., purchased 1,872 kilograms of organic fruits and vegetables. A total of 26 activities have been completed in 2025, with 806 volunteers participating and benefited about 2,501 person-times.
 - (2) On March 29, green volunteers, in collaboration with the Taichung Branch, Forestry and Nature Conservation Agency, planted approximately 2,500 saplings in high-sandbank area outside the Shewei Embankment of the Da'an River in Dajia District, Taichung City, aiming to promote reforestation and preserve biodiversity. A total of 50 volunteers participated in the session.
 - (3) To support marine conservation, green volunteers conducted beach-cleaning activities Keelung City Waimushan Dawulun Beach, Taoyuan City Dayuan District Shalun Beach, New Taipei City Sanzhi Niucheliao

Beach, Tamsui Shalun Beach, Kaohsiung City Ziguan District Kezailiao Beach, and the left bank of the Keelung River. A total of 6 events have been completed in 2025, with a total of 209 volunteers participating and more than 270 kilograms of waste collected, including discarded items and driftwood.

- (4) To promote environmental biodiversity and species restoration, green volunteers conducted habitat conservation activities in New Taipei City Shihmen, removing invasive species to create habitat favorable to the Taipei Frog. They partnered with the Society of Wilderness to carry out invasive species removal and other restoration work at the Wugu Wetland in New Taipei City, and collaborated with the Kaohsiung Wild Bird Society to remove invasive species at Salt Pan Wetlands in Budai, Chiayi County, to establish adequate habitat for waterbirds. A total of 3 events have been completed in 2025, with 119 volunteers participating.
- (5) To convey the concept of environmental sustainability, in collaboration with the "Taiwan Indigo Dyeing Society", we invited disadvantaged students from Ankeng Elementary School and Xinhe Elementary School in New Taipei City, conducting an ecological tour at Longfeng Valley in Beitou in order to promote environmental education in early childhood. A total of 2 sessions have been completed in 2025, with 20 volunteers participating and 49 students being benefited from the tours.
- (6) On September 7, we participated in the "Orienteering Quest: Cloud Invoice Life" tax promotion event held by the National Taxation Bureau of Taipei, Ministry of Finance. We established an ESG-themed booth to promote ESG principles to the public through interactive games. A total of 6 volunteers participated, benefitting about 100 people.

2. Love and Care

- (1) Monthly volunteer activities are held at schools, food banks, nurseries, homes for the disabled, and new immigrants organizations to donate supplies and equipment and participate in the organization of New Year's food packages. A total of 25 sessions were completed in 2025, with a total of 542 volunteers participating, benefiting about 5,145 people.
- (2) On March 29, we visited social welfare organizations to promote the knowledge of the Elderly Care Trust and implement financial inclusion. A total of 25 volunteers participated, benefiting about 40 people.
- (3) In April, we launched the "iLeo Overseas Painted Book house Charity Donation" to collect clothing and picture books. On May 24, volunteers were dispatched to Step30 International Ministries to organize the donations. Shipping containers painted by the Taiwanese artists were loaded with supplies and transported to Africa to be converted into book houses, providing African children with a safe learning environment. A total of 18 volunteers participated.

- (4) On August 2, we conducted a free clinic and home visits in Longmen Village, Huxi Township. Through professional medical diagnosis and treatment and health education, the initiative safeguarded the health of residents in remote outer-island communities. A total of 13 volunteers participated, benefitting about 150 people.
 - (5) To optimize training facilities and cultivate emerging sports talents, we provided nutritional supplements and training equipment to enhance the athletic abilities of players from various teams. These teams included the Tainan City Chongxue Elementary School baseball team, the New Taipei City Xindian Elementary School wrestling team, and the Hualien County Ji'an Junior High School taekwondo team. Our efforts are aimed at nurturing grassroots sports talent. In 2025, we successfully completed 3 support events, with 9 volunteers participating, benefitting approximately 77 individuals.
- (iv) The Bank is committed to advancing various climate change mitigation and adaptation actions, with "Net Zero Emissions by 2050" as a key goal under its sustainability development vision for climate change governance. The parent company, First Financial Holding Co., Ltd., officially approved the SBTi carbon reduction targets on June 28, 2024. The Bank has set carbon reduction pathways for Scope 1 and Scope 2 that align with the global temperature rise target of no more than 1.5°C. By 2035, it is expected to reduce carbon emissions by 63% compared to the base year of 2022. The Bank will also actively adjust its Scope 2 electricity usage structure, increasing green energy procurement and usage to continuously reduce greenhouse gas emissions. The following outlines the related carbon reduction measures and outcomes for 2025:
1. Promoting the acquisition of green buildings in domestic and overseas self-owned buildings:
The Bank had 74 self-owned entire buildings. In order to reduce the heat island effect caused by our office buildings to the environment, the Bank established a team for the "Plan for the Acquisition of Green Building Label" in 2010, and started the renovation process for green building from the headquarters building, with the efforts of replacing with improved air handling systems, replacing energy-consuming lamps with LED energy-saving lamps, using water-saving equipment, building rainwater recycling systems, and establishing EV charging stations. By the end of 2025, a total of 41 domestic and overseas operating locations obtained the green building label.
 2. Increase the use of renewable energy at domestic locations:
In response to the green energy policy and after evaluating the sunshine conditions of the operating sites, the Bank has built rooftop solar power systems in Hengchun branch and Donggang branch since 2016. By the end of 2025, 27 rooftop solar power generation systems were built,

generating a total of 347,100 kWh of electricity in 2025, with a total annual carbon reduction of 164.55 metric tons. Starting from 2022, we also expanded the purchase of green power and increase the proportion of renewable energy power in our operating bases to implement the policy of sustainable development of the environment, with the amount of green power transferred in 2025 being 5,638,000 kWh and the annual carbon reduction being 2,672.59 metric tons.

3. Improving information equipment and implementing paperless policy:

In order to improve the performance of information equipment and replace old servers, the Bank has introduced paperless teaching, paperless meetings, paperless service provision and paperless affairs and has been continually optimizing the credit review system since 2008. The process of credit review and granting has been changed from manual/paper based operations to full-process implementation within the system, and the successive introductions of automatic import of joint crediting materials and domestic and foreign group account allocation operations, along with the active incorporation of digital services into business processes including "marketing", "transactions", "payments" and "accounting", have greatly reduced the use of paper.

4. Strengthening waste classification and resource recycling:

In order to maximize resource classification and recycling, the Bank sets annual targets for resource recycling and implements waste classification, where waste recycling bins are placed on each floor of the branches and office buildings. Furthermore, the Bank has strictly implemented a zero waste bin policy since 2015, where no personal waste bins are allowed in the office, encouraging fellow colleagues to bring their waste to the waste recycling bins for sorting, and thereby strengthening the promotion of waste reduction and resource classification and recycling, so as to realize resource classification and recycling and domestic waste control in operating sites.

5. Implementing the green procurement policy:

In accordance with the circular procurement policy promoted by the Resource Circulation Administration, Ministry of Environment, circular procurement that promotes the recycling of product resources will be incorporated into the Bank's green procurement initiatives.

- (1) Prioritize the purchase of environmentally friendly products such as environmental protection labels, energy labels, water efficiency labels, green building material labels, carbon footprint reduction labels, Taiwan Wood Labels, product traceability, Certified Agricultural Standards, CAS Organic labels, and products with energy labeling of level 1 or 2.
- (2) Prioritizes the procurement of products that can be returned by the manufacturer for recycling and refurbishment after their service life has expired.

- (3) Prioritizes the selection of rental services instead of purchasing, ensuring that the manufacturer provides professional maintenance, consumable replacement, product operation support, and extended warranty services.

6. Promoting environmental sustainability:

The Bank's "Green Finance Education Center" was certified by the Ministry of Environment as an "Environmental Education Facility" in December 2019, and is the only one of its kind in the financial industry. It is constructed as an environmental education learning area for green finance using resources such as the classroom on the 3rd floor, the green finance display area on the 4th floor, and the eco-hydroponic green roof on the top floor. Currently, we have launched five sets of green finance environmental education courses (physical): "Green Operations — Uncovering the Bank's Green Code", "Green Consumption — Foster's Green Academy", "Green Loan and Green Financing Experience", and "Risk Management — Climate Risk Defense", "Green Finance — Decoding the Financial Tycoon's Ecological Investments" as well as two sets of online interactive environmental education courses (Monetary Evolution, History of Seal and DIY). 31 environmental education courses were held in 2025 for internal staff, enterprises, government agencies and schools, with a total of 1,296 participants.

- (v) To fulfill the corporate social responsibility and the responsibility for employee's healthcare, the Bank's on-site physicians were particularly entrusted to organize on-site health services every month.
- (vi) In order to prevent employees from violating the ethical standards and tarnishing the image of the Bank, the Bank not only strengthened the assessment of employee character review but also established an abnormal sign report and counseling and caring counseling mechanism to implement employee care management and understand their work, physical and psychological, as well as financial conditions. Employee behavior was regulated strictly; should any violation of ethics arise, it would be handled in accordance with regulations.
- (vii) The Bank actively promotes various accessibility service measures in accordance with the "Guidelines for Friendly Banking Services" to provide more accessible financial services for individuals with disabilities. The implementation status as of the end of 2025 is summarized below:

Item	Service-related Measures (Facilities)
Environment	- Each business unit is equipped with a "service bell," "accessible ramps (some with movable ramp plates)," and "accessible service counters." - Each business unit has designated a "reception specialist" to provide customer consultation and guidance services. - Each business unit is equipped with a "foreign exchange (interest) rate board" and "electronic bulletin board" to provide real-time exchange (interest) rates and business fee standards. - The Bank provides a total of 543 ATMs, all of which are wheelchair accessible and support the "all-keyboard operation" mode for accessibility. Among them: 525 ATMs are compliant with accessible environment standards. 15 knee-height ATMs are available. - There are 294 voice-guided ATMs for the visually impaired, with every branch having one (100% branch coverage). In addition to the original services such as withdrawals, transfers, balance inquiries, and password changes, voice-guided deposit functions has been added for ATMs with deposit capabilities. Visually impaired individuals can independently operate these ATMs through voice prompts and braille recognition. - Established "Friendly Service Counters" at 20 business units, equipped with various communication aids and optimized facilities such as ticketing machines, passbook updating machines, and writing desks. - Accessible parking spaces have been set up at 100 business units, and accessible restrooms have been provided at 151 business units. (In some cases, in accordance with the "The Operation Directions of Submitting Alternative Improvement Plans for the Access-free Facilities in the Existing Public Buildings", valet parking is offered, with staff guiding customers to nearby parking lots or sharing parking facilities with the building).
Communication	- The official website provides downloadable application forms for account opening agreements, as well as for deposits, foreign exchange, securities, trust services, and credit cards for public use. - Provide QR codes for customers to scan and download documents such as the "Deposit Business/Gold Passbook Agreement," "Consumer Loan Promissory Note," "Foreign Exchange Business Application Form," and "Trust Business General Agreement." Customers can easily access and view these documents anytime, and the content can be played on smartphones. - Provide easy-to-read documents for customers to review, including the "Deposit Account Opening Process," "Foreign Currency Cash Exchange Services," "Fund Subscription and Redemption Process," "Important Terms and Conditions of Consumer Loan Agreements," "In-Branch Account Opening, Depositing, Withdrawing, and Transferring Money," "ATM Depositing, Withdrawing, and Transferring Money," "Basic Operations of Online Banking and Fraud Prevention Knowledge," "Introduction to Elderly Care Trust," "KYC Process for wealth management," "Important Terms and Conditions for NTD Deposit Accounts," "Terms and Conditions for Online Foreign Currency Outward Remittance Service." - If there is a need for witnessing or other services as required by law, the Bank will respect the choices of individuals with disabilities, provide assistance, and ensure that the review process is conducted with fairness, objectivity, and without discrimination. - Provide "sign language video translation services" for customers with hearing or speech impairments. - Stickers displaying "24-hour customer service information (including a phone number and a QR code for text-based customer service)" have been posted on all ATMs, enabling customers with hearing impairments to access timely assistance through online text support.

Item	Service-related Measures (Facilities)
Service	1. The Bank has established a "Financial Friendly Service Guidelines Handbook," which sets out service process standards for different types of disabilities, as well as principles for handling business and related operational regulations, to assist business unit staff in providing appropriate services to customers. 2. If individuals with disabilities are unable to personally visit the Bank to handle their business, they may delegate or authorize a third party to act on their behalf. If necessary, they can inquire with nearby business units to provide external collection and delivery services. 3. Offer "Friendly Appointment Service," allowing customers with disabilities to schedule an appointment during designated business hours to handle various financial services at business units. 4. Customers who hold a disability certificate or handbook are eligible to apply for a fee waiver on interbank ATM withdrawal transactions. Each person can apply for one account and enjoy up to three fee waivers per month. 5. Customers holding low-income or lower-middle-income certificates issued by district offices in various counties and cities, or official approval documents, are eligible for a complete fee waiver when conducting foreign currency remittance and incoming remittance transactions at the Bank.
Product	The product descriptions or explanations provided by the Bank do not include any language that may exclude individuals with disabilities or other vulnerable groups.
Information	1. The Bank's official website, e-writing desk, and intelligent customer service have obtained the Digital Development Department's "Website Accessibility Guidelines" AA level certification. Additionally, the Friendly Financial Services website and major electronic banking services have also received certifications ranging from A to AAA levels (such as the Simple eATM Internet Banking machine with A level, Simple Internet Banking with AA level, and Friendly Financial Services website with AAA level), offering high-quality accessible online services. 2. The Bank's "Friendly Financial Services Website" offers services such as simple online banking (including TWD/foreign currency account services, wealth management KYC assessments, and changes to online banking login IDs/passwords), financial information inquiries, Simple eATM, and discount applications for individuals with disabilities. It also publishes announcements related to accessibility services.
Rights protection	1. Each business unit has set up paper-based "Customer Feedback Forms" for customers to fill out and express their opinions. 2. The Bank provides dedicated consultation and communication channels for customer feedback: 24-hour customer service hotline (02) 2181-1111, credit card loss hotline (02) 2181-2186 and 0800-880-611, and senior-friendly and accessible service hotline 0800-505-696. Additionally, there are various channels such as smart customer service (including live text-based customer service), online platforms, and mobile apps, allowing users to choose the most suitable method to complete their service according to their needs. 3. The Bank has implemented a credit-card loss-reporting function on its mobile banking platforms (iLEO APP and e-Banking APP), i-Bank, and its intelligent customer service system to provide customers with prompt and convenient service.
Education and training	Each year, the Bank conducts various forms of online or in-person financial-friendly education and training courses for directors, responsible persons, senior managers, branch managers, front-line staff, as well as new employees and interns.
Reward	The Bank has established relevant reward programs or measures to recognize and reward business units or front-line staff with outstanding service performance.

Item	Service-related Measures (Facilities)
Inspection and statistics announcement	The Bank regularly updates the "Financial Friendly Service Guidelines Implementation Status," "List of Accessible Services and Facilities Provided by Each Business Unit," and "Financial Friendly Service Operations Q&A" in January, April, July, and October each year. These updates are published on the "Friendly Financial Services Website" for public access and reference.

IV. Number of non-supervisory employees working full time, average and median salary of non-supervisory employees working full time, and the difference compared with the previous year

Unit: Number of People/NTD Thousand

Item	2025	2024	Growth Rate (%)
Number of non-supervisory employees working full time (Person)	7,397	7,453	-0.75
Average salary of non-supervisory employees working full time	1,673	1,582	5.75
Median salary of non-supervisory employees working full time	1,527	1,438	6.19

V. Information equipment

Hardware and software of information systems and maintenance plan

In response to the trend of technological development, the Bank actively introduced the "server virtualization" framework with cloud computing technology and integrated the distributed server framework; various business systems, online banking, automated service system, and management information system were established on the Bank's shared server platform; in addition to saving the hardware equipment, personnel management, and electricity costs effectively, the Bank paid attention to new technology trends and monitored and maintained software and hardware of information equipment centrally to ensure normal operations of the systems.

Future development or procurement plan for hardware and software of information systems

In line with the development of the Bank's business strategy, the Bank will develop new systems and improve existing systems to strengthen customer service and provide operational management information. The information development strategy planned for 2026 is as follows: (1) improving the core of digital banking; (2) expanding cloud-based intelligent applications; (3) deepening sustainable finance aligned with ESG; (4) assisting in the optimization of business systems; (5) stabilizing the information infrastructure. All important projects will be planned in detail and executed accordingly.

Emergency backup and security protection measures

1. To ensure sustainable operations and mitigate the impact of extreme climate events and pandemics on business operations, while also strengthening risk response capabilities and operational resilience, the Bank has established an offsite disaster recovery center in Zhongli. This center operates on a real-time backup model, where all data from the main center is instantly transmitted to the disaster recovery center via dedicated fiber optic lines, keeping the

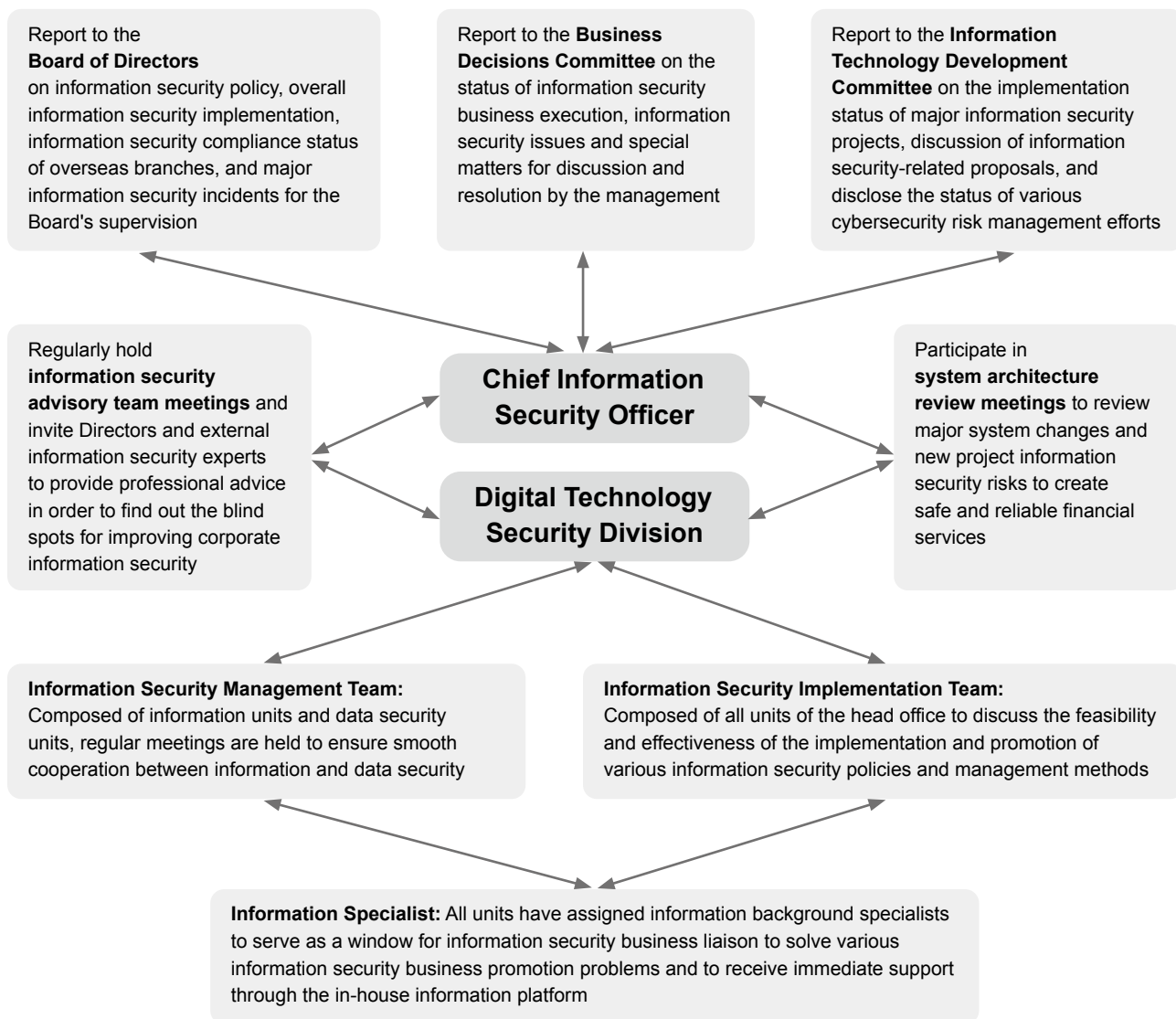
backup center's data up to date. In the event of a disaster, the system can be switched over to the backup center via network systems, enabling the continuation of services. Regular data restoration and drills are conducted at the offsite disaster recovery center. The "First Commercial Bank 2025 Offsite Disaster Recovery Drill" was successfully completed on September 20, 2025.

2. The Bank adopted central control management of personal computers to control the use and security of the Bank's personal computers.
3. The Bank obtained ISO 27001 and ISO 20000 certification at the same time in the field of information governance as the first bank in Taiwan that has obtained both ISO 27001 and ISO 20000 certification, and the Bank continued to pass the renewal review to maintain the validity of the certification. The Bank also obtained the "ISO 22301 Business Continuity Management System Certification" in 2025, ensuring that the Bank can maintain operations during major emergencies or disasters.

VI. Information and communication security management

Information and communication security management

The Bank's Chief Information Security Officer leads the dedicated unit for information and communication security - the Digital Technology Security Division, which consists of two departments, the "Security Operation Management Department" and the "Security Technology Control Department". The Security Operation Management Department is in charge of the digital security development strategy planning, digital security policies, bank-wide digital security management promotion and digital security detection, etc. The Security Technology Control Department is in charge of the Bank's digital security incident response, digital security monitoring and protection, etc. In addition, through the organizational structure from the Board of Directors and other management levels down to all employees (as shown in the figure below), we have been able to bring up the awareness of information security in the entire enterprise organization, cultivate the information security culture, and build a perfect information security risk management structure.



Information and communication security policy

The Bank's "Information Security Management Policy" has been approved by the Board of Directors and is reviewed annually to reflect government laws, information security incidents, emerging technology and the Bank's business development. The content includes the Bank's information security objectives, organization and responsibilities, information security control measures, information security education and training, and manufacturer information security, etc., to ensure the confidentiality, integrity, availability and legality of information operations, for all employees to follow.

Specific management plan and resources invested in information and communication security management

Effectiveness of Information and communication Security Management

Information Security Policy and Regulation Revision

1 Copy of Information Security Management Policy
27 Copies of Information Security Compliance Procedures

In accordance with external regulations, enhance risk control measures, and regularly and irregularly review and revise the Bank's information security regulations to ensure they remain current and effective.
 Revised a total of 4 copies in 2025, including the Information Security and Protection Management Guidelines and the Operational Guidelines for Employee Multi-Factor Authentication, etc.

Report to the Board of Directors

Information Security Management Policy Implementation of Overall Information Security

Computer System Information Security Evaluation Results

Implementation of Information Security at Overseas Branches

(Including New York Branch and Phnom Penh Branch)

International Accreditation

Certified by several international certifications with continuous validity.
ISO 27001, ISO 20000
ISO 22301, BS 10012

Information security staffing

Establish the position of **Chief Information Security Officer**
 Dedicated unit for information security - Digital Technology Security Division, 9 primary and deputy supervisors, 14 persons in the "Security Operation Management Department" and 18 persons in the "Security Technology Control Department".

Information Security Management Conference

Reported more than 20 discussions on various information security issues at the Information Technology Development Committee, Information Security Advisory Group, Information Security Management Group, Information Security Implementation Group and other management meetings.

Cybersecurity Education and Certification

All directors and supervisors have successfully completed the one-hour cybersecurity education training with a 100% completion rate.
 All employees have successfully completed the 3-hour cybersecurity courses with a 100% completion rate.
 All security personnel have successfully completed 100% of the mandatory 18 hours of security training.
 In 2025, the designated personnel obtained international cybersecurity certifications, including ISO 22301 LA, EC-council-CEH, EC-council-ECIH, and OffSec Certified Professional. The entire unit achieved a total of 93 certifications.

Social Engineering and Information Security Drills

Conducted quarterly email-based social engineering drills, tested on 8,759 email accounts in average. In 2025, the phishing success rate was 0.00%.
 Organized a total of 5 cybersecurity incident response drills, which included scenarios such as DDoS attacks, ransomware encryption, phishing websites, abnormal ATM withdrawals, and irregular SWIFT transactions.

Overseas Branch Information Security Compliance

To comply with cybersecurity regulations across different countries and ensure compliance at overseas branches, in 2025, we conducted the Overseas Branch Cybersecurity Regulatory Advisory Service, completing revisions of cybersecurity policies and procedures, as well as regular regulatory inventory checks for 21 overseas branches. Additionally, during the project period, staff were dispatched to provide on-site guidance at overseas branches, including but not limited to the New York branch, totaling 5 branches in 2025.

Information Security Budget and Insurance

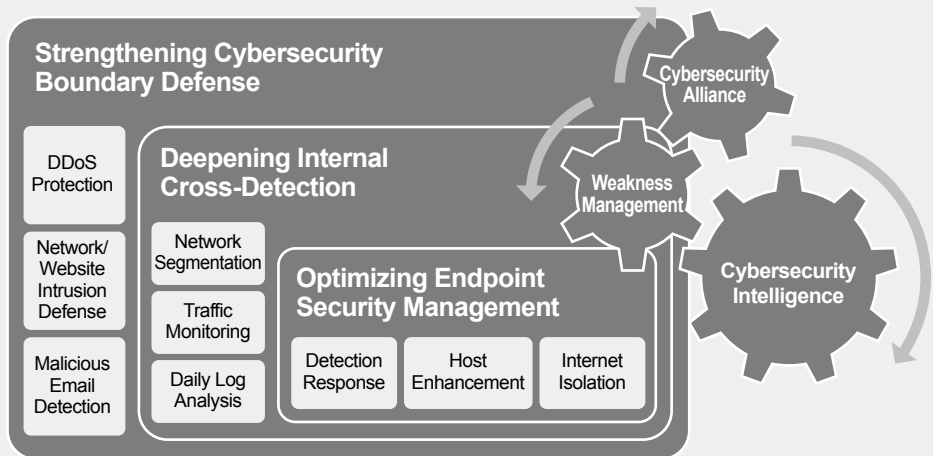
To prevent losses caused by information security incidents, we will take out "Information System Wrongful Act Insurance" in 2025 to protect the rights of customers and investors.
 The information security budget for 2025 reached NT\$378 million (including capital expenditure NT\$265 million, software and hardware licensing and maintenance fees NT\$111 million, and information security training fees NT\$2 million), accounting for 9.38% of the total information budget.

Professional Third Party Evaluation

Computer System Information Security Evaluation	Information Security Maturity Assessment	Penetration Test	Red Team Assessment	Electronic Payment Institution Verification	SWIFT Customer Security Program
---	---	---------------------	------------------------	--	--

Effectiveness of Information and Communication Security Protection

The Bank has set up a deep protection framework based on information trends to protect the security development of the Bank's core business and emerging businesses and to provide customers with safe and reliable financial services.



In the face of continuous external threats, we have strengthened the protection of the information security boundary and outsourced 7x24 information security monitoring operations. In 2025, we successfully blocked more than 2.22 million website attacks and more than 11.66 million DDoS attacks. In addition, all external emails were sandboxed and nearly 2,300 malicious emails were blocked.

In addition to segmentation of internal network segments according to different service nature and risks, we also deploy network traffic detection and response systems in critical segments for advanced and persistent threat (APT) network monitoring. In addition, we have centralized the bank-wide server security logs and information security events of information security devices in the Security Information and Event Management (SIEM) platform, and developed monitoring rules to deepen the detection of anomalies of internal horizontal penetration.

For endpoint security, we have introduced the Internet isolation system in Taiwan to prevent malware infection on personal computers and block the access control channel of hackers; In 2025, we replaced and upgraded firewalls at overseas branches, including perimeter firewalls, internet firewalls, and Web Application Firewalls (WAF), to enhance the Bank's information security protection and network transmission performance. In addition, Cloud-based Security Service Edge (SSE) services were introduced to establish a unified management platform that enables secure remote access to cloud services and internal resources for remote working. In 2025, we published and handled more than 37 pieces of information security information and shared more than 93 pieces of information security information to F-ISAC. The Bank ranked sixth within the banking category in F-ISAC Member Cyber Threat Intelligence Sharing Incentive Points in 2025, placing within the top 11% of that category. We also sent more than 180,000 information security incident tickets to F-SOC, managing the vulnerability and notification through our own information security risk management system to achieve the effect of joint security prevention.

Safety Inspection

Type of Inspection	Inspection Object	2025 Executive Results
System vulnerability scan	Open Server (Formal and Backup)	Completed about 18,000 vulnerability scans
Web vulnerability scans	Internal and external websites	Completed about 300 scans of external websites Completed approximately 870 scans of internal websites
Source code detection	Web Application System	Completed about 500 projects of source code inspection
Mobile application (APP) testing	Provide mobile applications to external customers	Completed about 60 tests on our mobile applications
Malware testing	Computer system information security assessment of category 1 and 2	Completed testing of approximately 440 user computers, 1,014 servers, 135 ATMs, and 17 sets of client applications
Intrusion penetration testing	External web services and critical internal service servers	Completed about 63 sets of intrusion penetration tests on external and critical systems

The losses, possible impacts and responsive measures arising from major information and communication security incidents in the most recent fiscal year up to the date of publication of the Annual Report

As of the date of the annual report, there have been no major information and communication security incidents in the most recent year. The Bank has established the Computer Security Incident Response Team (CSIRT) to help the Bank effectively respond to the impact of information security incidents and strengthen its ability to handle information security incidents and provide safe and reliable financial services to the Bank's customers.

VII. Labor-management relations

Staff benefit measures

1. The Bank has established the Employee Welfare Committee, which is composed of 15 members in accordance with the Donation Charter and Organization Regulations of the Employee Welfare Committee. The main sources of the welfare fund were 0.15% of the Bank's operating revenue and 0.5% of the employee's salaries every month. This welfare fund enabled all employees to share benefits in a fair and universal manner, and how it was used is as follows:
 - (1) Each unit would hold its own cultural and recreational activities in each quarter, and the Employee Welfare Committee would subsidize the activities.
 - (2) Organized employee birthday celebration events.
 - (3) Accepted applications for educational scholarships for employees' children.
 - (4) Gifts to retired employees.

- (5) Handled interest-free loans for hospitalization for employees' families, interest-free loans for funeral expenses for employees' families, and death benefits for employees.
- (6) Offered subsidies according to each sport and recreational activity organized by the Banks' Sports and Recreation Association.
- (7) A restaurant, a laundry, a hairdressing room, and a supply unit have been established that provided general daily necessities to enable employees to enjoy cheap services.
- 2. Marriage subsidy, childbirth allowance, and pregnancy transportation allowance.
- 3. Provided labor insurance and National Health Insurance in accordance with regulations.
- 4. Employees' on-the-job training.
- 5. Employee health checkup (once every two years).
- 6. Holiday travel subsidies.
- 7. Catastrophic illness and disaster care.
- 8. Employee savings and employee shareholding trusts.
- 9. Set up a medical room to provide employees with health counseling services.

Retirement system and its implementation status

The Bank's employees retired in accordance with the relevant provisions of the "Labor Standards Act" and the "Labor Pension Act."

Protection measures for employees' rights and interests

- 1. Set up a section dedicated to health on the internal website and also recruited nurses. As for employees' serious diseases and top 10 abnormal items in health checkup, health care information and health counseling services were provided, as well as health seminars and health promotion activities were held from time to time.
- 2. Arranged the Bank's on-site physicians to provide on-site health services 6 to 7 times every month.
- 3. The Bank implements the "Abnormal Workload-Induced Disease Prevention Program," "Ergonomics Hazard Prevention Program," "Maternal Health Protection Program," and "Prevention for Workplace Illegal Violence, Aggression Program."
- 4. The Bank provides free influenza vaccination service at the headquarter building.
- 5. The Bank continues to appoint the Teacher Chang Foundation to provide "psychological counseling services" for the employees.
- 6. The Bank sets up breastfeeding rooms in the head office, Yanping Building, information building and credit card divisions (Zhongshan Building and Bade Building), which were all awarded the excellent rating in the Outstanding Lactation Excellence Certification by the Department of Health, Taipei City Government.

**Implementation status
of protection measures
for employee work
environment and
personal safety**

1. Implementation of occupational safety- and health-related business and education and training

To ensure the safety and health of employees and to fully implement occupational safety and health management, the company has established its Occupational Safety and Health Management Program to specify the implementation methods of various management measures. Moreover, the Safety and Health Work Code has been submitted to competent authorities and the safety of the workplace relies on the compliance of all members of the company. In addition, in accordance with the "Occupational Safety and Health Education and Training Rules", safety and health education and training were provided to new and current employees to increase their awareness on the issues and create a zero-hazard work environment.

2. Regular implementation of safety maintenance and annual Security Corp exercise

- (1) Each branch conducts Self-Protection drills once every 6 months.
- (2) The FFHC headquarter building has assigned a Security Corp and annual exercise is carried out once a year.

3. Promotion of friendly workplace

(1) Promotion of workplace health

The Bank is committed to promoting smoke-free workplace and advancing health promotion initiatives, with a strong emphasis on employee health management. A total of 188 units including Head Office Building, the Information Building, Yanping Building, Credit Card Divisions (Zhongshan Building and Bade Building) of the Bank, Anhe Branch, and 183 branches were awarded the Badge of Accredited Healthy Workplace for Health Activation.

(2) Workplace safety accreditation

In order to further ensure the safety of employees and customers in our business premises and enhance the Bank's corporate social responsibility image, the Bank assisted 61 branches with AEDs, to obtain the "AED workplace safety accreditation."

(3) Prevention of sexual harassment and promotion of friendly workplace

In accordance with the Gender Equality in Employment Act and related laws, the Bank has established the "Measures of Protection, Complaint, and Investigation for Sexual Harassment" and set up a dedicated grievance channel to ensure fairness and confidentiality in case handling. At the same time, the Bank regularly carries out employee education, training, and awareness programs to enhance employee awareness of gender equality and workplace respect, fostering a safe and friendly working environment.

Labor-management agreement

To demonstrate the belief of mutual trust and co-prosperity between the employer and employees, the Bank has signed the fifth edition of collective agreement with the labor union on November 29, 2023, and provides labor conditions that are superior to legal requirements. The details of the collective agreement signing are as follows:

Item	Relevant Data and Descriptions
Latest Version of the Collective Agreement	Fifth Edition
Number of Group Consultation Meetings Held in 2024	0 times (Note 1)
Date of Signing	November 29, 2023
Contract Duration	3 years
Contractual Counterparty	Labor Union of First Commercial Bank Ltd.
Key Terms of the Agreement	The agreement covers a range of topics including union activities, employment, job transfers, termination, working hours, holidays, leave and vacation policies, compensation, benefits, safety and health and occupational accident compensation, retirement and pension, labor-management meetings, collective bargaining, and labor disputes.
Agreements that exceed labor law requirements or pertain to profit-sharing arrangements.	The collective agreement of the Bank includes provisions that exceed the requirements of labor laws, such as non-deductible sick leave, marriage leave, maternity leave, paternity leave for prenatal visits and childbirth, and bereavement leave—all of which offer more generous terms than the Labor Standards Act. Additionally, the agreement includes voluntary retirement conditions that are more favorable than those stipulated by law. Furthermore, our collective agreement contains a profit-sharing clause, stipulating that if the Bank achieves a pre-tax profit, an allocation not less than 1% of the pre-tax profit, before deducting employee remuneration, must be set aside for employee compensation.
Coverage Ratio (Number of union members/ Number of employees)	95.18% (7,722/8,113) (Note 2)
Other	

Note: 1. The Bank's collective agreement was signed on November 29, 2023, with a validity period of 3 years. No negotiation meetings are required in 2025.

2. The number of employees does not include locally hired personnel overseas.

The loss arising from labor-management disputes in the most recent fiscal year up to the date of publication of the Annual Report

None.

VIII. Significant Contracts

Contract Type	Firm	Contract Duration Date	Content	Terms and conditions
Outsourcing contract	Taiwan Mobile Payment Co., Ltd.	From August 23, 2019 to December 31, 2025 (automatically renewed for two years at the end of the term and thereafter)	I. Handling of card production and card life cycle management for "mobile payment tools" and other data processing services. II. Provide the Bank's customers with the application, management and use of "mobile payment tools".	I. Confidentiality clause II. Information Security
LINE Pay Service Cooperation Agreement	LINE Pay Taiwan Ltd.	From January 2, 2024 to December 31, 2026 (automatically renewed for one year at the end of the term and thereafter)	By collaborating with LINE Pay, we offer customers the convenience of quickly linking their credit cards through the First Bank LINE official account or other channels.	Confidentiality clause
Contract for the purchase of goods	Stark Inforcom Inc.	From December 27, 2017 to December 26, 2025	Anti-money laundering and counter-financing of terrorism (AML) system (domestic AML system).	None.

Types of securitized products and related information approved after application in the most recent year, in accordance with the Financial Asset Securitization Act or Clauses of the Real Estate Securitization Act

None.

Corporate Governance

Item	Yes/ No	Operation	Discrepancy with the Corporate Governance Best- Practice Principles for Banks, and the Reasons
A. Bank's shareholder structure and shareholder's rights			
1. Has the bank established internal operating procedures to handle shareholder advice, doubts, disputes and litigation matters and implemented them in accordance with the procedures?	No.	1. The Bank's sole shareholder is First Financial Holding Co.; no shareholder's suggestions, doubts, disputes and lawsuits.	No difference
2. Is the bank in control of its major shareholders and their ultimate controllers?	Yes.	2. The Bank is owned by a sole shareholder, the structure is quite simple.	No difference
3. Has the bank established and enforced risk control and firewalls between the company and its affiliates?	Yes.	3. The subject matters are governed by the "Rule for Personnel, Information and Business Exchanges between First Commercial Bank and its Investee Companies", "Rules for Long Term Equity Investment of First Commercial Bank and Subsidiary Management" and "Operational notice for Long Term Equity Investment of First Commercial Bank and Subsidiary Management".	No difference
B. Members and functions of the Board			
1. Has the Board set up diversified policy and material management goal?	Yes.	1. The Company's Code of Corporate Governance sets out that the Board should be diversified and the concurrent ratio of the manager and board member is moderate, complying with related rules. The board considers operation, business and development to formulate appropriate diversified policy including but not limited to the following two standards: A. Basic conditions: gender, age, and nation, etc. No less than one-third of board members is female. B. Professional knowledge and skill: professional background(ex: law, accounting, industry, finance, marketing, and technology), profession skill, and industrial experience. To achieve the goal for sound corporate governance, the Board of Directors should possess skills including operation management, accounting, financial analysis, business administration, risk management, crisis management, industry knowledge, international market knowledge, leadership and decision making skills.	No difference

Item	Yes/ No	Operation	Discrepancy with the Corporate Governance Best- Practice Principles for Banks, and the Reasons
2. Has the bank voluntarily established other types of functional committees in addition to the Remuneration Committee and Audit Committee established in accordance to law?	Yes.	2. The Bank's sole shareholder is First Financial Holding Co., which has set up "Integrity Management Committee", "Remuneration Committee" and "Audit Committee". Under the supervision of the board, the Bank has set up "Risk Management Committee" and "Accountability Committee".	No difference
3. Has the bank listed at the TWSE or TPEX established a set of policies and tools to review the Board's performance, conducted the performance review on a regular basis annually and take the results into consideration for determining the Director's remuneration and his/her nomination for another term?	No.	3. The Bank is not a TWSE/TPEX listed company.	Not applicable
4. Does the bank regularly evaluate the independence of its certified accountant?	Yes.	4. When the Bank appoints CPAs to audit financial statements and file tax each year, it will seek independent statement from the CPA and submit the appointment of the accountant to the Board of Directors for approval.	No difference
C. Has the bank designated competent and adequate number of personnel and appoint a Company Secretary to be in charge of corporate governance affairs (including but not limited to providing Directors and Supervisors with the information needed to perform their duties, assist Directors and Supervisors to comply with law and regulations, convention of Board Meetings and Shareholder Meetings, and preparation of meeting minutes for Board and Shareholder Meetings, etc)?	Yes.	The Bank has designated an appropriate number of qualified corporate governance personnel and appointed Mr. Wen-Wei Liao as the corporate governance officer to be responsible for matters related to corporate governance.	No difference
D. Has the bank established communication channels with stakeholders (including but not limited to shareholders, employees, customers, and suppliers), and provided interested parties communication channel under company's official website to respond important CSR issues which were in concern?	Yes.	1. The bank's parent company, FFHC, has listed the contacts of employees, customers, investors, and public relation departments, email address for handling complaints, and customer compliant hotlines and email addresses of FFHC and its Subsidiaries under the "Stakeholder Communication" page of the Company's website. In addition, opinion questionnaire for interested parties are provided under the "ESG-ESG Report" page in order to provide diverse communication channels for interested parties and respond to ESG related issues which they may concern.	No difference

Item	Yes/ No	Operation	Discrepancy with the Corporate Governance Best- Practice Principles for Banks, and the Reasons
		2. According to "Spokesperson System & Procedure Management Method of First Commercial Bank," the Bank has established a spokesperson system, customer feedback hotline and email, and set up a customer service board, VoIP phone and customer text service on its external website along with its branch networks, providing multi-communication channels for the interested parties. The Bank has also established "The Consumer Protection Principles and Implementation Guidelines for First Commercial Bank," "Financial Consumer Protection Policy and Operational Rules for First Commercial Bank," "Principles for First Commercial Bank to Treat Clients Fairly," and "Strategies for First Commercial Bank to Treat Clients Fairly" to protect the interests of customers. 3. The Bank's internal website contains discussion forum and proposal area, the bank-wide videoconferences are held regularly as well, along with the sexual harassment grievance system, providing for open communication with employees. 4. In accordance with article 32 of the Labor Inspection Act, the Bank has issued "Worker's Complaint Notice," which declared the agencies, persons, scope, format and the procedure of handling worker complaints. If the Bank violates "Labor Standards Act," "Labor Insurance Act," "Labor Inspection Act," and "Employee Service Act", the employee may raise a complaint with supervisors of any branch networks and administrative departments of the Bank, labor competent authorities under county or municipal government and labor inspection authorities following legal procedure and format.	
E. Information Disclosure			
1. Has the bank established a corporate website to disclose information related to the company's financial, business and corporate governance status?	Yes.	1. Annual Report, major financial statements and corporate governance are disclosed on the Bank's website.	No difference
2. Does the bank disclose information via other channels? (For example, setting up an English website, designating personnel responsible for the collection and disclosure of information, appointing spokespersons, webcasting investors' conference via the company's website.)	Yes.	2. The Bank has set up an English website, where Annual Report and monthly financial information, etc. are disclosed. The bank also releases material information and makes online filing of public information according to the Securities and Exchange Act. A spokesperson system has also been established and the appointed spokesperson is Ms. Su-Hwei Tsai.	No difference

Item	Yes/ No	Operation	Discrepancy with the Corporate Governance Best- Practice Principles for Banks, and the Reasons
3. Has the bank published and reported its annual financial report after the end of the fiscal year in accordance to the Banking Act and Securities and Exchange Act and has the company published and reported its financial reports for the first, second and third quarter as well as its operating results for each month before the specified deadline?	Yes.	3. A. The Bank published and reported its annual financial report before deadline in accordance with the Banking Act and Securities and Exchange Act. B. The quarterly report and the operation result of each month are publicly announced before deadline.	No difference
F. Does the bank have other material information to facilitate better understanding of the company's corporate governance practices? (Including but not limited to employee rights, employee wellness, investor relations, stakeholders' rights, Directors or supervisor's training records, the implementation of risk management policies and risk evaluation measures, the implementation of customer relations policies, purchasing of liability insurance for Directors and supervisors and donations to political parties, stakeholders and charities.)	Yes.	1. Employee welfare: The Bank is committed to looking after its employees' well-being through an employee welfare program that includes career development planning, continuing education and training, open channels of communication, health check-ups and regular review of the compensation system. 2. Investor relations and stakeholders' rights: To regulate directors having conflict of interest, legal requirements and procedures of donations as well as constraint and procedure of stakeholders' transactions, the Bank enacted the "Guideline for the Board of Directors Meetings of First Commercial Bank," "Policy for Credit and Non-Credit Transactions of Stakeholders of First Commercial Bank," "Instructions for Stakeholder Credit Business Management of First Commercial Bank," "Directions of Non-Credit Transactions of Stakeholders of First Commercial Bank," and "Principal for Donation Management." 3. Advanced studies of directors and supervisors: In addition to supporting directors' individual needs for advanced studies, the Bank provides directors and supervisors with full access to information on relevant courses. 4. Implementation of risk policies and processes: The Bank has established "First Commercial Bank Risk Management Policy" to establish a risk management mechanism for risk identification, assessment, monitoring and control of the Bank. The above-mentioned policy is also formulated for constructing an integrated risk management system, promoting an appropriate risk management-oriented business model, achieving operational goals, and enhancing shareholder value. The Risk Management Committee, being chaired by the Bank's president, vice chaired by executive vice president and guided by independent	No difference

Item	Yes/ No	Operation	Discrepancy with the Corporate Governance Best- Practice Principles for Banks, and the Reasons
		director's(flexible) attendance, integrates the deliberation, supervision of the Bank-wide risk management matters and the coordination and operation of all units. 5. Consumer protection policy: To ensure that consumer interests are protected, the Bank has established "The Consumer Protection Principles and Implementation Guidelines for First Commercial Bank," "Financial Consumer Protection Policy and Operational Rules for First Commercial Bank," "Principles for First Commercial Bank to Treat Clients Fairly," "Strategies for First Commercial Bank to Treat Clients Fairly," "First Commercial Bank Principal for Fair Treatment of Elderly Customers," and "Principle of Friendly Service," clearly stipulating that the protection for financial consumers and the execution of financial-friendly services should be implemented when financial products or services are provided. The Bank has established "Management Framework of Fair Treatment to Clients." Being chaired by the Bank's president, vice chaired by executive vice president and guided by independent director's(flexible) attendance, the "Fair Treatment to Clients Facilitating Committee" reviews implementation results of fair treatment to clients, execution status of friendly service and client's complaint and dispute quarterly. Moreover, the compliance division(due department of fair treatment to clients) shall report to the Board to enhance client services and implementation results of fair treatment to clients. 6. Liability insurance for directors and supervisors: In line with the policy of the parent company, the Bank purchases directors and supervisors liability insurance to reduce or eliminate risks from damages to the Bank and its shareholders as a result of wrongful or negligent acts committed within the scope of duty by directors and supervisors.	
G. Please describe the improvements made as a result of the most recent Corporate Governance Evaluation Report published by the Corporate Governance Center of the Taiwan Stock Exchange Corporation. For items which improvements are yet to be implemented, please describe the priorities for enhancement and measures to be taken.	No.	The Bank is not a TWSE/TPEX listed company, so the corporate governance evaluation published by the Taiwan Stock Exchange Corporation is not applicable to the Bank.	Not applicable

Risk Management Overview

Credit Risk

- A. Strategy, goal, policy for managing credit risk
 - (a) The Bank's risk management program is established based on its risk management strategy and business operating objectives as approved by the Board of Directors, and in accordance with the "Risk Management Policies and Guiding Principles for the First Financial Holding Company and its Subsidiaries", Basel rules, and the relevant regulations of the competent authorities of Taiwan. The Policy is to be timely adjusted in response to economic change and industry cycle, and in view of the Bank's loan portfolio, asset quality and its business promotion strategy, etc. by the governed laws; and its adjustment has to be approved by the Board of Directors or reported to the top executives for approval.
 - (b) Process for managing credit risk
 - i. In order to comply with the new Basel Accord and establish applicable appraisal standards, various internal and external modeling techniques for the rating of credit risk are gradually developed and further introduced to the processes of credit analysis and loans review, as well as linked with warning mechanism employed for the post-credit control, so as to establish a complete credit risk management process.
 - ii. The credit limits for the conglomerate, business type, country, stocks listed on TSE or OTC as collateral and real estate loan etc. have been prescribed so as to control loans concentration risk.
 - iii. For the risk management process to operate effectively, the Bank has set up related internal auditing and control system.
- B. Organization and structure for managing credit risk
 - (a) The Board of Directors is the highest level of decision making and supervision body. Bank-wide risk management policies, systems and procedures, risk limits and authorities, risk measurement methods, evaluation procedures and monitoring systems are all subject to the supervision and management of the Board of Directors.
 - (b) The Risk Management Committee is under the Board of Directors and is responsible for the integration of the review, supervision, reporting and coordination of operations across the Bank.
 - (c) Senior management is responsible for supervising and executing the risk management related policies approved by the Board of Directors.
 - (d) The Risk Control Management Center is independent of the business units and manages bank-wide risk management operations. EVP assists CEO in the implementation of the bank-wide risk management operations. The Center is divided into the Risk Management Division, Credit Review Division, Credit Analysis Division, Special Asset Management Division and six major risk control regional centers. Each division formulates risk management operation procedure and rules according to its authority and duties. They also execute programs and report to senior management and the Board based on the risk management structures and reporting lines. The risk control regional centers handles risk management business such as loan review and extension, collateral valuation and post-loan management within its authorized region.
- C. Scope and characteristics of the credit risk report and measurement system
 - (a) To avoid the excessive concentration of credit risk and monitor the changes in credit rating of the loan assets, the Bank conforms to the limits for "one person", "a related person" and "a related enterprise". In addition, the credit risk analysis reports including credit rating, asset quality, NPL ratio and credit concentration etc. are submitted to the Risk Management Committee or the Board of Directors for their reviews periodically.
 - (b) The Bank developed credit rating modules which measures the risk of borrowers in business loans, credit loans, mortgages, and credit cards, and an assessment tool that measures the risk characteristics of the quotas. The tools are put into system in order to quantify risks and to control risks within acceptable limits.
- D. Credit risk hedging or risk mitigation policies, and strategies and processes for maintaining the effectiveness of tools to hedge or mitigate risks.

- (a) Periodic monitoring and reporting of the concentration risk by group, business type, country, collaterals using listed stocks and real estate loan. We revise the acceptable risk limits according to market environment changes, business complexity and risk management strategies to maintain the effectiveness of risk control.
- (b) Proper collateral or guarantees are collected based on the borrower's credit or type of credit limit to lower credit risk.

E. The methodology for calculating capital requirements: credit risk standardized approach

Exposure and minimum capital requirements after risk mitigation under the credit risk standardized approach.

December 31, 2025

Unit: NTD thousand

Type of risk exposure	Credit exposures after risk mitigation	Minimum capital requirements
Sovereigns	1,208,188,083	174,040
Non-central government public sector entities	25,811,629	413,684
Banks (include multilateral development banks and central counterparties)	585,466,936	13,325,743
Covered bonds	382,417	4,589
Corporates (include securities firm and insurance company)	569,785,512	35,848,389
Retail exposure	561,413,137	33,250,330
Property exposure	1,786,819,950	91,228,527
Equity exposure	68,123,014	8,132,193
Equity investments in funds	1,222,264	97,781
Other assets	64,656,960	3,931,419
Total	4,871,869,902	186,406,695

Note: Minimum capital requirement is exposure after risk mitigation multiplied by the weight of risk and minimal required capital adequacy ratio (8%).

Asset Securitization Risk

- A. Strategy and process for managing securitized products
The Bank currently holds all of its securitized products as a non-originating bank, employing strategies and processes the same as those for market risk management.
- B. Organization and structure for managing securitization risks
 - (a) The Board of Directors is the highest management and supervision body for securitized products and is responsible for the approval of the Bank's risk strategy and policies. The strategy and policies include the verification of the strategy for purchasing securitized products, risk tolerance and risk limits.
 - (b) The unit managing securitized products risk is the Risk Management Division, which is responsible for the management and evaluation of the investment quota for securities investment. Credit-related transactions involving securitized corporate credit are subject to approval of the Credit Review Division. By utilizing the various professions of the different units, risks are identified in order to monitor investments in securitized products.
- C. Scope and characteristics of the securitization risk report and measurement system
The Bank's securitization investment positions are all allocated to the banking book. Risk assessment and reporting are in accordance with the Bank's internal regulations. The Bank emphasizes the credit ratings and changes in market prices of the invested instruments. The results of related evaluations are reported regularly to the business management unit and top executives. Since the proportion of this investment is small, the same assessment system is employed without specific variations.
- D. Securitization hedging or risk mitigation policies, and strategies and processes for maintaining the effectiveness of tools to hedge or mitigate risks
The capital requirement for risk mitigation of securitized products is calculated and reported to competent authorities in accordance with the principles for the credit risk mitigation treatment in securitization. The Bank's hedging policy for securitized products is the same as for market risks.
- E. The methodology for calculating capital requirements: securitization–external ratings-based approach (SEC-ERBA).

(a) The Securitization Risk Exposures and Minimum Capital Requirements— Based on transaction type Under Part III (Securitization) of the "Methods for Calculating Bank's Regulatory Capital and Risk-Weighted Assets," issued pursuant to FSC Letter Ref. No. 11302743801, the Bank had no securitization exposures as defined by regulation.

(b) Information on Securitized Products as of December 31, 2025

Unit: NTD thousand

Item	Accounting category	Original cost	Gain/ Loss of accumulated valuation	Accumulated impairment	Book value
MBS	Financial assets measured at fair value through other comprehensive income	2,288,728	12,657	0	2,301,385
	Financial assets measured at amortised cost	26,728,507	0	(1)	26,728,506
REITs	Financial assets measured at fair value through other comprehensive income	847,367	(21,560)	0	825,807

(c) Single securitized product with original cost above 300 million
(the bank holding as the originator for credit enhancement purpose is not included)

Unit: NTD thousand

Security	Accounting category	Currency	Issuer and Location	Purchasing date	Maturity date	Coupon rate	Rating	Interest and repayment terms	Original cost	Gain/Loss of accumulated valuation	Accumulated impairment	Book value	Attachment point	Asset pool
Millerful No.1 Real Estate Investment Trust	Financial assets measured at fair value through other comprehensive income	TWD	King's Town Bank/ Taiwan	2021/12/6	N.A.	N.A.	TWA+	N.A.	300,000	1,085	0	301,085	N.A.	N.A.
G2 DH3610 Mtge	Financial assets measured at amortised cost	USD	Ginnie mae /USA	2025/5/7	2055/4/20	5.50	Moody's Aa1	Interest is paid monthly. The principal is paid monthly depending on the prepayment speeds	309,271	0	0	309,271	N.A.	Mortgage
G2 MB0366 Mtge				2025/5/7	2055/5/20	5.50			306,367	0	0	306,367		
G2 DK0887 Mtge				2025/5/8	2055/5/20	5.50			310,605	0	0	310,605		
G2 MB0353 Mtge				2025/5/12	2055/5/20	5.50			301,651	0	0	301,651		
GNR 2025-115 KT Mtge				2025/7/3	2055/7/20	5.50			312,356	0	0	312,356		
GNR 2025-124 PT Mtge				2025/7/3	2055/7/20	5.50			311,488	0	0	311,488		
G2 MB0472 Mtge				2025/7/15	2055/7/20	5.50			306,611	0	0	306,611		
GNR 2025-141 CA Mtge				2025/8/8	2055/9/20	5.00			305,668	0	0	305,668		
GNR 2025-136 GT Mtge				2025/8/14	2055/9/20	5.50			313,060	0	0	313,060		
GNR 2025-136 LT Mtge				2025/9/2	2055/8/20	5.00			305,670	0	0	305,670		
GNR 2025-156 BT Mtge				2025/9/3	2055/9/20	5.00			308,152	0	0	308,152		
GNR 2025-152 KT Mtge				2025/9/9	2055/9/20	5.50			316,262	0	0	316,262		
GNR 2025-155 MT Mtge				2025/9/10	2055/9/20	5.00			311,948	0	0	311,948		
GNR 2025-154 L Mtge				2025/9/12	2055/9/20	5.50			315,756	0	0	315,756		
G2 DL1884 Mtge				2025/9/16	2055/8/20	5.50			316,014	0	0	316,014		
G2 DL4141 Mtge				2025/9/16	2055/8/20	5.50			314,304	0	0	314,304		
G2 DL4141 Mtge				2025/9/19	2055/8/20	5.50			316,164	0	0	316,164		
G2 DM5835 Mtge				2025/9/19	2055/9/20	5.50			315,520	0	0	315,520		

GNR 2025-139 GT Mtge			2025/9/24	2055/8/20	5.00			311,271	0	0	311,271		
GNR 2025-175 AY Mtge			2025/10/1	2055/10/20	5.00			308,757	0	0	308,757		
G2 MB0686 Mtge			2025/10/2	2055/10/20	5.50			315,846	0	0	315,846		
GNR 2025-180 GT Mtge			2025/10/2	2055/10/20	5.50			315,230	0	0	315,230		
GNR 2025-172 KT Mtge			2025/10/3	2055/10/20	5.50			315,605	0	0	315,605		
GNR 2025-169 NT Mtge			2025/10/7	2055/10/20	5.00			309,083	0	0	309,083		
G2 DG4768 Mtge			2025/10/16	2055/9/20	5.50			315,353	0	0	315,353		
GNR 2025-192 PT Mtge			2025/11/4	2055/11/20	5.50			315,517	0	0	315,517		
GNR 2025-193 PT Mtge			2025/11/6	2055/11/20	5.50			315,341	0	0	315,341		
G2 MB0732 Mtge			2025/11/10	2055/11/20	5.00			312,296	0	0	312,296		
G2 DL9741 Mtge			2025/11/13	2055/9/20	5.50			314,658	0	0	314,658		
G2 MB0746 Mtge			2025/11/19	2055/11/20	5.50			316,581	0	0	316,581		
G2 MB0813 Mtge			2025/12/2	2055/12/20	5.00			313,889	0	0	313,889		
GNR 2025-208 PA Mtge			2025/12/4	2055/12/20	5.50			316,810	0	0	316,810		
GNR 2025-211 PT Mtge			2025/12/10	2055/12/20	5.50			315,925	0	0	315,925		

Operational Risk

A. Strategy and process for managing operational risk

- (a) A "risk appetite" instruction manual has been compiled to serve as a basis for the establishment of the Bank's risk control mechanism.
- (b) Employees at different levels are directly charged with the management of risk within their own scope of responsibility, and are required to observe the internal control and auditing systems together with related rules.
- (c) The operational risk management methods are differentiated as risk recognition, assessment, monitoring, reporting and response measures, and are exercised in line with the introduction of management tools such as Loss Data Collection (LDC), Risk and Control Self-Assessment (RCSA), Control Self-Assessment (CSA) and Key Risk Indicators (KRI).

B. Organization and structure for managing operational risk

- (a) The Board of Directors is the highest approval level for operational risk management and regularly reviews operational risk management policies and structures. The Risk Management Committee is responsible for reviewing the execution status for measuring, assessing, monitoring and controlling risk. Senior management is responsible for executing the operational risk management framework approved by the Board and developing relevant methods and procedures to manage operational risk.
- (b) A centralized management framework in relation to operational risk is employed with three tiers of control, each with its defined authority and reporting threshold:
 - i. All units should conduct regular control of daily business activities and carry out operational risk management within the scope of their respective duties and responsibilities.
 - ii. The Risk Management Division is responsible for establishing the Bank's risk management system, planning of management tools and procedures, and implementation of exposure monitoring and reporting.
 - iii. The Audit Division, independent of business units, is responsible for auditing and assessing whether the management framework is operating effectively.

- C. Scope and characteristics of the operational risk report and measurement system
- (a) Standardized operational risk management tools are used for risk identification and assessment, allowing managers to observe operational risk profiles and continuously monitor potential operational risk in order to control or offset the risks.
 - (b) The Risk Management Unit discloses the status of exposure monitoring on a regular basis, compiles operational risk data and other major issues, and reports to top executives, Risk Management Committee, and the Board of Directors.
 - (c) If a unit discovers a major risk exposure that threatens the Bank's financial or business status, it must report immediately to the Auditing Division and the business management unit, and the Risk Management Unit which must report to the chief auditor and top executives in accordance with the reporting procedures respectively. Should the incident induce disciplinary action by regulatory agencies, a report must also be submitted to the compliance unit.
- D. Operational risk hedging or risk mitigation policies, and strategies and processes for maintaining the effectiveness of tools to hedge or mitigate risks
- (a) The primary method employed to transfer or mitigate operational risk is insurance. It is used to transfer or mitigate loss due to operational risks caused by negligence, personnel, systems or external events. To ensure the continuous use of the risk mitigation tool, the risks and controlling measures are regularly identified and evaluated.
 - (b) In order to reduce the risk of potential loss from business disruptions caused by fire, explosion, typhoon, earthquake, robbery, bank-run, labor strikes and other major events, the Bank has established "Contingency Measures for Operation Crisis" and "Crisis Management Manual" for implementation.
- E. The methodology for calculating capital requirements: new standardized approach.

Minimum capital requirements for operational risk

December 31, 2025

Unit: NTD thousand

Item		Amount
1	Business indicator component (BIC)	8,720,667
2	Internal loss multiplier (ILM)	0.5606
3	Operational risk capital (ORC)	4,888,721
4	Operational risk-weighted assets (RWA)	61,109,015

Additional information on ILM: None

Market Risk

- A. Strategy and process for managing market risk
- (a) Under the market risk appetite approved by the Board of Directors, the Bank sets risk limits and managing rules, scheduled reporting process, and internal auditing system. And through the supervision of independent management units and high-level committees, high performance, balance of risks and capital optimization is achieved.
 - (b) Process for managing market risk
 - i. With consideration to operational activities such as business decisions and financial budgets, appropriate market risk management indicators and quotas are established and updated on a scheduled basis in response to changes and trends in the market.
 - ii. Risk management methods are established for different areas of business, and the recognition, measurement, monitoring, control, and reporting of market risk are included within the rules of operating procedure. The market risk management department monitors the compliance status of the business units.
 - iii. The market risk management department regularly reports the current status and performance of market risk management to the Board of Directors or senior management, so they can be used as references by the management executives to timely adjust the risk control policy.

- B. Organization and structure for managing market risk
- (a) The Board of Directors is the highest management and supervision body for market risk. The Board is responsible for the verification of risk strategies, policies, risk tolerance levels and various risk limits. The Risk Management Committee is under the authority of the Board, and is responsible for reviewing, supervising and reporting of risk management matters.
- (b) The Market Risk Management Unit is under the Risk Management Division and is independent of the Financial Trading Business Unit. It is responsible for the formulation, development, modification and supervision of the Bank's risk management rules and risk assessment tools, and assesses the risk exposure of the business unit from an objective standpoint.
- C. Scope and characteristics of the market risk report and measurement system
- (a) Scope of market risk report and measurement system
Including trading book risk positions across the Bank arising from financial transactions involving market risk factors such as interest rates, exchange rates, equities, and commodities.
- (b) Characteristics of market risk management:
Portfolios based on different market risk factors are distinguished for daily assessment, monitoring and management. Risk measuring indicators such as VaR or Greek are employed to measure the degree of exposure to market risks. The market risk report can reflect the extent of risk exposures and is used as references for management to timely adjust the market risk control policy.
- D. Market risk hedging or risk mitigation policies, and strategies and processes for maintaining the effectiveness of tools to hedge or mitigate risks
- (a) The trading positions of financial products dealt with customers will be properly hedged or squared. In consideration to market changes, financial goals and risks, some will be held as risk assets within adequate risk tolerance levels. The hedging financial derivatives primarily encompass interest rate swaps, cross-currency swaps, interest rate swap options, and interest caps or floors, etc. The Bank has engaged in interest rate swaps to mitigate the fair value risk of fixed-rate loan assets held by overseas branches.
- (b) Based on the schedules set in management rules, the risk management unit regularly monitors the effects of the risk hedging and reports it to the business unit and senior management.
- E. The methodology for calculating capital requirements: standardized approach.

Minimum capital requirements for market risk - standardized approach

December 31, 2025

Unit: NTD thousand

	Item	Minimum capital requirements
1	General interest rate risk	2,217,137
2	Equity exposure risk	42,997
3	Commodities risk	11
4	Foreign exchange risk	507,575
5	Credit spread risk - non-securitizations	201,482
6	Credit spread risk - securitizations (non-correlation trading portfolio)	-
7	Credit spread risk - securitizations (correlation trading portfolio)	-
8	Default risk - non-securitizations	801,406
9	Default risk - securitizations (non-correlation trading portfolio)	-
10	Default risk - securitizations (correlation trading portfolio)	-
11	Residual risk add-on	8
12	Total	3,770,616

Liquidity Risk

Structure analysis of NTD time to maturity of the Bank

December 31, 2025

Unit: NTD thousand

	Total	Amount during time to maturity					
		0 to 10 days	11 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	Over 1 year
Primary Capital inflow upon maturity	3,886,345,608	568,956,370	561,198,098	411,481,621	264,474,798	338,713,093	1,741,521,628
Primary Capital outflow upon maturity	5,294,391,903	210,792,642	322,997,327	710,195,906	861,130,145	1,045,914,199	2,143,361,684
Maturity gap	-1,408,046,295	358,163,728	238,200,771	-298,714,285	-596,655,347	-707,201,106	-401,840,056

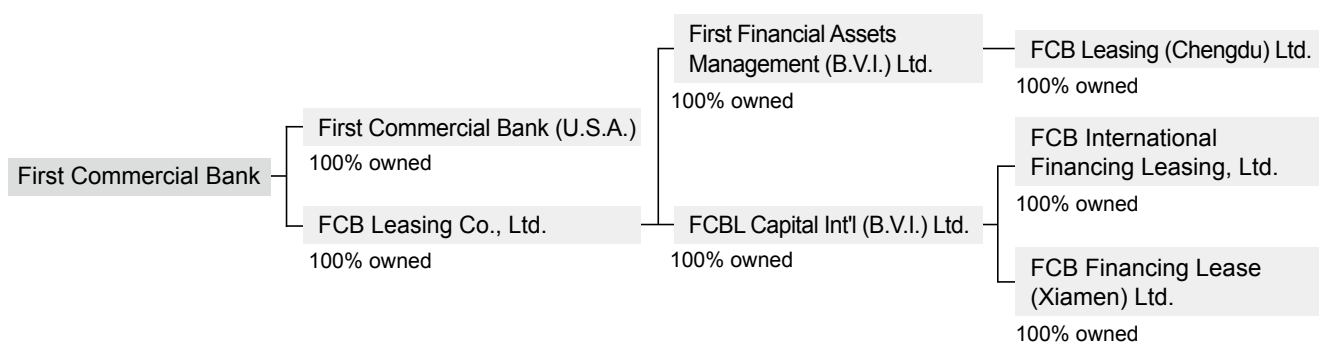
Structure analysis of USD time to maturity of the Bank

December 31, 2025

Unit: USD thousand

	Total	Amount during time to maturity				
		0 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	Over 1 year
Primary Capital inflow upon maturity	49,524,960	12,332,533	7,311,746	6,269,556	8,178,106	15,433,019
Primary Capital outflow upon maturity	56,286,203	15,598,005	15,842,064	6,977,184	11,629,339	6,239,611
Maturity gap	-6,761,243	-3,265,472	-8,530,318	-707,628	-3,451,233	9,193,408

FCB Subsidiaries & Affiliates



December 31, 2025

Key Figures

As of and for the year ended December 31, 2025

Unit: NTD thousand

	Paid-in capital	Total assets	Total liabilities	Stockholder's equity	Operating Revenue	Operating profit	Net income	EPS (in dollars)
First Commercial Bank (U.S.A.)	2,101,600	26,284,002	20,276,335	6,007,667	1,559,024	407,953	264,092	37.73
FCB Leasing Co., Ltd.	4,125,000	12,683,654	8,347,336	4,336,318	468,268	35,385	80,399	0.19
FCBL Capital Int'l (B.V.I.) Ltd.	1,791,218	2,384,023	60,709	2,323,314	33,051	29,296	-35,956	-0.02
FCB International Financing Leasing, Ltd.	886,103	1,071,604	217,801	853,803	91,055	14,651	19,550	-
FCB Financing Lease (Xiamen) Ltd.	903,495	1,058,587	99,005	959,582	63,473	-135,795	-96,090	-
First Financial Assets Management (B.V.I.) Ltd.	908,634	713,794	0	713,794	0	0	13,829	0.01
FCB Leasing (Chengdu) Ltd.	908,634	1,023,451	309,692	713,759	72,071	20,385	13,829	-

Domestic Offices Appointed to Conduct Foreign Exchange Business

Branch	Address	Tel
International Banking Division Swift: FCBKWTWP	3 & 4 F., No. 30, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City 100, Taiwan	886-2-23481111
Business Division	No. 30, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City 100, Taiwan	886-2-23481111
Anhe Branch	No. 184, Sec. 4, Xinyi Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-23256000
Nangang Branch	2F.-8, No. 3, Park St., Nangang Dist., Taipei City 115, Taiwan	886-2-26558777
Ximen Branch	No. 52, Xining S. Rd., Wanhua Dist., Taipei City 108, Taiwan	886-2-23119111
Zhongxiao Road Branch	No. 94, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei City 100, Taiwan	886-2-23416111
Jingmei Branch	No. 28, Jingzhong St., Wenshan Dist., Taipei City 116, Taiwan	886-2-29303011
Dazhi Branch	No. 588, Mingshui Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-85095611
Dadaocheng Branch	No. 63, Sec. 1, Dihua St., Datong Dist., Taipei City 103, Taiwan	886-2-25553711
Xinwei Branch	No. 368 & 370, Sec. 1, Fuxing S. Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-27557241
Jiancheng Branch	No. 40, Sec. 1, Chengde Rd., Datong Dist., Taipei City 103, Taiwan	886-2-25556231
Huashan Branch	No. 22, Sec. 1, Chang'an E. Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25368111
Datong Branch	1 & 2F., No. 60, Sec. 3, Chongqing N. Rd., Datong Dist., Taipei City 103, Taiwan	886-2-25913251
Xinsheng Branch	No. 8, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25620256
Jiantan Branch	No. 152, Sec. 4, Chengde Rd., Shilin Dist., Taipei City 111, Taiwan	886-2-28802468
Yuanshan Branch	No. 53, Minquan W. Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25979234
Zhongshan Branch	No. 61, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25211111
Zhonglun Branch	No. 188, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 105, Taiwan	886-2-27606969
Nanjing East Road Branch	No. 125, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25062111
Chengdong Branch	No. 103, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25062881
Minsheng Branch	No. 131, Sec. 3, Minsheng E. Rd., Songshan Dist., Taipei City 105, Taiwan	886-2-27138512
Songjiang Branch	No. 309, Songjiang Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25017171
Minquan Branch	No. 365, Fuxing N. Rd., Songshan Dist., Taipei City 105, Taiwan	886-2-27192009
Bade Branch	1F. & 2F. & 2F.-1 & 2F.-2 & 2F.-3, No. 3, Sec. 1, Dunhua S. Rd., Songshan Dist., Taipei City 105, Taiwan	886-2-27318878
Changchun Branch	No. 169, Fuxing N. Rd., Songshan Dist., Taipei City 105, Taiwan	886-2-27192132
Neihu Branch	No. 143 & 145, Sec. 3, Chenggong Rd., Neihu Dist., Taipei City 114, Taiwan	886-2-27932311
Songshan Branch	1 & 2F., No. 760, Sec. 4, Bade Rd., Songshan Dist., Taipei City 105, Taiwan	886-2-27674111
Yanji Branch	No. 289, Sec. 4, Zhongxiao E. Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-27315741
Guangfu Branch	No. 16, Guangfu N. Rd., Songshan Dist., Taipei City 105, Taiwan	886-2-25773323
Xingya Branch	No. 167, Yongji Rd., Xinyi Dist., Taipei City 110, Taiwan	886-2-27655935
Yongchun Branch	No. 451, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 110, Taiwan	886-2-27682111
Neihu Technology Park Branch	No. 388, Sec. 1, Neihu Rd., Neihu Dist., Taipei City 114, Taiwan	886-2-87978711
Jilin Branch	No. 136, Jilin Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25311677
Ren'ai Branch	No. 50, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-27023111
Da'an Branch	No. 382, Sec. 4, Xinyi Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-27556811
Xinyi Branch	No. 7, Sec. 3, Xinyi Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-23256811
Fuxing Branch	No. 36-10, Sec. 1, Fuxing S. Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-27722345
Dunhua Branch	No. 267, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-27362711
Renhe Branch	No. 376, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-27556556
Shimao Branch	No. 65, Sec. 2, Dunhua S. Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-27849811
Muzha Branch	No. 11, Baoyi Rd., Wenshan Dist., Taipei City 116, Taiwan	886-2-22345101
Xinhu Branch	No. 159, Xing'ai Rd., Neihu Dist., Taipei City 114, Taiwan	886-2-27931811
Guting Branch	No. 95, Sec. 2, Roosevelt Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-23695222
Nanmen Branch	No. 94, Sec. 1, Nanchang Rd., Zhongzheng Dist., Taipei City 100, Taiwan	886-2-23947162

Branch	Address	Tel
Gongguan Branch	No. 293, Sec. 3, Roosevelt Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-23623111
Heping Branch	No. 151, Sec. 2, Heping E. Rd., Da'an Dist., Taipei City 106, Taiwan	886-2-27035111
Wanhua Branch	No. 87, Kangding Rd., Wanhua Dist., Taipei City 108, Taiwan	886-2-23719221
Shuangyuan Branch	No. 42, Sec. 2, Zhonghua Rd., Wanhua Dist., Taipei City 108, Taiwan	886-2-23068620
Tianmu Branch	No. 60 & 62, Sec. 1, Zhongcheng Rd., Shilin Dist., Taipei City 111, Taiwan	886-2-28369898
Beitou Branch	No. 133, Guangming Rd., Beitou Dist., Taipei City 112, Taiwan	886-2-28913921
Shilin Branch	No. 456 & 458, Zhongzheng Rd., Shilin Dist., Taipei City 111, Taiwan	886-2-28370011
Jianguo Branch	No. 161 & 163 Sec. 2, Minsheng E. Rd., Zhongshan Dist., Taipei City 104, Taiwan	886-2-25060110
Shipai Branch	No. 100, Mingde Rd., Beitou Dist., Taipei City 112, Taiwan	886-2-28209111
Banqiao Branch	No. 107, Sec. 1, Sichuan Rd., Banqiao Dist., New Taipei City 220, Taiwan	886-2-29615171
Huajiang Branch	No. 329, Sec. 1, Wenhua Rd., Banqiao Dist., New Taipei City 220, Taiwan	886-2-22578091
Shulin Branch	No. 27-7 & 27-8, Sec. 1, Zhongshan Rd., Shulin Dist., New Taipei City 238, Taiwan	886-2-26833191
Tucheng Branch	No. 208, Sec. 3, Zhongyang Rd., Tucheng Dist., New Taipei City 236, Taiwan	886-2-22679611
Linkougong'er Branch	No. 498, Zhongshan Rd., Linkou Dist., New Taipei City 244, Taiwan	886-2-26021101
Sanchongpu Branch	No. 70, Sec. 3, Sanhe Rd., Sanchong Dist., New Taipei City 241, Taiwan	886-2-29822111
Changtai Branch	No. 99, Sec. 2, Chongxin Rd., Sanchong Dist., New Taipei City 241, Taiwan	886-2-29884433
Luzhou Branch	No. 12, Zhongshan 1st Rd., Luzhou Dist., New Taipei City 247, Taiwan	886-2-82826788
Touqian Branch	No. 320, Huacheng Rd., Xinzhuang Dist., New Taipei City 242, Taiwan	886-2-22762311
Wugu Branch	No. 90, Siwei Rd., Wugu Dist., New Taipei City 248, Taiwan	886-2-29845577
Chongyang Branch	No. 89, Sec. 1, Chongyang Rd., Sanchong Dist., New Taipei City 241, Taiwan	886-2-29868822
Wugu Industrial Park Branch	No. 117, Wugong Rd., Wugu Dist., New Taipei City 248, Taiwan	886-2-22997811
Tamsui Branch	No. 183, Zhongzheng Rd., Tamsui Dist., New Taipei City 251, Taiwan	886-2-26202611
Xinlu Branch	1 & 2F., No. 223, Changrong Rd., Luzou Dist., New Taipei City 247, Taiwan	886-2-22800219
Xindian Branch	No. 134, Sec. 3, Zhongxing Rd., Xindian Dist., New Taipei City 231, Taiwan	886-2-29181835
Dapinglin Branch	No. 82, Minquan Rd., Xindian Dist., New Taipei City 231, Taiwan	886-2-22184651
Taishan Branch	No. 135 & 137, Sec. 1, Mingzhi Rd., Taishan Dist., New Taipei City 243, Taiwan	886-2-29097111
Xinzhuang Branch	No. 316, Zhongzheng Rd., Xinzhuang Dist., New Taipei City 242, Taiwan	886-2-29929001
Yingge Branch	No. 1, Ren'ai Rd., Yingge Dist., New Taipei City 239, Taiwan	886-2-26791921
Zhonghe Branch	No. 152, Sec. 2, Zhongshan Rd., Zhonghe Dist., New Taipei City 235, Taiwan	886-2-22495011
Yonghe Branch	No. 296, Fuhe Rd., Yonghe Dist., New Taipei City 234, Taiwan	886-2-29221711
Shuanghe Branch	No. 91, Anle Rd., Zhonghe Dist., New Taipei City 235, Taiwan	886-2-29408000
Liancheng Branch	No. 258, Liancheng Rd., Zhonghe Dist., New Taipei City 235, Taiwan	886-2-82272111
Ruifang Branch	No. 76, Sec. 3, Mingdeng Rd., Ruifang Dist., New Taipei City 224, Taiwan	886-2-24967711
Puqian Branch	1F., No. 3, Sec. 1, Minsheng Rd., Banqiao Dist., New Taipei City 220, Taiwan	886-2-29599211
Danfeng Branch	No. 699-1, Zhongzheng Rd., Xinzhuang Dist., New Taipei City 242, Taiwan	886-2-29021111
Xizhi Branch	No. 280, Sec. 1, Datong Rd., Xizhi Dist., New Taipei City 221, Taiwan	886-2-26471688
Xike Branch	No. 133, Sec. 2, Datong Rd., Xizhi Dist., New Taipei City 221, Taiwan	886-2-86926000
Xingfu Branch	No. 435, Zhongping Rd., Xinzhuang Dist., New Taipei City 242, Taiwan	886-2-29989111
Keelung Branch	No. 103, Xiao 3rd Rd., Ren'ai Dist., Keelung City 200, Taiwan	886-2-24279121
Shaochuantou Branch	1 & 2F., No. 57, Yi 1st Rd., Zhongzheng Dist., Keelung City 202, Taiwan	886-2-24266141
Yilan Branch	No. 77, Sec. 3, Zhongshan Rd., Yilan City, Yilan County 260, Taiwan	886-3-9324111
Luodong Branch	No. 165, Zhongzheng Rd., Luodong Township, Yilan County 265, Taiwan	886-3-9545611-8
Su'ao Branch	No. 12, Sec. 1, Zhongshan Rd., Su'ao Township, Yilan County 270, Taiwan	886-3-9962711-6
Taoyuan Branch	No. 55, Minzu Rd., Taoyuan Dist., Taoyuan City 330, Taiwan	886-3-3326111
Beitao Branch	No. 258 & 260, Sec. 2, Sanmin Rd., Taoyuan Dist., Taoyuan City 330, Taiwan	886-3-3353131
Danan Branch	No. 919, Sec. 1, Jieshou Rd., Bade Dist., Taoyuan City 334, Taiwan	886-3-3661966
Neili Branch	No. 117, Xinyi Rd., Zhongli Dist., Taoyuan City 320, Taiwan	886-3-4552410
Zhongli Branch	1 & 2F., No. 146, Zhongzheng Rd., Zhongli Dist., Taoyuan City 320, Taiwan	886-3-4225111
Xili Branch	No. 30, Sec. 2, Zhongyang W. Rd., Zhongli Dist., Taoyuan City 320, Taiwan	886-3-4918111
Pingzhen Branch	No. 68, Huanxi Rd., Zhongli Dist., Taoyuan City 320, Taiwan	886-3-4939211

Branch	Address	Tel
Dayuan Branch	No. 63, Xinsheng Rd., Dayuan Dist., Taoyuan City 337, Taiwan	886-3-3857111
Nankan Branch	No. 76, Zhongzheng Rd., Luzhu Dist., Taoyuan City 338, Taiwan	886-3-3216882
Qingpu Branch	1 & 2F., No. 208 & 210& 212, Sec.1, Gaotiezhanqian W. Rd., Zhongli Dist., Taoyuan City 320, Taiwan	886-3-2877001
Yangmei Branch	No. 385-1 & 385-2, Yongmei Rd., Yangmei Dist., Taoyuan City 326, Taiwan	886-3-4316811
Linkou Branch	No. 76 & 78, Wenhua 2nd Rd., Guishan Dist., Taoyuan City 333, Taiwan	886-3-3186611
Daxi Branch	No. 111, Kangzhuang Rd., Daxi Dist., Taoyuan City 335, Taiwan	886-3-3882101
Longtan Branch	No. 80, Zhongzheng Rd., Longtan Dist., Taoyuan City 325, Taiwan	886-3-4991111
Hsinchu Branch Swift: FCBKWTWP301	No. 3, Yingming St., North Dist., Hsinchu City 300, Taiwan	886-3-5226111
Dongmen Branch	No. 216, Dongmen St., North Dist., Hsinchu City 300, Taiwan	886-3-5249211
Hsinchu Science Park Branch	1 & 2F., No. 120, Ciyun Rd., East Dist., Hsinchu City 300, Taiwan	886-3-5637111
Zhudong Branch	No. 30, Donglin Rd., Zhudong Township, Hsinchu County 310, Taiwan	886-3-5963251
Guanxi Branch	No. 18, Zhengyi Rd., Guanxi Township, Hsinchu County 306, Taiwan	886-3-5872411
Zhubei Branch	No. 210, Guangming 5th St., Zhubei City, Hsinchu County 302, Taiwan	886-3-5559111
Miaoli Branch	No. 601, Zhongzheng Rd., Miaoli City, Miaoli County 360, Taiwan	886-37-322411
Zhunan Branch	No. 53, Minzu St., Zhunan Township, Miaoli County 350, Taiwan	886-37-477111
Toufen Branch	No. 67, Zhongzheng Rd., Toufen City, Miaoli County 351, Taiwan	886-37-672611
Taichung Branch Swift: FCBKWTWP401	No. 144, Sec. 1, Ziyou Rd., West Dist., Taichung City 403, Taiwan	886-4-22233611
Nan Taichung Branch	No. 33 & 35, Sec. 4, Fuxing Rd., East Dist., Taichung City 401, Taiwan	886-4-22231111
Bei Taichung Branch	No. 501, Sec. 1, Taiwan Blvd., Central Dist., Taichung City 400, Taiwan	886-4-22238111
Zhonggang Branch	No. 912, Sec. 2, Taiwan Blvd., Xitun Dist., Taichung City 407, Taiwan	886-4-23136111
Beitun Branch	No. 696, Sec. 4, Wenxin Rd., Beitun Dist., Taichung City 406, Taiwan	886-4-22366111
Jinhua Branch	No. 236, Jinhua N. Rd., North Dist., Taichung City 404, Taiwan	886-4-22300311
Nantun Branch	No. 668, Sec. 2, Wuquan W. Rd., Nantun Dist., Taichung City 408, Taiwan	886-4-23801515
Fengyuan Branch	No. 423, Zhongshan Rd., Fengyuan Dist., Taichung City 420, Taiwan	886-4-25225111
Dali Branch	No. 43, 45 & 47, Dongrong Rd., Dali Dist., Taichung City 412, Taiwan	886-4-24838111
Central Taiwan Science Park Branch	No. 6-3, Zhongke Rd., Daya Dist., Taichung City 428, Taiwan	886-4-25659111
Dongshi Branch	No. 449, Fengshi Rd., Dongshi Dist., Taichung City 423, Taiwan	886-4-25874121
Shalu Branch	No. 355, Zhongshan Rd., Shalu Dist., Taichung City 433, Taiwan	886-4-26621331
Dajia Branch	No. 361 & 363, Shuntian Rd., Dajia Dist., Taichung City 437, Taiwan	886-4-26882981
Taiping Branch	1 & 2F., No. 50, Zhongxing E. Rd., Taiping Dist., Taichung City 411, Taiwan	886-4-22799011
Qingshui Branch	No. 35-10, Guangming Rd., Qingshui Dist., Taichung City 436, Taiwan	886-4-26238111
Daya Branch	No. 96, Zhongqing E. Rd., Daya Dist., Taichung City 428, Taiwan	886-4-25686111
Nantou Branch	No. 2, Zhongshan 1st St., Nantou City, Nantou County 540, Taiwan	886-49-2223111
Caotun Branch	No. 256, Sec. 2, Taiping Rd., Caotun Township, Nantou County 542, Taiwan	886-49-2338181
Puli Branch	No. 97, Sec. 1, Xi'an Rd., Puli Township, Nantou County 545, Taiwan	886-49-2982711
Changhua Branch	No. 48, Heping Rd., Changhua City, Changhua County 500, Taiwan	886-4-7232161
Yuanlin Branch	No. 26, Yuying Rd., Yuanlin City, Changhua County 510, Taiwan	886-4-8328811
Lukang Branch	No. 301, Zhongshan Rd., Lukang Township, Changhua County 505, Taiwan	886-4-7772111
Xihu Branch	No. 166, Sec. 3, Zhangshui Rd., Xihu Township, Changhua County 514, Taiwan	886-4-8824111
Beidou Branch	No. 35, Sec. 2, Zhongshan Rd., Beidou Township, Changhua County 521, Taiwan	886-4-8782111
Hemei Branch	No. 84, 86 & 88, Hexian Rd., Hemei Township, Changhua County 508, Taiwan	886-4-7551111
Chiayi Branch	No. 307, Zhongshan Rd., East Dist., Chiayi City 600, Taiwan	886-5-2272111
Xingjia Branch	No. 425 & 427, Xingye W. Rd., West Dist., Chiayi City 600, Taiwan	886-5-2859833
Puzi Branch	No. 135, Zhongzheng Rd., Puzi City, Chiayi County 613, Taiwan	886-5-3795111
Douliu Branch	No. 16, Taiping Rd., Douliu City, Yunlin County 640, Taiwan	886-5-5324311
Beigang Branch	No. 96, Zhongzheng Rd., Beigang Township, Yunlin County 651, Taiwan	886-5-7833211
Xiluo Branch	No. 189, Yanping Rd., Xiluo Township, Yunlin County 648, Taiwan	886-5-5862131

Branch	Address	Tel
Huwei Branch	No. 83, Zhongzheng Rd., Huwei Township, Yunlin County 632, Taiwan	886-5-6322330
Tainan Branch Swift: FCBKWTWP601	No. 82, Sec. 2, Zhongyi Rd., West Central Dist., Tainan City 700, Taiwan	886-6-2224131
Fuqiang Branch	No. 31, Sec. 3, Dongmen Rd., East Dist., Tainan City 701, Taiwan	886-6-2904453
Chikan Branch	No. 217, Chenggong Rd., West Central Dist., Tainan City 700, Taiwan	886-6-2268111
Zhuxi Branch	No. 98, Sec. 1, Datong Rd., West Central Dist., Tainan City 700, Taiwan	886-6-2160111
Jincheng Branch	No. 105, Xialin Rd., South Dist., Tainan City 702, Taiwan	886-6-2248833
Annan Branch	No. 500, Sec. 2, Haidian Rd., Annan Dist., Tainan City 709, Taiwan	886-6-2465111
Xinying Branch	No. 150, Zhongshan Rd., Xinying Dist., Tainan City 730, Taiwan	886-6-6324211
Yanshui Branch	No. 57, Sanfu Rd., Yanshui Dist., Tainan City 737, Taiwan	886-6-6521611
Madou Branch	No. 12, Xingzhong Rd., Madou Dist., Tainan City 721, Taiwan	886-6-5729901
Shanhua Branch	No. 366, Zhongshan Rd., Shanhua Dist., Tainan City 741, Taiwan	886-6-5817350
Jiali Branch	No. 288-1 & 290, Yanping Rd., Jiali Dist., Tainan City 722, Taiwan	886-6-7226111
Xinhua Branch	No. 374, Zhongzheng Rd., Xinhua Dist., Tainan City 712, Taiwan	886-6-5901111
Dawan Branch	No. 5, Sec. 2, Yongda Rd., Yongkang Dist., Tainan City 710, Taiwan	886-6-2713251
Guiren Branch	No. 55 & 57, Sec. 2, Zhongshan Rd., Guiren Dist., Tainan City 711, Taiwan	886-6-3300111
Yongkang Branch	No. 109, Zhongzheng S. Rd., Yongkang Dist., Tainan City 710, Taiwan	886-6-2513211
Kaohsiung Branch Swift: FCBKWTWP701	No. 28, Minquan 1st Rd., Lingya Dist., Kaohsiung City 802, Taiwan	886-7-3350811
Yancheng Branch	No. 115, Daren Rd., Yancheng Dist., Kaohsiung City 803, Taiwan	886-7-5519201
Xinxing Branch	No. 17, Zhongzheng 4th Rd., Xinxing Dist., Kaohsiung City 800, Taiwan	886-7-2719111
Sanmin Branch	No. 291, Zhonghua 3rd Rd., Sanmin Dist., Kaohsiung City 807, Taiwan	886-7-2718111
Lingya Branch	No. 61, Wufu 3rd Rd., Qianjin Dist., Kaohsiung City 801, Taiwan	886-7-2822111
Zuoying Branch	No. 411 & 413, Zuoying Avenue, Zuoying Dist., Kaohsiung City 813, Taiwan	886-7-5815511
Nanzi Branch	No. 3, Nanzi Rd., Nanzi Dist., Kaohsiung City 811, Taiwan	886-7-3511211
Wufu Branch	No. 161, Zhongzheng 2nd Rd., Lingya Dist., Kaohsiung City 802, Taiwan	886-7-2225111
Shiquan Branch	No. 57, Ziyu 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan	886-7-3112131
Qianzhen Branch	No. 191, Sanduo 3rd Rd., Qianzhen Dist., Kaohsiung City 806, Taiwan	886-7-3344191
Wannei Branch	No. 147, Dashun 2nd Rd., Sanmin Dist., Kaohsiung City 807, Taiwan	886-7-3821526
Bo'ai Branch	No. 426, Bo'ai 2nd Rd., Zuoying Dist., Kaohsiung City 813, Taiwan	886-7-5588311
Xiaogang Branch	No. 182, Yanhai 1st Rd., Xiaogang Dist., Kaohsiung City 812, Taiwan	886-7-8066601
Wujia Branch	1 & 2F., No. 322, Baotai Rd., Fengshan Dist., Kaohsiung City 830, Taiwan	886-7-7260211
Fengshan Branch	No. 1, Chenggong Rd., Fengshan Dist., Kaohsiung City 830, Taiwan	886-7-7463611
Luzhu Branch	No. 1187, Zhongshan Rd., Luzhu Dist., Kaohsiung City 821, Taiwan	886-7-6963211
Gangshan Branch	No. 275, Gangshan Rd., Gangshan Dist., Kaohsiung City 820, Taiwan	886-7-6212111
Qishan Branch	No. 120, Zhongshan Rd., Qishan Dist., Kaohsiung City 842, Taiwan	886-7-6621811
Linyuan Branch	No. 459, Linyuan N. Rd., Linyuan Dist., Kaohsiung City 832, Taiwan	886-7-6436111
Ziben Branch	No. 306, Zhongzheng Rd., Ziguan Dist., Kaohsiung City 826, Taiwan	886-7-6172111
Pingtung Branch	No. 308, Minsheng Rd., Pingtung City, Pingtung County 900, Taiwan	886-8-7325111
Chaozhou Branch	No. 117, Zhongshan Rd., Chaozhou Township, Pingtung County 920, Taiwan	886-8-7883771
Donggang Branch	No. 23, Chaoyang St., Donggang Township, Pingtung County 928, Taiwan	886-8-8350111
Hengchun Branch	No. 17, Zhongzheng Rd., Hengchun Township, Pingtung County 946, Taiwan	886-8-8893231
Hualien Branch	No. 22, Gongyuan Rd., Hualien City, Hualien County 970, Taiwan	886-3-8324611
Taitung Branch	No. 397, Sec. 1, Zhonghua Rd., Taitung City, Taitung County 950, Taiwan	886-89-324211
Penghu Branch	No. 88, Guangfu Rd., Magong City, Penghu County 880, Taiwan	886-6-9273211

Overseas Network



Overseas Branches

- **Brisbane Branch**
Mezzanine Fl., 199 George Street
Brisbane QLD 4000, Australia
Tel: 61-7-3211-1001
- **Chengdu Branch**
Unit No.1,9,10, 16F, Chengdu
IFS Tower 1, No.1 Hongxing
Road Section 3, Jinjiang District,
Chengdu, Sichuan Province,
610021 China
Tel: 86-28-86586311
- **Frankfurt Branch**
Bockenheimer Landstr.51-53,
60325 Frankfurt am Main, Germany
Tel: 49-69-4080950
- **Guam Branch**
862 South Marine Corps Drive,
Tamuning, Guam 96913, U.S.A.
Tel: 1-671-472-6864
- **Hanoi City Branch**
8th Floor, Charming Tower, 117 Tran
Duy Hung Road, Yen Hoa Ward,
Hanoi City, Vietnam
Tel: 84-24-3936-2111
- **Ho Chi Minh City Branch**
21 Fl., A&B Tower
76A Le Lai Street, Ben Thanh Ward,
Ho Chi Minh City, Vietnam
Tel: 84-20-7417-0000
- **Hong Kong Branch**
1702, 17F, Prudential Tower, The
Gateway, Harbour City, 21 Canton
Road, Tsimshatsui, Kowloon, Hong
Kong
Tel: 852-2868-9008
- **Houston Branch**
1201 Louisiana St., Suite 750,
Houston, TX 77002, U.S.A.
Tel: 1-713-684-8511
- **London Branch**
Bowman House, 29 Wilson Street
London EC2M 2SJ, U.K.
Tel: 44-20-7417-0000
- **Los Angeles Branch**
600, Wilshire Blvd., Suite 800
Los Angeles, CA 90017, U.S.A.
Tel: 1-213-362-0200
- **Macau Branch**
Unit B-C, 16Fl., Finance and
IT Centre of Macau, Avenida
Comercial de Macau
Tel: 853-2857-5088

- **Manila Branch**
20F., Tower6789, 6789 Ayala Avenue,
Makati City, Metro Manila, Philippines
Tel: 63-2-8896888
- **New York Branch**
777, 3rd Avenue, 35th Fl.,
New York, NY 10017, U.S.A.
Tel: 1-212-599-6868
- **Phnom Penh Branch**
1F&2F, No.66, Norodom Blvd, Sangkat
Chey Chomnas, Khan Daun Penh,
Phnom Penh, Cambodia
Tel: 855-23-210026~8
- **Chamkar Mon Sub-Branch**
1F, No.216B, Norodom Blvd (41),
Sangkat Tonel Bassac, Khan
Chamkarmorn, Phnom Penh, Cambodia
Tel: 855-23-726806~8
- **Chorm Chaov Sub-Branch**
No.3,5,7&9, Prey Chisak Village,
Chorm Chaov Commune, Dangkor
District, Phnom Penh, Cambodia
Tel: 855-23-865171~3
- **Chraoy Chongvar Sub-Branch**
No.F08-F09, Street National Road No6,
Phum3, Sangkat Chroy Changva, Khan
Russey Keo, Phnom Penh, Cambodia
Tel: 855-23-432156~8
- **Mean Chey Sub-Branch**
No 14A & 15A, Street Chaom Chau,
Phum Damnak Thum, Sangkat Stueng
Meanchey, Khan Meanchey, Phnom
Penh, Cambodia
Tel: 855-23-238-547
- **Olympic Sub-Branch**
No. 30 ABC (Ground Floor, First Floor
and Second Floor), St. 215, Sangkat
Mittapheab, Khan 7 Makara, Phnom
Penh, Cambodia
Tel: 855-23-880392~4
- **Phsar Derm Thkov Sub-Branch**
No.231, Street 271, Phum 4, Sangkat
Tuol Tumpung Ti Pir, Khan Chamkar
Mon, Phnom Penh, Cambodia
Tel: 855-23-23-2126~8
- **Sen Sok Sub-Branch**
No.111&113, Street 1003, Bayab Village,
Sangkat Phnom Penh Thmei, Khan
SaenSokh, Phnom Penh, Cambodia
Tel: 855-23-89-0371~3
- **Siem Reap Sub-Branch**
No.602&604, Preah Sangreach Tep
Vong Street, Phum Mondol 2, Sangkat
Svay Dongkum, Siem Reap Province,
Cambodia
Tel: 855-63-963187~9

- **Tuol Kouk Sub-Branch**
No.89, Street. 289, Phum 14,
Sangkat Boeung Kak II, Khan Tuol
Kork, Phnom Penh, Cambodia
Tel: 855-23-885891~3
- **Shanghai Branch**
86, Ronghua East Road (JH Gubei
88 Building), Changning District,
Shanghai 201103, China
Tel: 86-21-2227-0611
- **Shanghai Pilot Free Trade Zone
Sub-Branch**
Room 2305 Shanghai Shimao
Tower, No.55 West Weifang Road,
Pudong New Dist., Shanghai
200122, China
Tel: 86-21-2069-0611
- **Singapore Branch**
No. 77, Robinson Road, #29-01,
Singapore 068896
Tel: 65-6593-0888
- **Tokyo Branch**
〒100-0004 23F Taisei Otemachi
Building, 2-1-1, Otemachi, Chiyoda-
Ku, Tokyo, Japan
Tel: 81-3-3279-0888
- **Osaka Sub-Branch**
〒541-0052 16F, Hommachi
Garden City Terrace, 3-5-13
Azuchimachi, Chuo-ku, Osaka-shi,
Osaka-fu, Japan
Tel: 81-6-6755-8808
- **Toronto Branch**
5000 Yonge Street, Suite 1803
Toronto, ON M2N 7E9, Canada
Tel: 1-416-250-8788
- **Vancouver Branch**
#100-5611 Cooney Road
Richmond, BC V6X 3J6, Canada
Tel: 1-604-207-9600
- **Vientiane Branch**
No.61, 23 Singha Road, Phonxay
Village, Saysettha District
Vientiane Capital, Lao PDR
Tel: 856-21-415318
- **Xiamen Branch**
No.111&113, Street 1003, Bayab Village,
Sangkat Phnom Penh Thmei, Khan
SaenSokh, Phnom Penh, Cambodia
Tel: 855-23-89-0371~3

Overseas Representative Office

- **Bangkok Representative Office**
9th Fl., Sathorn City Tower,
No. 175, South Sathorn Road,
Tungmahamek, Sathorn, Bangkok
10120, Thailand
Tel: 662-679-5291
- **Yangon Representative Office**
No.7 Nichol's Avenue, Parami
Road, Mayangone Township,
Yangon, Myanmar
Tel: 95-1-9669568
- **Jakarta Representative Office**
World Trade Centre - WTC3 27th
Floor, Jl. Jend. Sudirman Kav. 29 -
31, Jakarta 12920, Indonesia
Tel: 62-21-3048-8788

Subsidiary

First Commercial Bank (USA)

- **Head Office & Alhambra Branch**
200 E. Main Street
Alhambra, CA 91801, U.S.A.
Tel: 1-626-300-6000
- **Arcadia Branch**
1309 S. Baldwin Ave.
Arcadia, CA 91007, U.S.A.
Tel: 1-626-254-1828
- **Chino Hills Branch**
2911 Chino Avenue, Unit F2, Chino
Hills, CA 91709, U.S.A.
Tel: 1-909-993-5888
- **City of Industry Branch**
18725 E. Gale Ave. Suite 150
City of Industry, CA 91748, U.S.A.
Tel: 1-626-964-1888
- **Fremont Branch**
47000 Warm Springs Boulevard,
Suite 3, Fremont, CA 94539 U.S.A.
Tel: 1-510-933-0270
- **Irvine Branch**
4250 Barranca Parkway, Suite E
Irvine, CA 92604, U.S.A.
Tel: 1-949-654-2888
- **Silicon Valley Branch**
7270 Bollinger Road, Suite 10,
San Jose, CA 95129, U.S.A.
Tel: 1-408-253-4666
- **San Mateo Branch**
2727 S. El Camino Real, Suite G,
San Mateo, CA 94403, U.S.A.
Tel: 1-650-931-8568
- **Ontario Loan Production Office**
3990 Concourse Street, Suite 340,
Ontario, CA 91764, U.S.A.
Tel: 1-909-212-8888

第一銀行 ▪ First Bank

第一銀行 ▪ First Bank

第一銀行 ▪ First Bank

