



## **2024 Annual Report**

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6. Overseas Listing and Access to the Listing Information: None

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# I. Letter to Shareholders

## 1. Business Report for 2024

### Changes in the Financial Environment

In the first half of 2024, the banking industry continued to operate in a high interest rate environment, similar to that of 2023. In the second half of the year, as the global supply chains gradually stabilized and inflation gradually began to ease, the U.S. and European countries successively introduced preemptive rate cuts to mitigate potential recession risks. Meanwhile, the Central Bank of Taiwan raised its policy rate by 0.125% and increased the required reserve ratio twice in order to suppress the overheated housing market and the expectation toward inflation. As a result, the market capital became tighter, and the cost of capital increased slightly. The loan interest rate was not fully reflected in the competition in the same trade, thereby causing the difficulty in increasing the interest rate spread.

In terms of industrial development, Taiwan's enterprises hold a pivot role in the global supply chains of artificial intelligence and emerging technologies. With rapid technological advancement and accelerated adoption across applications, domestic exports and capital markets experienced robust growth. This in turn led to increased demand among related firms for factory construction, equipment expansion, and working capital, all of which supported the growth of bank lending business. Meanwhile, the TAIEX rose by 28.47% in 2024, accelerating household wealth accumulation and stimulating consumption and financial planning demand. As a result, banks saw significant increase in fee income from both wealth management and credit card services. Overall, domestic banks recorded substantial year-over-year growth in net income and after-tax profit, both reaching new highs.

Looking ahead to 2025, major research institutions remain cautiously optimistic about global economic growth. While many countries have entered a rate-cutting cycle and no clear signs of recession have emerged, downside risks are on the rise. In the United States, new policies introduced following a change in administration may tighten immigration controls and raise import tariffs, fueling concerns over a resurgence of protectionism. Meanwhile, ongoing regional conflicts—such as those between Russia and Ukraine, and Israel and Palestine—have further heightened inflationary pressures. In response to shifting policy and economic expectations, the Federal Reserve has revised its interest rate projections upward, signaling a longer path toward monetary easing.

Domestically, continued demand for emerging technologies underpins Taiwan's solid growth potential and supports the expansion of corporate banking. However, the Central Bank's tighter

concentration limits on real estate lending have placed pressure on mortgages for home purchases and construction financing. As a result, home equity and unsecured consumer loans are expected to play a larger role in retail lending. At the same time, rising public awareness of financial planning and stable domestic consumption will continue to boost fee income.

Overall, the domestic banking sector is expected to maintain growth momentum in 2025, albeit at a more moderate pace than in 2024. Banks will need to stay attentive to market developments and retain strategic flexibility.

In the field of fintech and digital finance, the emergence of generative AI has significantly accelerated the adoption of artificial intelligence across the financial sector. Many domestic banks have introduced related technologies to enhance internal operational efficiency. For example, by integrating large language models (LLMs) with databases, users can retrieve internal and external regulations or product information through natural language queries. Other applications, when combined with document processing tools, enable on-demand generation of key summaries and report drafts. On the customer-facing side, smart chatbots and personalized services have become common entry points for AI adoption. By leveraging human-AI collaboration, banks aim to enhance service quality and improve the overall customer experience.

In the area of sustainable development, the Financial Supervisory Commission proposed the “Green and Transition Finance Action Plan” in October 2024. The plan outlines six key areas of focus, aiming to guide the financial sector, businesses, and society at large toward net-zero carbon emissions and sustainable development by 2050.

Overall, policies related to financial sustainability are becoming increasingly comprehensive and concrete. In addition to following regulatory guidance, financial institutions are encouraged to further strengthen their ESG efforts, leveraging their investment and financing influence to support corporate green transitions, and helping steer consumers, investors, and industries toward a shared vision of sustainable development.

## **Changes in Company Organization**

- (1) Yuanta International Leasing Co., Ltd. invested by Yuanta Bank was dissolved on April 30, 2024 and is under liquidation.
- (2) To align with business needs and enhance management efficiency, the customer service team and credit card account management functions of the Consumer Banking Dept. were realigned under the Operation Dept. in December 2024.
- (3) To streamline IT department management, Yuanta Bank renamed the “Digital Innovation

and Development Dept.” to the “Information Technology Development Dept. III” in January 2025.

## Business Accomplishments in 2024

In 2024, Yuanta Bank remained committed to driving sustainable growth under a framework of prudent risk management. Total assets exceeded NT\$2 trillion for the first time, representing a record-breaking expansion and reinforcing the Bank’s long-term profitability trajectory.

On the funding side, strategic initiatives were deployed to attract stable core deposits, supported by deepening engagement with local communities and expanding payroll-linked services. Lending efforts prioritized mid-to-large corporates and premium retail clients, with an emphasis on leading syndicated transactions and capturing cross-border opportunities amid a softening U.S. interest rate environment.

The Bank continued to scale its wealth management platform by enhancing advisory capabilities and delivering integrated financial solutions, resulting in a historic high in net fee income. Meanwhile, efforts to strengthen customer relationships through ecosystem-wide product integration further increased client stickiness and diversified service penetration across business segments.

As of the end of December 2024, the Bank’s non-performing loan (NPL) ratio stood at 0.09%, with an NPL coverage ratio of 1,404.37% and a loan coverage ratio of 1.26%, maintaining a leading position in the industry in terms of asset quality.

Details of changes in key business volumes are as follows:

Item	2024	2023	Growth %
Deposit balance	NT\$1,831.1 billion	NT\$1,617.6 billion	13.20%
Loan balance	NT\$1,275.7 billion	NT\$1,083.3 billion	17.76%
Trust assets	NT\$305.2 billion	NT\$269.8 billion	13.12%

Reflecting its long-standing commitment to customer-centric service, innovative product development, and sustainable finance, Yuanta Bank was recognized with numerous awards from prominent industry organizations in 2024:

Awarding Organization	Award
Global Banking & Finance Awards	Best digital transformation Innovative financial solutions Best Innovative Project – Green Mobile Bank

Awarding Organization	Award
Wealth Magazine	Wealth Management Survey: Best Service Award, Best Digital Intelligence System Award, Financial Service Innovation Award, and Best Customer Recommendation
The Asset	Best Digital ESG Project in Taiwan
Taiwan Clearing House	eFCS Interface Designated Project Award eACH Debit Business Growth Award
International Business Magazine	Best Corporate Payment Solution in Taiwan Best Digital ESG Project in Taiwan Best Mobile Bank in Taiwan
Taiwan Stock Exchange Corporation (TWSE)	List of Better Disclosures of the Institutional Investors' Stewardship Information
Financial Supervisory Commission	Top 25% of all banks in terms of Treating Customers Fairly (TCF) Top 25% of all banks in the 2nd Sustainable Finance Evaluation Rated A-grade in Group B of the FSC's 2023 Six Core Strategic Industry Lending Program, along with a Special Award for Industry-Specific Lending Excellence
World Business Outlook	Best Mobile Bank in Taiwan Best Green Digital Project in Taiwan
World Economic Magazine	Best Green Digital Project in Taiwan
Taiwan Institute for Sustainable Energy (TAISE)	Sustainability Action Award Enterprise Sustainability Award – Performance Award for Sustainability (Specific Category – Innovation and Growth Leadership Award)
Business Today	Wealth Management Assessment: Best Wealth Growth Award, Best Sustainable Development Award
Republic of China National Enterprise Competitiveness Development Association	National Brand Yushan Award: Best Popular Brand Award, Best Product Award
Taiwan Financial Service Roundtable Co.,Ltd	FinTech Taipei Awards: Green Financial Technology Award
Financial Information Service Co., Ltd.	Anti-Fraud Contribution Award Inter-bank Service Innovation Award

Awarding Organization	Award
Global Business Magazine Award	Best Payment Ecosystem Best Data Empowerment
Taiwan Academy of Banking and Finance	12th Outstanding Financial Service Elite Award: Best Risk Management – Excellence Award

## **Budget Implementation, Financial Status and Profitability**

The Bank’s net revenue reached NT\$28.211 billion in 2024, an increase of NT\$4.556 billion from NT\$23.655 billion in 2023. The breakdown is as follows:

- (1) Net interest income totaled NT\$15.583 billion, up NT\$1.131 billion from the previous year, primarily driven by higher NTD interest rates, asset expansion, and increased interest income from bonds.
- (2) Non-interest income amounted to NT\$12.628 billion, an increase of NT\$3.425 billion, mainly due to higher fee income from wealth management and lending businesses, as well as gains from financial instruments and foreign exchange transactions amid the appreciation and interest rate decline of the U.S. dollar.
- (3) Bad debt expenses were NT\$1.570 billion, up NT\$1.267 billion year-over-year. Operating expenses stood at NT\$14.737 billion, an increase of NT\$2.133 billion.
- (4) As a result, the Bank reported a pre-tax profit of NT\$11.904 billion and a net profit after tax of NT\$10.015 billion, representing a year-over-year increase of NT\$1.358 billion. The budget attainment rate reached 104%.

## **Research and Development**

- (1) In terms of wealth management, Yuanta Bank introduced an investment-linked e-proposal feature integrated with its mobile insurance system. By enabling automated data entry, this solution reduces transaction time and paper usage, providing customers with a seamless, one-stop insurance enrollment experience.
- (2) The Bank launched the “Mobile Policy Services” platform, allowing customers to process four types of policy changes with Yuanta Life via mobile devices: contract cancellation, policy surrender, update of contact information, and beneficiary changes — significantly enhancing service efficiency.
- (3) A new car loan disbursement platform was deployed, enabling automated case assignment, system-triggered verifications, and dynamic linkage of loan documentation. Through system integration with the NTD core accounting system, the platform improves both operational

efficiency and accuracy.

- (4) To prevent money laundering and improve anti-corruption, the Bank implemented a next-generation AI-based surveillance model to enhance detection precision and accuracy. The model supports early identification, focused analysis, and swift response to potential financial crimes.
- (5) To support business expansion, Yuanta Bank developed a new mobile banking platform (Yuanta Mobile Banking) with an integrated and innovation-driven approach. A phased internal pilot was conducted throughout 2024, with full functionality scheduled to go live in 2025.
- (6) To enhance customer support, the Bank integrated a smart chatbot into its digital platform to provide accurate, efficient, and around-the-clock responses to frequently asked questions—helping reduce reliance on human service agents. Since its launch in 2023, the system has continued to evolve in 2024 through ongoing optimization and feature upgrades, leading to improved response rates and higher customer satisfaction.
- (7) To detect and mitigate suspicious activity within its internal network, the Bank deployed a Network Detection and Response (NDR) solution. By monitoring network traffic and leveraging machine learning and behavioral analytics, the system identifies anomalous behavior and triggers automated responses to potential threats—enabling faster incident handling and enhanced cybersecurity resilience.
- (8) To defend against malicious cyberattacks and distribute abnormal traffic loads, Yuanta Bank implemented a cloud-based website protection service using Content Delivery Network (CDN) technology. This strengthens the operational resilience of the Bank's externally facing digital services.

## **2. Impacts of External Competitive, Regulatory and Overall Business Environment**

Most major global economies have entered a rate-cutting cycle. However, renewed concerns over inflation—driven in part by the resurgence of trade protectionism—are expected to slow the pace and scale of interest rate reductions. As a result, heightened volatility across financial, equity, and foreign exchange markets is anticipated, increasing the complexity of investment operations.

Domestically, the central bank’s restrictions on real estate lending are likely to constrain the development of construction financing and mortgage loans, which may in turn limit the growth of net interest income for domestic banks in 2025. On the other hand, rising demand for personal financial planning and resilient consumer spending continue to support growth in unsecured personal loans, wealth management, and credit card services.

In addition, both regulators and the general public are placing increasing emphasis on the banking sector’s role in advancing digital finance and sustainability initiatives. Key areas of focus include applications of artificial intelligence, charitable trusts, green finance, inclusive finance, and fraud prevention—all of which are strategic priorities for domestic banks.

The impacts of major regulatory and policy changes on the Bank, along with corresponding response measures, are outlined as follows:

### **(1) Integrate to the Central Bank’s regulatory measures on real estate credit concentration, the Bank has revised its strategies for construction financing and personal mortgage lending:**

Following the launch of the time-limited “Preferential Housing Loans for the Youth” by the Ministry of the Interior in the second half of 2023, Taiwan’s housing market experienced a significant uptick, driving rapid growth in mortgage lending across domestic banks. As of the end of August 2024, the average real estate loan concentration among domestic banks reached 37.5%, the second-highest level on record. To promote financial stability and sound banking practices, the Central Bank implemented the seventh round of selective credit controls during its September 2024 board meeting. It also announced plans to assess banks’ progress in achieving specific and measurable reductions in real estate loan concentration—a move expected to impact the development of related lending businesses.

In line with regulatory expectations, the Bank has temporarily adjusted lending limits. On the corporate banking side, construction financing efforts will focus on projects involving high-quality borrowers, well-located collateral, and strong revenue potential. In

addition, credit exposures to small and medium-sized developers will be closely monitored to ensure prudent risk control.

In the consumer banking segment, the Bank is accelerating the transformation of its frontline sales force to promote home equity loans for non-home-purchase purposes and to cross-sell wealth management products. Credit loans will be actively offered to group-affiliated clients, younger customers, and local business owners. To support these efforts, the Bank is enhancing process automation across loan application, review, and disbursement stages, while also expanding its digital marketing initiatives to achieve more balanced growth in lending operations.

**(2) Preparing for a Super-Aged Society: Enhancing Trust 2.0 and Strengthening Protections for Elderly Customers:**

Taiwan is projected to enter a super-aged society in 2025, defined as one where over 20% of the population is aged 65 or above, according to the National Development Council. Ensuring that elderly individuals have access to secure retirement, comprehensive care, and appropriate financial services has thus become a pressing social and policy priority.

To support this transition, the Financial Supervisory Commission (FSC) launched the “Trust 2.0 – Comprehensive Trust” initiative in September 2020. Its second phase, running from September 2022 to December 2024, focuses on enhancing the elder care trust framework, particularly in response to the needs of aging populations and individuals with dementia. In parallel, regulatory guidance and self-regulatory codes have been introduced to safeguard the financial rights of elderly customers when accessing financial services.

In response, Yuanta Bank has revised its internal Know Your Customer (KYC) and Know Your Product (KYP) policies in line with updated regulatory requirements. Efforts have been made to strengthen wealth management sales practices related to elderly clients and ensure compliance with fair treatment principles. This includes implementing customer segmentation, evaluating product suitability, and reinforcing protection mechanisms tailored to senior customers—all aimed at upholding financial rights and enhancing service integrity.

In trust services, Yuanta Bank continues to advance its strategy through talent development, academic collaboration, and cross-industry partnerships. The Bank places particular emphasis on Employee Welfare Trusts and Elder Care Trusts, offering customized trust solutions that meet clients’ evolving needs while also fulfilling its corporate social responsibility mandate.

**(3) Supporting Taiwan’s Development as an Asian Asset Management Hub: Enhancing High-End Wealth Management Capabilities:**

In support of the Financial Supervisory Commission’s (FSC) policy to establish Taiwan as a premier Asian asset management center, a pilot asset management zone is being planned in Kaohsiung, backed by local government incentives. This initiative is driven by Taiwan’s abundant private wealth, globally competitive industries, and strong domestic investment momentum, and aims to achieve two core objectives: retaining domestic capital while attracting foreign investment, and channeling funds into Taiwan’s industrial development.

Financial institutions participating in the pilot zone will be permitted to trial select financial services, with a particular focus on offshore banking units (OBUs) and high-net-worth clients. The initiative will include relaxed leverage restrictions on pledged financial instruments, liberalization of offshore investment rules, and the provision of cross-border financial services. The pilot zone is scheduled to commence operations in mid-2025.

Yuanta Bank places strong strategic emphasis on the development of high-end wealth management services. In 2023, the Bank secured the required licenses to offer products and services tailored to high-net-worth clients and established a dedicated Private Banking Division. In December 2024, Yuanta Bank became one of the first institutions to sign a letter of intent to provide asset management services within the Kaohsiung pilot zone, underscoring its commitment to leading in this emerging strategic initiative.

**(4) Combating fraud with empathy and technology: Strengthening frontline defense of customer assets:**

According to statistics from the National Police Agency, financial losses from fraud in Taiwan exceeded NT\$100 billion in 2024—several times the amount recorded in the previous year. To address the growing threat, the Legislative Yuan passed amendments to the “four new anti-fraud acts” in July 2024, introducing harsher penalties and stronger victim protection measures.

Given that fund transfers, cash withdrawals, and credit card transactions are often exploited in fraud schemes, the Financial Supervisory Commission (FSC) released its New Generation Anti-Fraud Strategy Action Plan in November 2024. The initiative includes the launch of a pre-warning mechanism for domestic accounts suspected of fraud, supervision of banks to prevent the creation of dummy accounts, and enhanced transaction monitoring protocols for card issuers—all aimed at reducing financial system abuse and minimizing public losses.

Yuanta Bank actively supports national anti-fraud efforts and implements countermeasures across both physical and digital channels. In 2024, the Bank successfully prevented fraudulent transactions totaling over NT\$490 million. Beyond in-person customer engagement and proactive inquiries at branches, Yuanta Bank has leveraged its self-developed AI-powered SkyNet Anti-Fraud Model to significantly improve detection accuracy. From January to September 2024, the model achieved nearly a 50-fold improvement in precision, with early detection of suspicious accounts on average 21 days ahead of time, and a 70% reduction in fraudulent fund flows compared to the same period in 2023.

In the digital space, the Bank introduced protective measures such as designated account transfer verification and enhanced authentication mechanisms for digital transactions to strengthen account security and mitigate fraud risk. In addition, Yuanta Bank holds regular meetings of its cross-functional Financial Fraud Prevention Task Force to coordinate anti-fraud efforts across departments, evaluate best practices, and share intelligence—demonstrating its firm commitment to safeguarding customer assets.

### 3. Latest Credit Ratings

Rating Category	Rating Agency	Effective Date	Credit Rating		
			Long-term	Short-term	Outlook
International ratings	S&P	2025.01.20	BBB+	A-2	Stable
	Fitch	2024.11.04	BBB+	F2	Stable
Domestic Rating	Taiwan Ratings	2025.01.20	twAA	twA-1+	Stable
	Fitch	2024.11.04	AA- (twn)	F1+ (twn)	Stable

### 4. Business Plan in 2025 and Outlook

In 2025, Yuanta Bank will remain firmly committed to risk management, regulatory compliance, and internal control integrity. Building upon this foundation, the Bank will focus on structural rebalancing and revenue enhancement, strengthening cross-product and cross-channel marketing capabilities, and optimizing business volume to improve capital efficiency. At the same time, the Bank will actively advance its digital transformation agenda, aiming to maximize profitability under sound operational management. Furthermore, the Bank will take concrete steps to embed sustainability into its business practices—fulfilling its corporate social responsibility as a financial institution. Key strategic initiatives are outlined below:

## **(1) Business Development**

- A. Corporate Banking: Under prudent risk controls, the Bank will continue to optimize its loan portfolio structure to enhance interest margins. For syndicated loans, the Bank will proactively pursue lead arranger roles—leveraging client insights from front-line units and business development resources from both head office and the parent holding company, Yuanta Financial Holdings. Additionally, it will deepen corporate client engagement through a diverse suite of services, including salary transfers, treasury and trade services (TMU), and wealth management solutions. Promotional programs for demand deposits and enhanced cash flow services will also be launched to grow deposit volumes.
- B. Consumer Banking: The Bank will refine its retail lending strategy by shifting focus toward non-mortgage consumer loans. Mortgage lending will target high-quality borrowers in metropolitan areas, while home equity loans with fewer regulatory restrictions will be further promoted. Significant resources will be dedicated to transforming and expanding personal loan offerings, including customized promotional campaigns for key customer segments and enhanced digital engagement. In auto lending, the Bank will consolidate its leadership position through continued collaboration with OEM brands and original vehicle financing channels, while also expanding partnerships with well-known car brands. Credit card operations will emphasize customer loyalty through targeted gifts and spending incentives—offering tailored promotions to attract new customers, while providing elevated privileges to high-contribution clients to boost retention.
- C. Wealth Management: The Bank will continue to position insurance, mutual funds, and bonds as its core product pillars, while aggressively recruiting wealth management talent. Tailored training programs aligned with role-specific competencies will be provided to elevate team expertise and meet the full-spectrum needs of clients. Digital wealth management services will be further enhanced to support remote, intelligent, and automated financial planning, improving the overall client experience. For high-net-worth clients, the Bank will expand bespoke product and service offerings, supported by dedicated advisory teams to assist with asset growth, preservation, and succession planning.
- D. Financial Markets: Capital allocation and treasury management will be strengthened to ensure stable investment returns. Efforts will also be made to expand money market underwriting operations and grow revenue from TMU and proprietary bond trading.

The Bank has resumed SI/DCI (Structured Investment / Dual Currency Investment) operations and plans to issue structured notes to meet clients' evolving portfolio needs through diversified financial instruments.

- E. Digital Banking: To improve customer service and experience, Yuanta Bank will launch the new mobile bank platform for consumers and corporates, “Yuanta Mobile Banking” “Yuanta corporate mobile”, and also continue to optimize the three major key platforms including the “Digital deposit account” “Yuanta All-in Paying Platform” and “Yuanta Enjoy Learning Platform.” Meanwhile, Yuanta Bank improves the analysis on customer base and the precise advertising of advertisement, and integrates digital marketing to attract customers to increase transactions of deposits, wealth management, payment and personal loans.

## **(2) Internal Control**

- A. The Bank will continue to ensure full compliance with applicable external regulations while strengthening internal operational frameworks in key areas, including anti-money laundering (AML), information security, personal data protection, corporate governance, consumer protection, and the cultivation of a financial-friendly service culture. Lessons learned from peer institutions that have faced regulatory sanctions will be used to develop internal case studies and best-practice guides, reinforcing compliance awareness across the organization.
- B. The Bank will further leverage emerging technologies and artificial intelligence to enhance its AML/CTF framework. System functionalities and transaction monitoring mechanisms will be continuously refined using algorithm-based learning of risk patterns and typologies. Tasks such as data screening, case matching, and alert generation will be increasingly automated to improve response efficiency and detection accuracy.
- C. The Bank will regularly review and recalibrate risk rating models and credit quality assessments for mortgage, auto, unsecured personal, and credit card loan portfolios. A new loan origination model will be deployed to support business growth while ensuring risks remain within manageable thresholds.
- D. Enhanced risk monitoring, regulatory compliance assessment, and internal audit/control mechanisms will be implemented across overseas branches and subsidiaries. This will ensure alignment with global governance standards and effective risk containment across geographies.

### **(3) Personnel Training**

- A. Through structured onboarding and training programs, the Bank will cultivate stronger identification with its corporate culture among new employees, enhancing morale and retention. To support long-term growth, career development plans will be aligned with competency-based training, while high-potential business talent will receive targeted leadership development. This will deepen the Bank’s management talent pipeline and reinforce the foundation for sustainable growth.
- B. Ongoing in-house and external training partnerships will be used to enhance employees’ professional capabilities, digital literacy, and foreign language proficiency. The Bank will also maintain an incentive program that rewards certifications and English proficiency achievements, encouraging a culture of continuous learning and preparing staff for evolving industry demands.

## **5. Strategies for Sustainable Development**

As a member of the “Sustainable Finance Pioneers Alliance,” Yuanta Financial Holdings has pledged bold, coordinated action across five key dimensions: green procurement, sustainable financing and stewardship, enhanced information disclosure, stakeholder engagement, and global alignment. Guided by the United Nations Sustainable Development Goals (SDGs), Yuanta Bank has embedded ESG principles into its corporate DNA—integrating them deeply within business strategies, cultural values, and operational execution. Our sustainability approach spans five core pillars: sound governance, customer protection, employee well-being, environmental sustainability, and social impact. We have further established short-, mid-, and long-term performance indicators to ensure ongoing alignment, accountability, and transparent progress monitoring, with the ambition to become a benchmark enterprise in international sustainable finance.

In line with the Group’s vision, Yuanta Bank adopts a top-down approach to ESG implementation, driven by the Board of Directors and rooted in our values of integrity, prudence, service, innovation, and empathy. We have built robust governance infrastructure, including a dedicated Chief Corporate Governance Officer, whistleblower channels, an Audit Committee mailbox, and mechanisms for employee feedback and grievance redressal. In addition, the Bank regularly evaluates board and committee performance, discloses board diversity and stewardship information in both Chinese and English annual reports, adheres to audit quality indicators (AQIs) in CPA appointments, and publishes audited financials within 60 days of fiscal year-end. These best practices earned Yuanta Bank the top-tier CG6014 (2023) certification from the

Taiwan Corporate Governance Association, recognition by the TWSE for outstanding stewardship disclosures, and a top 25% ranking in the FSC's Fair Dealing assessment.

Looking forward, our 2025 corporate governance roadmap will align with the FSC's "Corporate Governance 3.0 – Sustainable Development Blueprint" and related action plans. Priorities include enhancing board independence and accountability, enriching director training and diversity, refining performance metrics that incorporate ESG objectives, elevating disclosure transparency, institutionalizing emergency reporting protocols, and advancing compliance education on ethical business conduct and sustainability across all levels of the organization.

In October 2020, Yuanta Bank formally joined the Equator Principles Association and became the seventh Equator Bank in Taiwan. By aligning its project finance operations with internationally recognized environmental and social risk management standards, the Bank has embedded the Group's Sustainable Finance Guidelines into credit policy and execution frameworks.

Yuanta Bank has also taken a multi-faceted approach to green finance and responsible investment. Key initiatives include issuing and investing in green and sustainability-linked bonds, reducing the carbon footprint of credit card operations, promoting loans for green buildings and eco-friendly vehicles, and offering ESG-related mutual funds and insurance products. The Bank has launched initiatives to ensure 100% green energy use at designated branches and actively supports carbon reduction through operational energy efficiency programs. In parallel, Yuanta promotes financial inclusion and fair customer treatment—such as providing financial literacy programs for underserved communities and working with strategic partners to support children and vulnerable populations in rural areas.

In the area of product innovation and customer experience, Yuanta Bank continues to enhance its AI-powered smart customer service platform and has launched a live chat feature to provide real-time human assistance. The Bank has optimized its digital platforms for remote insurance enrollment and mobile relationship management, and developed a proprietary AI fraud detection engine ("SkyNet") to deliver secure, professional, and trustworthy services. Yuanta Bank also led the industry in completing a mobile banking carbon footprint audit in accordance with ISO 14067, which certified by the British Standards Institution (BSI). To promote carbon awareness among consumers, the Bank launched the "Yuanta Personal Carbon Account," which enables users to track monthly carbon reduction of e-transactions via the Yuanta Mobile Banking App. A companion of "Carbon Rewards" program incentivizes customers to engage in low-carbon financial behaviors and promotes the broader adoption of sustainable finance services.

On the front of client asset protection and ethical governance, risk management remains

embedded in Yuanta Bank’s corporate DNA. In response to the rise in internal misconduct cases across the industry, Yuanta Bank pioneered the development of a behavioral risk surveillance platform focused on detecting abnormal employee activity—reinforcing the “three lines of defense” model in internal control. This initiative was recognized in 2024 with the Excellence Award for Best Risk Management at the 12th Taiwan Financial Services Excellence Awards, widely considered the “Oscars of Taiwan’s banking sector.” Moving forward, the Bank will expand the platform’s capabilities and automation to further enhance the precision and reliability of its monitoring functions—building a fair, transparent, and resilient financial ecosystem for customer protection.

Addressing climate risk proactively, Yuanta Bank has released annual TCFD-aligned reports since 2023, covering governance, strategy, risk management, and target-setting. The Board has approved our climate risk appetite and stress testing thresholds, guiding our capital toward low-carbon industries while phasing down exposure to high-sensitivity sectors. As global focus shifts toward biodiversity, Yuanta Financial Holdings joined the Taskforce on Nature-related Financial Disclosures (TNFD) in 2024 as one of the world’s first early adopters. Yuanta Bank now applies TNFD methodologies to monitor ecological impacts across our value chain, driving awareness and alignment among corporate clients and partners.

To centralize and accelerate sustainability execution, we established a dedicated Sustainable Development Committee in January 2023, integrating resources and aligning efforts across departments. In the FSC’s most recent Sustainable Finance Evaluation, Yuanta Bank ranked in the top 20% and 25% among peer institutions in two consecutive assessments. This achievement not only reflects our operational excellence, but also reaffirms our long-term commitment to driving the sustainable finance transformation across Taiwan and beyond. As we move forward, we aim to scale our impact—working closely with clients, partners, and stakeholders to collectively shape a resilient and inclusive financial future.

## II. Bank Profile and Corporate Governance

### 1. Directors, Independent Directors and Managers

#### (1) Information of Directors

Base Date : January 31, 2025

Title	Nationality or Place of Registration	Name	Gender / Age	Date of Election (Appointment) Date	Term (Note 2)	Date when first elected	Shares & Shareholding ratio (%)		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Other concurrent positions in Yuanta Bank or in other companies	Executives, Directors, Supervisors who are spouses or within two degrees of kinship Title/ Name/ Relationship	Note
							Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)				
Chairman	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Tsai-Yu Chang (Note 2)	Male 61-70 years old	2022.06.01	3 years	2020.11.20					<ul style="list-style-type: none"> <li>● Master of Business Administration, National Chengchi University</li> <li>● Chief Risk Officer, Chief Strategy Officer, Chief Financial Officer of Yuanta Financial Holding Co., Ltd.;</li> <li>● Senior Vice President of Yuanta Life Insurance Co., Ltd.;</li> <li>● Executive Vice President, President, Vice Chairman of Yuanta Commercial Bank Co., Ltd.;</li> <li>● Vice President of Yuanta Securities Co., Ltd.;</li> <li>● Senior Vice President of Yuanta Core Pacific Securities Co., Ltd.</li> </ul>	Chairman of Yuanta Savings Bank Korea Co., Ltd.	—	—
Vice Chairman	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Hsiao-Ling Chou	Female 61-70 years old	2022.06.01	3 years	2022.06.01	100% owned by Yuanta FHC ;				<ul style="list-style-type: none"> <li>● Master of Finance, National Taiwan University</li> <li>● President and Vice Chairman of Yuanta Futures Co., Ltd.;</li> <li>● Director of Yuanta Futures (Hong Kong) Co., Ltd.;</li> <li>● Vice Chairman and President of Yuanta Polaris Futures Co., Ltd.;</li> <li>● Director and President of Polaris Yuan Futures Co., Ltd.;</li> <li>● Director and Vice President of Bank of Overseas Chinese ;</li> <li>● President of Brokerage Division of Polaris Securities Co., Ltd.;</li> <li>● Director of Taiwan Futures Exchange</li> <li>● Director of SYF Information (Shanghai)</li> </ul>	Director of Yuanta Venture Capital Co., Ltd.; Director of Yuanta I Venture Capital Co., Ltd.;	—	—
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Su Chin-Weng (Note 3)	Female 61-70 years old	2022.05.28	3 years	2024.05.28	Shareholding when Elected : 7,995,354,776 Current Shareholding : 7,995,354,776				<ul style="list-style-type: none"> <li>● Bachelor in Business Administration, National Cheng Kung University</li> <li>● Auditor-General of Yuanta Financial Holding Co., Ltd.;</li> <li>● Auditor-General of Compliance Officer, and Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	President of Yuanta Commercial Bank Co., Ltd.	—	—
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Chen Weng	Male 61-70 years old	2022.06.01	3 years	2019.06.01					<ul style="list-style-type: none"> <li>● Department of Law, Fu Jen Catholic University</li> <li>● Auditor-General and Executive Vice President of Yuanta Financial Holding Co., Ltd.;</li> <li>● Auditor-General and Chairman of Yuanta Commercial Bank Co., Ltd.;</li> <li>● Chairman of Yuanta Venture Capital Co., Ltd.;</li> <li>● Director of Yuanta Life Insurance Co., Ltd.;</li> <li>● Director of Yuanta I Venture Capital Co., Ltd.;</li> <li>● Director-President, Vice President and Administrative Director of Yuanta Polaris Securities</li> <li>● Managing Director, Vice President, and Board of Directors, Chief Secretary of Overseas-Chinese Banking Corporation Limited</li> </ul>	Director and President of Yuanta Financial Holding Co., Ltd.; <li>● Independent Director of Taiwan FamilyMart Co., Ltd.;</li> <li>● Director of Yuanta Foundation</li>	—	—

Title	Nationality or Place of Registration	Name	Gender / Age	Date of Election (Appointment) Date	Term (Note 2)	Date when first elected	Shares & Shareholding ratio (%)		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Other concurrent positions in Yuanta Bank or in other companies	Executives, Directors, Supervisors who are spouses or within two degrees of kinship (if any)	Note
							Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)				
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Wei Chen Ma (Michael)	Male 51-60 years old	2022.06.01	3 years	2013.06.01				<ul style="list-style-type: none"> <li>● Bachelor of Business, University of Southern California, Ltd.;</li> <li>● Chief Executive Vice President of Yuanta Financial Holding Co., Ltd.;</li> <li>● Vice Chairman of Yuanta Commercial Bank Co., Ltd.;</li> <li>● Vice Chairman of Yuanta Life Insurance Co., Ltd.;</li> <li>● Special Assistant of Chairman of Yuanta Construction Development Co., Ltd.;</li> <li>● CEO of Syspower Corporation;</li> <li>● Director of Yuanta Core Pacific Securities Co., Ltd.;</li> <li>● Chairman of Chih Fu International Co., Ltd.</li> </ul>	Director of Yuanta Financial Holding Co., Ltd.; Director of Yuanta Cultural and Educational Foundation; Director of Yuanta Construction Development Co., Ltd.; Director of Yuanta Life Insurance Co., Ltd.; Director of Yuanta International Investment Co., Ltd.; Director of Taiwan Stock Exchange Corporation's (TWSE); Director of Chih Fu International Co., Ltd.; Director of International Taipei Trade Building World Trade Center Co., Ltd.; Supervisor of Bo Hong Investment Co., Ltd.; Director of SUNSHINE CITY GLOBAL (PTC) LIMITED Director of EMPIRE VISION LIMITED	—	—	
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Chung Yuan Chen	Male 71-80 years old	2022.06.01	3 years	2016.06.01				<ul style="list-style-type: none"> <li>● KaiNan High School Commerce and Industry</li> <li>● Senior advisor to the president of Office of the President; Executive Yuan Political Advisor;</li> <li>● Managing Director of Taiwan Power Company;</li> <li>● Supervisor of Chang Jia M&amp;E Engineering Corp.;</li> <li>● Chairman of Taipei City Fire Buff Association;</li> <li>● Chairman of Yanping College Yanping High School</li> </ul>	Director of Yuanta Financial Holding Co., Ltd.; Chairman of Taipei City Jue Xiu Temple; Responsible person of Xinyi Mansion Artwork Chung Yuan Chen	—	—	
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Yu Feng Ko	Male 51-60 years old	2022.06.01	3 years	2018.01.01				<ul style="list-style-type: none"> <li>● Department of Engineering Science and Management, Stanford University</li> <li>● Director of Taichung Bank;</li> <li>● Chairman of Duet Fashion Corporation Limited;</li> <li>● Director of Comedia Technology Company</li> </ul>	Chairman of Happy Ray Co., Ltd.; Chairman of Hopin Digiotech Co., Ltd.; Director of KYMCO Capital Fund I Co., Ltd.; Director of Shuffco Corporation; Director of Noodoo Investment Co., Ltd.; Director of Hooloop Corporation; Director of Noodoo Corporation; Director of Happy Ray Investment Limited; Director of Kwang Yang Motor Co., Ltd.; Director of Fong Kuo Fishery Co., Ltd.; Director of NCKU Venture Capital Co., Ltd.; Director of FCF Co., Ltd.; Director of CCMEDIA Technology Company; Director of Ming Feng Investment Co., Ltd.	—	—	

Title	Nationality or Place of Registration	Name	Gender / Age	Date of Election (Appointment) Date	Term (Note 2)	Date when first elected	Shares & Shareholding ratio (%)		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Other concurrent positions in Yuanta Bank or in other companies	Executives, Directors, Supervisors who are spouses or within two degrees of kinship (if any)	Note
							Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)				
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Daniel Y.M. Song	Male 61-70 years old	2022.06.01	3 years	2019.06.01					Director of Yuanta Financial Holding Co., Ltd.; Chairman of Yuanta Asset Management Co., Ltd.; Director of Yuanta Life Insurance Co., Ltd.; Director of SUNSHINE CITY GLOBAL (PTC) LIMITED	-	-	
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Kuo Yuan Liang	Male 71-80 years old	2022.06.01	3 years	2020.07.01					Ph.D. in Economics, Duke University, USA Chairman and President, Yuanta-Polaris Research Institute; Honorary Professor, College of Technology Management, National Tsing Hua University; Professor and Chair, Department of Economics, National Tsing Hua University; Adjunct Professor, Department of Economics, National Taiwan University; Standing Independent Director of Chang Hwa Commercial Bank, Ltd.; Director of San Fu Chemical Co., Ltd.; Advisor, Risk Committee of the Board of Directors, China Airlines Ltd.; Commissioner, Fair Trade Commission, Executive Yuan	-	-	
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Fu Ching Lee	Male 61-70 years old	2022.06.01	3 years	2020.07.01	100% owned by Yuanta FHC ; Shareholding when Elected : 7,995,354,776 Current Shareholding : 7,995,354,776				Ph.D. in Management Sciences, Tamkang University Director of Stank Technology Inc.; Vice Chairman and COO of Stank Technology Inc.; President of Sun Microsystems, Inc.; Director of Boplie Co., Ltd.	Independent Director of Howarth Technology Co., Ltd.; Director of Yuanta Securities Investment Trust Co., Ltd.	-	-
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Wen Ching Chiu	Female 51-60 years old	2022.11.25	3 years	2022.11.25					Bachelor of Laws, National Chengchi University Vice President and Board of Directors, Chief Secretary of Yuanta Securities Co., Ltd.; Chief Legal Officer of Yuanta Financial Holding Co., Ltd.; Director of Yuanta Futures Co., Ltd.	Chief Compliance Officer of Yuanta Financial Holding Co., Ltd.; Chief Executive Vice President of Yuanta Bank	-	-
Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Yann Dun Deng	Male 61-70 years old	2023.04.01	3 years	2023.04.01					Bachelor of Laws, National Taiwan University Senior Vice President of CTBC Bank Co., Ltd.; Chief Legal Officer of CTBC Financial Holding Co., Ltd.	Senior Vice President of Yuanta Financial Holding Co., Ltd.; Vice Chairman of Yuanta Venture Capital Co., Ltd.; Vice Chairman of Yuanta I Venture Capital Co., Ltd.	-	-

Title	Nationality or Place of Registration	Name	Gender / Age	Date of Election (Appointment) Date	Term (Note 2)	Date when first elected	Shares & Shareholding ratio (%)		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Other concurrent positions in Yuanta Bank or in other companies	Executives, Directors, Supervisors who are spouses or within two degrees of kinship (if any)	Note
							Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)				
Independent Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Ming Ling Hsueh	Male 61~70 years old	2022.06.01	3 years	2016.06.01					<ul style="list-style-type: none"> <li>● Masters, Soochow University Institute of Accounting; MBA, Bloomsburg University of Pennsylvania</li> <li>● President of PwC Taiwan; Examiner, Advanced Professional and Technical Examinations, Republic of China (Taiwan); Adjunct Professor, College of Technology Management, National Tsing Hua University; Adjunct Professor, College of Management, National Taiwan University of Science and Technology; Chairman of Financial Literacy &amp; Education Association (FINLEA)</li> </ul>	<ul style="list-style-type: none"> <li>● Independent Director of Yuanta Financial Holding Co., Ltd.; Independent Director of LITE-ON Technology; Independent Director of TTY Biopharm Company Limited; Independent Director of Walsin Singapore Pte. Ltd.; Executive Director of Taiwan Corporate Governance Association; Director of Tung Hua Book Co., Ltd.</li> </ul>	—	—
Independent Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Chung Sham Hung	Male 61~70 years old	2022.06.01	3 years	2017.06.01		100% owned by Yuanta FHC ; Shareholding when Elected : 7,995,354,776 Current Shareholding : 7,995,354,776			<ul style="list-style-type: none"> <li>● Master of Accounting and Law, National Chengchi University</li> <li>● Independent Director of Yuanta Futures Co., Ltd.; Vice president of PwC Taiwan; Vice president of National Federation of Certified Public Accountants Association of the Republic of China; Director of Finat Biotech Inc.; Independent Director of HamStar Display Corporation</li> </ul>	<ul style="list-style-type: none"> <li>● Independent Director of Yuanta Securities Co., Ltd.; Chairman of Chang Sheng Financial Consultants Co., Ltd.; Independent Director of Chicony Power Technology Co., Ltd.</li> </ul>	—	—
Independent Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Kuang Si Shiu	Male 71~80 years old	2022.06.01	3 years	2017.07.01					<ul style="list-style-type: none"> <li>● MBA, Indiana University, USA</li> <li>● Section Chief of Department of Financial Affairs, Ministry of Finance; Assistant Auditor of Taxation Administration, Ministry of Finance; Research Fellow of Council for Economic Planning and Development, Executive Yuan; Vice President of Bank of Communications; Chairman of Land Bank of Taiwan; Chairman of Hua Nan Financial Holdings and Hua Nan Commercial Bank; Chairman of Mega Financial Holding Co., Ltd. and Mega International Commercial Bank</li> </ul>	<ul style="list-style-type: none"> <li>● Independent Director of Yuanta Financial Holding Co., Ltd.; Supervisor of Yu Cheng Investment Co., Ltd.; Director of Jianan Qlat Co., Ltd.; Supervisor of The Promised Land Foundation Co., Ltd.; Supervisor of TIMQTI Investment Co., Ltd.; Independent Director of United Microelectronics Corporation</li> </ul>	—	—
Independent Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Chung Li Chang	Male 71~80 years old	2022.06.01	3 years	2019.06.01					<ul style="list-style-type: none"> <li>● Bachelor of Laws, National Taiwan University</li> <li>● Independent Director of Yuanta Securities Co., Ltd.; Prosecutor of Taichung District Prosecutors Office; Judge of Taichung and Taipei District Courts; Presiding Judge of Hsinchu, Taoyuan, Banqiao, and Taipei District Courts; Judge and Presiding Judge of Taiwan High Court</li> </ul>	<ul style="list-style-type: none"> <li>● Independent Director of Cub Eleparts Inc.; Independent Director of AMIDA Technology, Inc.</li> </ul>	—	—

Title	Nationality or Place of Registration	Name	Gender / Age	Date of Election (Appointment) Date	Term (Note 2)	Date when first elected	Shares & Shareholding ratio (%)		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Other concurrent positions in Yuanta Bank or in other companies	Executives, Directors, Supervisors or within two degrees of kinship title/ Name Relationship	Note
							Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)				
Independent Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Chin-Ting Pan	Male 71~80 years old	2022.06.01	3 years	2022.06.01					<ul style="list-style-type: none"> <li>Graduate Institute of Business Policy, University of Tsukuba</li> <li>Chairman, President and Vice President of Taiwan FamilyMart Co., Ltd.;</li> <li>Managing Executive Director of Familymart Japan</li> </ul>	Director of Taiwan FamilyMart Co., Ltd.;	—	—
Independent Director	Republic of China	Representative of Yuanta Financial Holding Co., Ltd.: Chi-Chun Liu	Male 61~70 years old	2022.06.01	3 years	2022.06.01	100% owned by by Yuanta FHC ; Shareholding when Elcted : 7,995,354,776 Current Shareholding : 7,995,354,776				<ul style="list-style-type: none"> <li>Ph.D. in Accounting, New York University</li> <li>Associate Dean and EMBA CEO of College of Management, National Taiwan University;</li> <li>Professor of Department/ Graduate Institute of Accounting, National Taiwan University;</li> <li>Convener of Accounting Group, IFRS 17 Insurance Contract Taskforce;</li> <li>Commissioner of Financial Supervisory Commission;</li> <li>Independent Director of Taiwan Power Company;</li> <li>Supervisor of Financial Ombudsman Institution;</li> <li>Supervisor of Joint Credit Information Center;</li> <li>Standing Supervisor of Public Television Service Foundation;</li> <li>Standing Director of Accounting Research and Development Foundation, R.O.C.</li> </ul>	Independent Director of Yuanta Life Insurance Co., Ltd.	—	—

Note 1 : The directors of 11th Board of Directors shall hold the term of office from June 1, 2022 to May 31, 2025.

Note 2 : Mr. Ming Hsiu Tsai resigned as Chairman and Director on April 11, 2024. Yuanta Bank elected Tsai Yu Chang as the Chairman on the same day (the 47th meeting of the 11th Board of Directors).

Note 3 : Ms. Su Chin Weng was appointed as the director on May 28, 2024.

## (2) Major Institutional Shareholders

Base Date : April 15, 2025

Name of Institutional Shareholders	Major Shareholders of the Institutional Shareholders	
Yuanta Financial Holdings Co., Ltd	Tsun Chueh Investment Co., Ltd.	3.54%
	HO JIA Investment Co., Ltd.	3.31%
	Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF's trust fund account held in custody by Taishin International Bank	3.13%
	Singapore Government's investment account held in custody by Citibank (Taiwan)	2.96%
	Yuan Hung Investment Co., Ltd.	2.92%
	Yuan Hsiang Investment Co., Ltd.	2.89%
	Trust property account held in custody by Yuanta Bank	2.73%
	Yuanta/P-shares Taiwan Dividend Plus ETF	2.58%
	Bank of Taiwan	2.28%
	Yu Yang Investment Co., Ltd.	2.16%

Note : Data for the company's top 10 major shareholders are as of Yuanta financial Holdings' latest book closure date (4/9/2024).

## (3) Key Shareholders of Major Institutional Shareholders

Base Date : April 15, 2025

Name of Institutional Shareholders	Major Shareholders of the Institutional Shareholders	
Tsun Chueh Investment Co., Ltd.	Teng Ta Investment Co., Ltd	19.69%
	Lian Ta Investment Co., Ltd	19.84%
	Lien Heng Investment Co., Ltd	18.92%
	Chiu Ta Investment Co., Ltd	18.36%
	Wei Jian (Victor) Ma	12.96%
	Hsing Tsai Investment Co., Ltd.	10.23%
HO JIA Investment Limited	Chen Hai Lin	50%
	Shu Chiung Tseng	50%
Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF's trust fund account held in custody by Taishin International Bank	Not applicable	
Singapore Government's investment account held in custody by Citibank (Taiwan)	Not applicable	
Yuan Hung Investment Co., Ltd.	Megariches Investments Limited	45.88%
	Lien Heng Investment Co., Ltd.	38.74%
	Teng Ta Investment Co., Ltd.	15.38%

Name of Institutional Shareholders	Major Shareholders of the Institutional Shareholders	
Yuan Hsiang Investment t Co., Ltd	Lian Ta Investment Co., Ltd	44.38%
	Lien Heng Investment Co., Ltd	19.00%
	Teng Ta Investment Co., Ltd	18.69%
	Chiu Ta Investment Co., Ltd	9.96%
	Michael Ma	5.01%
	Hsing Tsai Investment Co., Ltd	2.96%
Trust property account held in custody by Yuanta Bank	Not applicable	
Yuanta/P-shares Taiwan Dividend Plus ETF	Not applicable	
Bank of Taiwan Co., Ltd	Taiwan Financial Holdings Co., Ltd	100%
Yu Yang Investment Co., Ltd.	Tsun Chueh Investment Co., Ltd	100%

**(4) Information of the President, Vice Presidents, Department Heads and Branch Managers**

Base Date : January 31, 2025

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degrees of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
President	Republic of China	Su-Ching Weng	Female	2024.05.28	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, National Cheng Kung University</li> <li>Auditor-General of Yuanta Financial Holding Co., Ltd.</li> </ul>	—	
Auditor-General	Republic of China	Fu-Jen Chiu	Male	2024.06.05	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, Chinese Culture University</li> <li>Vice General Auditor of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Executive Vice President	Republic of China	Allen Wu	Male	2014.10.16	—	—	—	—	<ul style="list-style-type: none"> <li>MBA in Industrial and Business Management, University of Mississippi, USA</li> <li>Senior Vice President of Yuanta Financial Holding Co., Ltd.</li> </ul>	Senior Vice President of Yuanta Financial Holding Co., Ltd.; Chairman of Yuanta Savings Bank Philippines, Inc.; Director of Yuanta Savings Bank Philippines, Inc.	
Executive Vice President	Republic of China	Wen-Ching Chiu	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Laws, National Chengchi University</li> <li>Senior Vice President of Yuanta Securities Co., Ltd.</li> </ul>	Senior Vice President of Yuanta Financial Holding Co., Ltd.; Director of Yuanta Futures Co., Ltd.	
Executive Vice President	Republic of China	Mei-Ling Kuo	Female	2023.07.07	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chengchi University</li> <li>Executive Vice President of Yuanta Life Insurance Co., Ltd.</li> </ul>	Senior Vice President of Yuanta Financial Holding Co., Ltd.; Director of Yuanta Futures Co., Ltd.; Director of Yuanta Securities Finance Co., Ltd.	
Senior Vice President	Republic of China	Hsu-Shu Mai	Male	2017.08.18	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Taiwan University</li> <li>Senior Vice President of Yuanta Securities Co., Ltd.</li> </ul>	Senior Executive Vice President of Yuanta Financial Holding Co., Ltd.; Supervisor of Yuanta Securities Finance Co., Ltd.	
Senior Vice President	Republic of China	Sophia Chang	Female	2017.09.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Accounting, National Taiwan University</li> <li>Senior Vice President of Yuanta Life Insurance Co., Ltd.</li> </ul>	Senior Vice President of Yuanta Financial Holding Co., Ltd.	
Senior Vice President	Republic of China	Chi-Liang Hsiao	Male	2019.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, California State University, San Bernardino, USA</li> <li>Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Director of Yuanta Savings Bank Philippines, Inc.	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Senior Vice President	Republic of China	Robert C.S. Yang	Male	2019.01.15	—	—	—	—	<ul style="list-style-type: none"> <li>Ph.D. in Journalism and Communication, Jinan University, China</li> <li>Vice President of Yuanta Financial Holding Co., Ltd.</li> </ul>	Senior Vice President of Yuanta Financial Holding Co., Ltd.; Vice Chairman of Yuanta Asset Management Co., Ltd.; Director of Yuanta Asset Management Co., Ltd.	
Senior Vice President	Republic of China	Yu-Chun Lin	Male	2019.03.04	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, St. John's University, USA</li> <li>Vice President of Taishin International Bank</li> </ul>	—	
Senior Vice President	Republic of China	Ming-Hung Tsai	Male	2022.12.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chung Hsing University</li> <li>Senior Vice President of Yuanta Securities Co., Ltd.</li> </ul>	Supervisor of Yuanta Asset Management Co., Ltd.	
Vice President	Republic of China	Chi Jung Huang	Male	2015.09.04	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Information Engineering, Feng Chia University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Vice President of Yuanta Financial Holding Co., Ltd.	
Vice President	Republic of China	Chun-Huang Lu	Male	2019.06.1	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Taipei University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Chih-Sheng Pan	Male	2019.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Tunghai University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Chih-Feng Yang	Male	2019.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Tamkang University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Wen-Chi Chou	Female	2019.12.26	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chengchi University</li> <li>Vice President of Yuanta Financial Holding Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Chi-Ting Huang	Female	2021.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Law, Chinese Culture University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Vice President	Republic of China	Wei-Chen Chang	Male	2021.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Tulane University, USA</li> <li>Vice President of Yuanta Securities Co., Ltd.</li> </ul>	Vice President of Yuanta Financial Holding Co., Ltd.	
Vice President	Republic of China	Chih-Chi Liu	Male	2021.05.21	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Information Management, National Central University</li> <li>Vice President of Yuanta Securities Co., Ltd.</li> </ul>	Senior Assistant Vice President of Yuanta Financial Holding Co., Ltd.	
Vice President	Republic of China	Chien-Pin Wu	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, National Chung Hsing University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Chen-Kang Yang	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, Soochow University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Pi-Ju Liao	Female	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Sun Yat-sen University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Ching-Chi Huang	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance Operations, National Kaohsiung First University of Science and Technology.</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Chien-Sheng Wang	Male	2022.07.22	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Yunlin University of Science and Technology</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Yi-Liang Su	Male	2022.12.01	—	—	—	—	<ul style="list-style-type: none"> <li>Ph.D. in Administration, National Taiwan University of Science and Technology</li> <li>Vice President of Yuanta Life Insurance Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Yen-Liang Lin	Male	2023.04.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Engineering of Feng Chia University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Chung-Fen Huang	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Taiwan University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Vice President	Republic of China	Kuo-Jung Li	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Law, Soochow University</li> <li>Senior Attorney-at-Law, Lee and Li Attorneys-at-Law</li> </ul>	—	
Vice President	Republic of China	Ching-Fang Lin	Female	2023.11.09	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Industrial Technology Education, National Taiwan Normal University</li> <li>Vice President of Yuanta Futures Co., Ltd.</li> </ul>	Vice President of Yuanta Financial Holding Co., Ltd.	
Vice President	Republic of China	Che-Chin Lin	Male	2024.02.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Taiwan University of Science and Technology</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Wei-Ning Chang	Female	2024.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chengchi University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Senior Assistant Vice President of Yuanta Financial Holding Co., Ltd.; Supervisor of Yuanta International Leasing Co., Ltd.	
Vice President	Republic of China	Hsiu-Chen Yu	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, University of Southern Queensland, Australia</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Chin Yang	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Taiwan University of Science and Technology</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Vice President	Republic of China	Chen Chun Lin	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Taipei College of Business</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Senior Assistant Vice President of Yuanta Financial Holding Co., Ltd.	
Vice President	Republic of China	Chung-Fu Hsiao	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Management, National Chiao Tung University</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Chia-Chih Lu	Female	2019.05.02	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, National Chung Hsing University</li> <li>Senior Assistant Vice President of Taishin International Bank</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Chia-Chih Chien	Male	2020.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Chengchi University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Tsung-Chieh Li	Male	2020.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Accounting, National Yunlin University of Science and Technology</li> <li>Senior Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Senior Assistant Vice President	Republic of China	Cheng-Fang Chen	Female	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Yunlin University of Science and Technology</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Ya-Hui Hsieh	Female	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of National Development, National Taiwan University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Lu-Wen Tang	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance, Chaoyang University of Technology</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Ping-Chiu Liu	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Insurance, Feng Chia University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Cheng-Chi Li	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, University of North Alabama, USA</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Supervisor of Taiwan Mobile Payment Co., Ltd.	
Senior Assistant Vice President	Republic of China	Jung-Ju Chou	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Chinese Culture University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Chiu-Yen Chen	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Political Science, NCCU</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Wen-Chung Li	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Economics, Ming Chuan University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Shu-Mei Lin	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Finance and Banking, Yung Ta Institute of Technology &amp; Commerce</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Kuang-Hua Peng	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of International Trade, National Chengchi University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Senior Assistant Vice President	Republic of China	Hua-Hsien Tsai	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Chung Hua University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Chen-Hsing Huang	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Information Management, National Taiwan University of Science and Technology</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Senior Assistant Vice President of Yuanta Financial Holding Co., Ltd.	
Senior Assistant Vice President	Republic of China	Hui-Kuo Chien	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, Fu Jen Catholic University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Li-Chun Chen	Female	2024.03.18	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Sun Yat-sen University</li> <li>Assistant Vice President of E-Sun Bank</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Ting-I Chu	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of International Financial Markets, American Graduate School of International Management</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	I-Hsuan Huang	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Management, Fu Jen Catholic University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Hsin-Min Cheng	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Management Sciences, Tamkang University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Cheng-Hui Chen	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Management, Ming Chuan University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Hui-Ying Lin	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Industrial Technology Education, National Taiwan Normal University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Assistant Vice President of Yuanta Financial Holding Co., Ltd.	
Senior Assistant Vice President	Republic of China	Chao-Yu Chen	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Information Management, National Taiwan University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Assistant Vice President	Republic of China	Chien-Ming Tseng	Male	2014.04.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Alabheia University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Hui-Ping Wu	Female	2019.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Banking and Insurance, Air Commerce Junior College Affiliated to Taipei Commercial College</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Yao-Chun Huang	Male	2020.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Chung Cheng University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Chih-Wen Chen	Male	2021.05.17	—	—	—	—	<ul style="list-style-type: none"> <li>Master of International Business, National Taiwan University</li> <li>Senior Manager of Taishin International Bank</li> </ul>	—	
Assistant Vice President	Republic of China	Chiu-Hua Chou	Female	2021.06.11	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Information Management, Hwa Hsia Institute of Commerce and Technology</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Pei-Yu Wu	Female	2022.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Business Documentation, Tamshui Institute of Business Administration</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Chao-Hsien Shao	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Chengchi University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Yuan-Chih Hsieh	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Construction Engineering Technology, National Taiwan University of Science and Technology</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Liang-Chuan Chou	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Journalism, National Chengchi University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Shu-Hui Chen	Female	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Political Science, Soochow University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Yu-Wei Wang	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, Chaoyang University of Technology</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Assistant Vice President of Yuanta Financial Holding Co., Ltd.	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Assistant Vice President	Republic of China	Chun-Lung Wu	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Dong Hwa University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Ming-Chih Lin	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Computer Science and Information Engineering, Fu Jen Catholic University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Yen-Hui Chen	Male	2023.07.21	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Chang Gung University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Yung-Chi Lin	Male	2023.07.21	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Chung Yuan Christian University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Feng-Yi Chen	Female	2023.08.16	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Taiwan University</li> <li>Assistant Vice President of KGI Bank</li> </ul>	—	
Assistant Vice President	Republic of China	Chao-Jung Chang	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Management, National Central University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Ming-Cheng Hung	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Industrial Engineering and Management, National Taipei University of Technology</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Wen-Hao Chang	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Economics, National Taiwan University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Kan-Pei Chen	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Mathematics, Soochow University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	I-Ping Feng	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Soochow University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Li-Min Wang	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Technology Management, Fu Jen Catholic University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Senior Manager	Republic of China	Ming-Hsuan Huang	Male	2020.10.30	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chengchi University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Yi-Ching Huang	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Law, Soochow University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Yu-Wen Ma	Female	2023.10.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Accountancy, Tamkang University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Chi-Wen Tso	Male	2015.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Ph.D. of Business Administration, Chaoyang University of Technology</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Li-Ching Yu	Male	2015.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of International Business, Tunghai University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Yu-Ling Hsu	Female	2015.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Central University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Sheng-Wen Chien	Male	2018.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Chaoyang University of Technology</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Yun-Ting Chuang	Female	2019.10.24	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Taiwan University</li> <li>Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Yen-Hao Chen	Male	2022.04.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Industrial Engineering and Management, I-Shou University</li> <li>Assistant Vice President of Taipei Fubon Bank</li> </ul>	—	
Assistant Vice President	Republic of China	Tzu-Yi Lin	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Statistics, Feng Chia University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Mei-Yi Wang	Female	2022.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Tatung University</li> <li>Assistant Vice President of CTBC Bank</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Assistant Vice President	Republic of China	Ping-Huang Hu	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, Fu Jen Catholic University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Ya-Yu Hsiao	Female	2023.09.18	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, I-SHOU University</li> <li>Vice President of Citibank Taiwan</li> </ul>	—	
Senior Manager	Republic of China	Ju-Chen Li	Female	2015.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of International Trade, Chihlee College of Business</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Meng-Wei Lin	Male	2016.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Chung Hsing University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Ching-Hsing Pan	Male	2016.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Central University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Jo-Ti Yao	Female	2016.06.13	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Radiological Technology, Yuanpei Institute of Medical Technology</li> <li>Manager of Citibank Taiwan</li> </ul>	—	
Senior Manager	Republic of China	Chin-Mei Lin	Female	2017.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of International Business, National Tachung College of Business</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Ling-Ying Liao	Female	2017.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Business Administration, Ling Tung Junior College of Business</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Chung-Lin Wu	Male	2017.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Chungshan Studies, National Sun Yat-sen University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Shu-Ling Wang	Female	2018.03.09	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Kaohsiung University of Applied Sciences</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Yung-Feng Chen	Male	2018.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Electronics, Chien Hsin College of Industrial Technology</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Senior Manager	Republic of China	Hsueh-Ling Wu	Female	2018.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>EMBA, Soochow University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Ying-Fen Tsai	Female	2019.05.02	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, National Cheng Kung University</li> <li>Assistant Vice President of KGI Bank</li> </ul>	—	
Senior Manager	Republic of China	Chih-Chang Yu	Male	2019.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, National Open University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Pao-Lin Wang	Female	2019.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Urban Planning, Chinese Culture University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Tie-Cheng Hsieh	Male	2019.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Takming University of Science and Technology</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Chen-Hsiang Lan	Male	2019.06.10	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, Soochow University</li> <li>Senior Manager of Standard Chartered Bank</li> </ul>	—	
Senior Manager	Republic of China	Chen-Chieh Wu	Male	2020.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, Fu Jen Catholic University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Shan-Yu Huang	Female	2020.10.05	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Financial Information, National Kaohsiung University of Applied Sciences</li> <li>Assistant Vice President of Taishin International Bank</li> </ul>	—	
Senior Manager	Republic of China	Chin-Chen Ho	Female	2021.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Management Sciences, Providence University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Tzu-Ling Lin	Female	2021.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chiayi University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Yen-Ping Weng	Female	2021.01.18	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Banking and Insurance, Chihlee College of Business</li> <li>Senior Manager of CTBC Bank</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Senior Manager	Republic of China	Mao-Feng Huang	Male	2021.03.16	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Madonna University, USA</li> <li>Senior Manager of Taipei Fubon Bank</li> </ul>	—	
Senior Manager	Republic of China	Yuan-Si Huang	Male	2021.04.06	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Public Administration, Tunghai University</li> <li>Senior Manager of CTBC Bank</li> </ul>	—	
Senior Manager	Republic of China	Chieh-Ping Wu	Male	2021.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Business Education, National Changhua University of Education</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Yi-Lun Li	Male	2022.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Chinese Culture University</li> <li>Senior Manager of Taishin International Bank</li> </ul>	—	
Senior Manager	Republic of China	Li-Yu Pan	Female	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Banking and Insurance, National Taichung College of Business</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Chien-Ming Lin	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, National Chung Hsing University</li> <li>Senior Manager of Bank SinoPac</li> </ul>	—	
Senior Manager	Republic of China	Ching-Chuan Chang	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance, Chung Hua University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Mei-Wen Chang	Female	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Applied Economics, National Chiayi University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Wen-Shao Cheng	Male	2022.06.24	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Banking and Insurance, Shih Chien School of Home Economics and Economics</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Chen-Yu Lin	Male	2022.09.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Kaian Institute of Management</li> <li>Manager of CTBC Bank</li> </ul>	—	
Senior Manager	Republic of China	Jui-Chen Hsu	Female	2022.09.05	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Texas A&amp;M, USA</li> <li>Senior Manager of Taipei Fubon Bank</li> </ul>	—	
Senior Manager	Republic of China	Kun-Feng Li	Male	2023.05.22	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Aalto University, Finland</li> <li>Senior Manager of Taipei Fubon Bank</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Senior Manager	Republic of China	Yu-Sung Li	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Fu Jen Catholic University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Hui-Ling Huang	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of International Trade, Cheng Shiu College of Technology and Commerce</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Sheng-Feng Chen	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Economics, Feng Chia University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Chang-Chang Chen	Female	2023.10.02	—	—	—	—	<ul style="list-style-type: none"> <li>EMBA, University of Liège, Belgium</li> <li>Senior Manager of Taipei Fubon Bank</li> </ul>	—	
Senior Manager	Republic of China	Feng-Chi Chen	Female	2023.11.08	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Tourism Industry, National Kaohsiung College of Technology</li> <li>Vice President of Citibank Taiwan</li> </ul>	—	
Senior Manager	Republic of China	Juo-Wei Wang	Female	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Public Administration, College of Technology, China University of Technology</li> <li>Senior Assistant Vice President of O-Bank</li> </ul>	—	
Senior Manager	Republic of China	Meng-Long Tu	Male	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Accounting, Ling Tung Junior College of Business</li> <li>Vice President of HSBC</li> </ul>	—	
Senior Manager	Republic of China	Yen-Chen Wang	Female	2024.03.18	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration and Management Technology, Yuan Ze University</li> <li>Senior Manager of Bank SinoPac</li> </ul>	—	
Senior Manager	Republic of China	Wen-Yu Wu	Male	2024.04.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Insurance, Ming Chuan University</li> <li>Senior Manager of Taipei Fubon Bank</li> </ul>	—	
Senior Manager	Republic of China	Yi-Ling Tsai	Female	2024.04.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Public Administration, Tunghai University</li> <li>Senior Manager of Taishin International Bank</li> </ul>	—	
Senior Manager	Republic of China	Shun-Mao Chang	Male	2024.05.02	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Tunghai University</li> <li>Assistant Vice President of DBS Bank</li> </ul>	—	
Senior Manager	Republic of China	Ching-Ying Huang	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of International Business Management of Taiwan University of Technology</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Senior Manager	Republic of China	Yi-Chun Chen	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Overseas Chinese Institute of Technology</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Jung-Chih Wu	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of International Business, Taichung Health and Management College</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Hsiu-Ling Tsai	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chiayi University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Chih-Hao Chen	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Finance, Fortune Institute of Technology</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Chih-Hui Chang	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chung Hsing University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Cheng-Hui Wang	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Marketing and Distribution Management, Chihlee College of Technology</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Wen-Hsin Kao	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Tamkang University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Manager	Republic of China	Ying-Yi Wang	Female	2024.07.15	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Business Documentation, Chungyao Institute of Technology</li> <li>Assistant Vice President of DBS Bank</li> </ul>	—	
Senior Manager	Republic of China	Yi-Lan Chung	Female	2024.08.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Business Administration, Chihlee College of Business</li> <li>Senior Manager of Taishin Bank</li> </ul>	—	
Senior Manager	Republic of China	Hua-Nung Huang	Male	2024.09.09	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Chaoyang University of Technology</li> <li>Senior Manager of Taipei Fubon Bank</li> </ul>	—	
Manager	Republic of China	Hsiao-Pei Chang	Female	2013.11.29	—	—	—	—	<ul style="list-style-type: none"> <li>EMBA, Soochow University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chung-Hsuan Li	Male	2018.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Shih Chien University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Director of Financial Literacy & Education Association	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Manager	Republic of China	Yi-Jun Wan	Female	2018.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Louisiana State University, USA</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Yu-Te Su	Male	2018.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Jinwen University of Science and Technology</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Cheng-Zhan Jiang	Male	2018.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Southern Taiwan University of Science and Technology</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Pei-Chun Tsai	Female	2019.03.19	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Technology Management, National University of Tainan</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Wen-Chung Tsai	Female	2019.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Southern Taiwan University of Science and Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Ming-Hua Huang	Male	2019.11.22	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Industrial Management, Southern Taiwan College of Engineering and Technology</li> <li>Manager of Taipei Fubon Bank</li> </ul>	—	
Manager	Republic of China	Tzu-Ching Chen	Female	2019.12.23	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Law, National Taipei University</li> <li>Manager of Taishin International Bank</li> </ul>	—	
Manager	Republic of China	Wen-Hsiang Chien	Male	2020.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Industrial Engineering, Chung Yuan Christian University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chao-Yi Wu	Female	2020.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, Southern Taiwan University of Science and Technology</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Yu-Chuan Lin	Male	2021.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Fu Jen Catholic University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Yi-Yao Hsu	Male	2021.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Civil Engineering, Tunghua Institute of Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Manager	Republic of China	Yao-Jen Huang	Male	2021.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Civil Engineering, Sze Hai College of Technology</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hsin-Chiao Li	Female	2021.03.08	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Business Administration, Chihlee College of Technology (Division of Continuing Education)</li> <li>Senior Manager of Taishin International Bank</li> </ul>	—	
Manager	Republic of China	Mei-Yu Chung	Female	2021.05.14	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Upper Iowa University, USA</li> <li>Manager of Cathay United Bank</li> </ul>	—	
Manager	Republic of China	Yao-Fu Shih	Male	2021.05.14	—	—	—	—	<ul style="list-style-type: none"> <li>Department of International Trade, National Chengchi University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Mei-Shu Hsiao	Female	2021.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Fu Jen Catholic University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Kuan-Hua Lai	Female	2021.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chiayi University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Guang-Yan Lin	Male	2021.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Philosophy, Fu Jen Catholic University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Kun-Feng Su	Male	2021.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, Ming Chuan University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hui-Chun Lin	Male	2021.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Mechanical Engineering, Chung Hua University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Ming-Che Lin	Male	2021.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Civil Engineering, Chien Kuo College of Commerce and Industry</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	You-Shuan Chen	Female	2021.08.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Tainan Women's College of Arts and Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Manager	Republic of China	Bi-Yuan Jiang	Female	2021.09.03	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Business Administration, Vanung Institute of Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Li-Hsiang Chen	Male	2021.10.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Applied Foreign Languages, Division of Continuing Education, Taipei City University of Science and Technology</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hui-Chuan Lin	Female	2021.10.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Tunghai University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chia-Jung Chuang	Female	2021.10.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Risk Management and Insurance, National Chengchi University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chun-Liang Chen	Male	2021.10.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Computer Science and Information Engineering, Jinwen University of Science and Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Kang-Yang Lin	Male	2022.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Accounting, Ming Chuan University</li> <li>Manager of Shin Kong Bank</li> </ul>	—	
Manager	Republic of China	Pi-Yun Wu	Female	2022.03.21	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Industrial Design, Vanung Institute of Technology</li> <li>Assistant Manager of CTBC Bank</li> </ul>	—	
Manager	Republic of China	Wen-Chi Peng	Female	2021.05.14	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Business Administration, Hsing Wu Institute of Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chien-Chun Lin	Male	2022.05.17	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Marketing and Distribution Management, Oriental Institute of Technology</li> <li>Manager of Taipei Fubon Bank</li> </ul>	—	
Manager	Republic of China	Lei-Ting Hsing	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Public Finance and Taxation, Chung Kuo Institute of Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Manager	Republic of China	Ming-Chang Pan	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Applied Foreign Languages, Division of Continuing Education, National Taipei College of Business</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chun-Nan Liu	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Cooperative Economics, Feng Chia University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hung-Yi Chen	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Construction Engineering Management, Ming Chi Institute of Technology</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Li-Yang Chen	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Cheng Kung University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	En-Sheng Lai	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Shih Chien University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Wen-Hsin Yang	Male	2022.08.19	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Providence University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Ho-Ling Huang	Female	2022.09.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Money and Banking, National Kaohsiung University of Science and Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Feng-Ling Huang	Female	2022.09.30	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Accounting, National Yunlin University of Science and Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Tung-Lung Yang	Male	2023.02.20	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Accounting, Ming Chuan University</li> <li>Sales Deputy Manager of E-Sun Bank</li> </ul>	—	
Manager	Republic of China	Chung-Ming Wang	Male	2023.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Electronic Engineering, Nanjeon Institute of Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Manager	Republic of China	Tzu-Hung Liu	Male	2023.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Central University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Wei-Chen Chiu	Female	2023.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Information Management, Hsing Kuo University of management</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Shu-Chuan Hu	Female	2023.03.24	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, Soochow University</li> <li>Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hung-Wen Liu	Female	2023.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Tunghai University</li> <li>Manager of KGI Bank</li> </ul>	—	
Manager	Republic of China	Chao-Hung Su	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Human Resources and Public Relations, Dayeh University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Li-Ching Li	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Ming Chuan University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chih-Hsiang Chen	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Accounting and Information Systems, Hsing Wu Institute of Technology</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hui-Ling Wang	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of International Trade, Yunnan University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chia-Cheng Yen	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Electronic Engineering, Southern Taiwan College of Engineering and Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hung-Cheng Kuo	Male	2023.09.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Kaohsiung First University of Science and Technology</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Sheng-Ja Li	Male	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Risk Management and Insurance, Shih Chien University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Manager	Republic of China	Jui-Ping Huang	Female	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chiayi University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Lien-Sheng Chou	Male	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Transportation Management, Tamkang University</li> <li>Assistant Vice President of Taishin International Bank</li> </ul>	—	
Manager	Republic of China	Shih-Hsin FuChiang	Male	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Industrial Engineering and management, Minghsin University of Science and Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chien-Keng Wei	Male	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Insurance and Financial Management, Chaoyang University of Technology</li> <li>Manager of Cathay United Bank</li> </ul>	—	
Manager	Republic of China	Hui-Ping Yeh	Female	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Banking and Insurance, Air Commerce Junior College Affiliated to Taipei Commercial College</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Mei-Ling Yeh	Female	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Changhua University of Education</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chun-Lan Hsu	Female	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Chemical Engineering, Kao Yuan University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hui-Chen Feng	Female	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of International Trade, Aviation Business Junior School Affiliated to National Cheng Kung University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Yi-Tzu Liang	Female	2024.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Tourism, Providence University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chung-Ting Wu	Male	2024.03.22	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Kin Shan University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Manager	Republic of China	Wei-Kai Hsu	Male	2024.03.22	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Chi Nan University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hung-Chi Chiu	Female	2024.05.02	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Industrial Economics, National Central University</li> <li>Assistant Vice President of KGI Securities</li> </ul>	—	
Manager	Republic of China	Ming-Chin Chen	Male	2024.05.06	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, Yuan Ze University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Tsu-Lin Yang	Female	2024.05.24	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Industrial Economics, Tamkang University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Jui-Lung Lin	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Economics, Ming Chuan University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chih-Hao Chen	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of International Trade, Ming Chuan University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hsin-Jui Huang	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Information Management, Longhua Institute of Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Hsiang-Chiu Hung	Male	2024.06.11	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Political Science, Soochow University</li> <li>Manager of Taipei Fubon Bank</li> </ul>	—	
Manager	Republic of China	Ssu-Yin Chang	Female	2024.06.17	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Takming Institute of Technology</li> <li>Manager of Bank SinoPac</li> </ul>	—	
Manager	Republic of China	Pei-E Tsai	Female	2024.06.21	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Kun Shan University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Wen-Ying Chang	Female	2024.06.21	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance and Banking, Hsing Wu Institute of Technology</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Manager	Republic of China	Ya-Ting Yang	Female	2024.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, Cheng Shiu University</li> <li>Senior Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Wen-Chin Hsieh	Female	2024.09.02	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Biotechnology, Nanhua University</li> <li>Manager of Taipei Fubon Bank</li> </ul>	—	
Manager	Republic of China	Chun-Yuan Wang	Male	2024.09.09	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Finance, Shih Chien University</li> <li>Senior Deputy Manager of Cathay United Bank</li> </ul>	—	
Manager	Republic of China	Chih-Hsiang Ho	Male	2024.10.10	—	—	—	—	<ul style="list-style-type: none"> <li>Department of International Trade and Finance, Fu Jen Catholic University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Tsung-Hua Lin	Male	2024.11.08	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Dong Hwa University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Keng-Yi Chien	Male	2024.12.09	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Law, Chinese Culture University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Manager	Republic of China	Chih-Wei Chiang	Male	2025.01.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, Fu Jen Catholic University</li> <li>Deputy Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Senior Assistant Vice President	Republic of China	Yi-Cheng Liao	Male	2022.11.16	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance, National Taiwan University</li> <li>Vice President of Yuanta Financial Holding Co., Ltd.</li> </ul>	Vice President of Yuanta Financial Holding Co., Ltd.	
Assistant Vice President	Republic of China	Mei-Chu Yeh	Female	2015.09.16	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of General Business, Shih Hsin Senior Industrial and Commercial Vocational School</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Chao-Yen Chen	Male	2020.01.13	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Textile Industry, Taipei Industrial Junior College</li> <li>Senior Vice President of Standard Chartered Bank</li> </ul>	—	
Assistant Vice President	The Philippines	Regina V. Saga	Female	2020.03.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Laws, University of Oxford, U.K.</li> <li>Professional Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Director of Yuanta Savings Bank Philippines, Inc.; President of Yuanta Savings Bank Philippines, Inc.	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Assistant Vice President	Republic of China	Su-Fen Chao	Female	2020.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Taiwan Normal University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Assistant Vice President of Yuanta Financial Holding Co., Ltd.	
Assistant Vice President	Republic of China	Yung-Fu Lin	Male	2021.01.16	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, National Taiwan University of Science and Technology</li> <li>Professional Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Tsun-Yi Hou	Male	2021.05.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Law, Soochow University</li> <li>Professional Assistant Vice President of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Ming-Hung Chien	Male	2021.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Business Administration, National Cheng Kung University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Shu-Chiung Wang	Female	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Associate degree of Finance, Open College Affiliated with National Tainchung University of Science and Technology</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Chung-Chih Wang	Male	2022.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of Finance Operations, National Kaohsiung First University of Science and Technology.</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Chao-Yen Chen	Female	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Statistics, National Chung Hsing University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Feng-Hsu Chang	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Industrial Engineering and Management, Lungjwa Junior College of Technology and Commerce</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Hung-Chou Chen	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>MBA, International University of Monaco</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	Assistant Vice President of Yuanta Financial Holding Co., Ltd.	
Assistant Vice President	Republic of China	Chun-Ting Cheng	Male	2023.07.01	—	—	—	—	<ul style="list-style-type: none"> <li>Department of Industrial Management, Chung Hua University</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Wen-Hsing Wu	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>Master of International Management, Thunderbird School of Global Management, USA</li> <li>Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

Title	Nationality	Name	Gender	Date of Election (Appointment) Date	Shares held		Shares held by spouse and underage children; shares held in the names of others		Education and selected past positions	Concurrent positions at other companies	Managers who are spouses or relatives within the second degree of kinship
					Shares	Shareholding ratio (%)	Shares	Shareholding ratio (%)			
Assistant Vice President	Republic of China	Pei-Hua Chen	Female	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>• MBA, University of Illinois at Chicago (UIC), USA</li> <li>• Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Kun-Yi Ko	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>• Master of Finance, National Central University</li> <li>• Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	
Assistant Vice President	Republic of China	Chung-Yang Yang	Male	2024.06.01	—	—	—	—	<ul style="list-style-type: none"> <li>• Department of Finance, Chinese Culture University</li> <li>• Senior Manager of Yuanta Commercial Bank Co., Ltd.</li> </ul>	—	

## 2. Corporate Governance

### (1) Disclosures made in accordance with Corporate Governance Best-Practice Principles for Banks and related regulations

Disclosed in “Corporate Governance” on the Bank’s website :

<https://www.yuantabank.com.tw/bank/>

### (2) Status of corporate governance, departures from the Corporate Governance Best-Practice Principles for Banks and reasons for such departures

Item	Implementation			The Differences between the Corporate Governance Practice of the Bank and “Guideline for Bank Corporate Governance” and Causes
	Yes	No	Summary	
<p>1. Equity structure and shareholders’ rights of the Bank :</p> <p>(1) Did the Bank set up methods to handle shareholders suggestions, questions, complaints and legal actions from shareholders, and implemented the procedure?</p> <p>(2) Did the Bank maintain list of its major shareholders and the ultimate controllers of these major shareholders?</p> <p>(3) Did the Bank establish and execute risk control and firewall mechanism between the Bank and its affiliates?</p>	<p>✓</p> <p>✓</p> <p>✓</p>		<p>(1) The Bank is a wholly-owned subsidiary of Yuanta Financial Holdings(YFH), and the communication channel between the Bank and YFH is smooth.</p> <p>(2) YFH is the Bank’s sole and actual controlling shareholder. Also, the Bank is also fully aware of YFH’s ultimate owner list.</p> <p>(3) The bank and its affiliates are financially independent, with clear separation of performance and responsibilities. CPAs are engaged to conduct audits on a regular basis. Furthermore, in accordance with the Bank Act and Article 44 and 45 of the Financial Holding Company Act, Yuanta Bank has established the “Regulations Governing Operations Related to Financial Transactions with Affiliated Companies,” “Rules Governing Transactions with Related Parties,” “SOP for the General Power of Attorney Regarding the Non-Credit Transactions Between Yuanta Bank and Stakeholders Defined in Article 45 of the Financial Holding Company Act,” and “Rules Governing the Transactions Between Yuanta Bank and Self-Disciplined Counterparts” and has also established a related party inquiry system and related operating regulations and control measures to ensure control and firewall mechanism.</p>	There was no departure in this respect.
2. Composition and responsibilities of the Board of				There was no departure in this

Item	Implementation			The Differences between the Corporate Governance Practice of the Bank and "Guideline for Bank Corporate Governance" and Causes
	Yes	No	Summary	
<p>Directors :</p> <p>(1) Has the Board of Directors formulated a diversity policy and specific management goals?</p>	✓		<p>(1) Paragraph 2 of Article 21 of the Bank's "Corporate Governance Best-Practice Principles" clearly stipulates that the composition of the Board of Directors of the Bank shall take into account diversity. The proportion of directors who also serve as managerial officers of the Bank must not be too high and shall follow the regulations of Article 17 about concurrent posts. The Bank shall formulate an appropriate diversification policy based on its own operation, operating model and development needs, which should include but are not limited to the following two major standards:</p> <ol style="list-style-type: none"> <li>1. Basic requirements: gender, age and nationality.</li> <li>2. Professional knowledge and skills: professional background (such as law, accounting, industry, finance, marketing, or technology), professional skills, and industry experience.</li> </ol> <p>Since the directors the 11th Board of Directors took office on June 1, 2022, the composition of Yuanta Bank's Board of Director's has become more diverse. As of December 31, 2024, the percentage of independent directors has increased from 26% in the 10th Board of Directors to 33.3%, reaching the goal of independent directors accounting for at least one-third of all directors. In terms of gender equality, there are two female directors (while no female director was elected in the 10th Board of Directors), reaching the goal of at least one female director. Meanwhile, one new director with expertise in information security has been included on the Board and, therefore, the requirements under the "Financial Information Security Action Plan 2.0" issued by FSC in December 2022 were met.</p> <p>Moreover, the Bank passed the "Procedures for recommending candidates for directors and independent directors election" during the 24th meeting of the 11th term of Board of Directors held on May 11, 2023. Before the expiration of each term, the Bank shall propose a list of criteria that are required of the director and independent director candidates in accordance with these Procedures. The criteria are about professional knowledge,</p>	respect.

Item	Implementation			The Differences between the Corporate Governance Practice of the Bank and "Guideline for Bank Corporate Governance" and Causes
	Yes	No	Summary	
(2) Did the Bank's voluntary establishment of other functional committees in addition to Remuneration Committee and Audit Committee?	✓		<p>technical experience, gender, independence and other factors. After the Chairman has been consulted, the proposal is presented to the Board of Directors for approval. Once approved, the criteria are reported to Yuanta FHC as a reference for selecting directors and independent directors of our bank for the new term.</p> <p>(2) The Bank's Board of Directors has appointed a "Remuneration Committee" and an "Audit Committee" to assist in the operation of the Board of Directors and the exercise of its powers. A "Risk Management Committee" convened by the Chairman is also appointed to ensure the effective operation of risk management throughout the Bank.</p>	
(3) Does the TWSE/GTSM listed bank establish regulations governing the Board's performance and the evaluation method, conduct performance evaluation annually and regularly and report the results to the Board of Directors, and apply them as reference for individual directors' remuneration and nomination for reappointment?	✓		<p>(3) According to Yuanta Bank's "Regulations Governing Performance Appraisal on the Board of Directors and Functional Committee," the performance appraisal on the Board of Directors and functional committees shall be conducted annually, and the appraisal results shall be submitted to the Board of Directors for discussion before the end of Q1 of next year. The 2024 overall results of the performance appraisal on the Board of Directors and functional committees are expected to be presented to the 20th meeting of the 11th Remuneration Committee on February 18, 2025 and the 70th meeting of the 11th Remuneration Committee on March 6, 2025. Meanwhile, Yuanta Bank's director performance appraisal results shall be provided to the Remuneration Committee as the reference basis for directors' remuneration, and once every three years, external professional independent institutions or external expert and scholar team shall conduct the appraisal. The Taiwan Corporate Governance Association has completed the performance appraisal on the Board of Directors of Yuanta Bank for 2024.</p>	
(4) Did the Bank assess the independence of the CPA periodically?	✓		<p>(4) Concerning the evaluation report on the independence and appointment of the external auditor, Yuanta Bank has asked the external auditor for AQIs as the reference for evaluation on the appointment and re-appointment of the external auditor. The evaluation report on the independence and appointment of the external auditors in 2024 has been approved by the Audit Committee on</p>	

Item	Implementation			The Differences between the Corporate Governance Practice of the Bank and “Guideline for Bank Corporate Governance” and Causes
	Yes	No	Summary	
			January 23, 2024 and by the Board of Directors on February 1, 2024.	
3. Has the Bank been equipped with an adequate number of corporate governance personnel with appropriate qualifications, and appointed a chief corporate governance officer in charge of corporate governance affairs (including but not limited to furnishing information required for business execution by Directors and Supervisors, assisting the Directors and Supervisors with legal compliance, handling matters relating to board meetings and shareholders meetings according to laws, and producing minutes of board meetings and shareholders meetings)?	✓		<p>The Bank established a corporate governance director and an appropriate number of corporate governance personnel to be responsible for corporate governance-related</p> <ol style="list-style-type: none"> <li>(1) Handle matters related to the Audit Committee, the Board of Directors, and the shareholders’ meeting under the law.</li> <li>(2) Record the minutes of the meetings of the Audit Committee and the Board of Directors.</li> <li>(3) Provide assistance in onboarding and continuing education of directors.</li> <li>(4) Provide the information needed for directors’ implementation.</li> <li>(5) Assist directors in complying with laws and regulations.</li> <li>(6) Report to the Board of Directors on whether the qualification of independent directors complies with relevant laws and regulations at the time of appointment and during the term of office.</li> <li>(7) Handle matters related to the change of directors.</li> <li>(8) Other matters stipulated in the Articles of Incorporation or contracts.</li> </ol>	There was no departure in this respect.
4. Did the Bank establish communication channel with stakeholders (including but not limited to shareholders, employees and customers etc.), set up a stakeholders section on the Bank’s website, and properly respond to important corporate social responsibility issues that stakeholders are concerned about.	✓		<ol style="list-style-type: none"> <li>(1) The Bank’s website has disclosed information on financial and business operations, and set up a “sustainable development section” to provide a platform for responding to important corporate social responsibility issues of concern to stakeholders.</li> <li>(2) The Bank has established a spokesperson and deputy spokesperson in accordance with the “Uniform Spokesperson Procedures” responsible for officially releasing public information, policies or other relevant information on behalf of the Bank.</li> <li>(3) The official website of the Bank has set up a tab specific for stakeholders. The Bank’s stakeholders such as customers, vendors, and employees etc., may file a complaint and grievance or express opinions to the Bank through business premises, telephone, email, fax, or written correspondence, etc.</li> <li>(4) Yuanta Bank’s website has set up an email for both the Audit Committee and whistle-blowing channels to ensure the smooth communication between employees, shareholders and stakeholders, and the Audit Committee.</li> <li>(5) In order to help the communication</li> </ol>	There was no departure in this respect.

Item	Implementation			The Differences between the Corporate Governance Practice of the Bank and "Guideline for Bank Corporate Governance" and Causes
	Yes	No	Summary	
			<p>between the labor and management, Yuanta Bank invited the labor representatives to convene the labor-management meeting and participate in the discussion with the Employee Benefit Committee, Employee Pension Fund Supervisory Committee and Occupational Safety and Health Committee to facilitate the cooperation between both parties.</p> <p>(6) The Bank is a wholly owned subsidiary of Yuanta Financial Holdings, and the communication channel between the Bank and Yuanta Financial Holdings is maintained.</p> <p>(7) Yuanta FHC organizes the suppliers' conference and evaluation each year. It also invites Yuanta Bank's suppliers to attend the conference and join the evaluation, in order to provide the channel of engagement with suppliers.</p>	
<p>5. Information Disclosure :</p> <p>(1) Did the Bank establish website to disclose information concerning financial affairs and corporate governance?</p> <p>(2) Did the Bank have other information-disclosing approaches? (e.g. English website, assignment of specific personnel to collect and disclose the Bank's information, implementation of a spokesperson system, broadcasting of investor conferences via the bank website and etc.)</p> <p>(3) Does the Bank announce and register the annual financial report within the time limit in accordance with the relevant provisions of the Banking Act of Republic of China and Securities and Exchange Act after the end of the fiscal year, and announce and register the first, second, and third quarter financial reports and the monthly operating status before the prescribed time limit?</p>	<p>✓</p> <p>✓</p> <p>✓</p>		<p>(1) The industry has established Chinese and English websites to disclose financial business, corporate governance, sustainable development and other relevant material information.</p> <p>(2) The Bank established the spokesperson and deputy spokesperson system to unify and integrate financial and business information and advance the timeliness of public announcement.</p> <p>(3) A. The Bank's monthly operations in 2024, the 2023 financial statements, and the 2024 Q1, Q2, and Q3 financial statements were announced and reported before the specified deadline.</p> <p>B. The Bank's 2024 financial statements will be announced and reported in advance before the prescribed deadline (March 17, 2025), and is expected to be announced and reported before February 27, 2025.</p>	There was no departure in this respect.

Item	Implementation			The Differences between the Corporate Governance Practice of the Bank and "Guideline for Bank Corporate Governance" and Causes
	Yes	No	Summary	
6. Did the Bank have other important information enabling better understanding of the Bank's corporate governance status? ( including but not limited to staff interests and employee care, investors relations and stakeholder's rights, director's and supervisor's further training, the implementation of risk management policies and risk evaluation criteria, the implementation of customers' policies, Bank's purchase of liabilities insurance for directors and supervisors and the donation to political parties, stakeholders and charities)	✓		<p>(1) Staff Right and Employee Care : Yuanta Bank establishes the Employee Benefits Committee and Employee Complaint and Feedback Section, and also convenes the labor-management meeting regularly. Meanwhile, it will also publish related information via the intranet and electronic official document system from time to time, in order to maintain the employees' interests and rights. Yuanta Bank also works with external organizations to implement the Employee Assistance Programs (EAPs) for employees, provide the employees with professional consulting services, help them solve problems, and facilitate the balance between work and life.</p> <p>(2) Investors Relations and Stakeholder's Rights : A. The Bank's sole investor is Yuanta Financial Holdings Co., Ltd., which is the only shareholder and has smooth relationship with the Bank. B. Important information of finance and business, corporate governance, and communication channels are available on the Bank's official website for stakeholders' reference and interaction.</p> <p>(3) Director's Further Education : The Bank has developed "Director Further Education Procedures" and implemented director's continuing education courses according to the procedures.</p> <p>(4) The Implementation of Risk Management Policies and Risk Evaluation Criteria : The Bank has developed superior risk management policy approved by Board of Director, and constituted a well-structured risk management system in order to ensure various risk evaluation criteria. Meanwhile, the Bank also set up Risk Management Committee to integrate the deliberation, supervision and coordination of the Bank's risk management.</p> <p>(5) The Implementation of Customers' Policies : To guard customer's rights, the Bank has developed Guidelines on Consumer Protection, Consumer Dispute Resolution Regulations, Policy of Fair Hospitality Principle, Strategy of Fair Hospitality Principle and various relevant regulations of personal information protection. Furthermore, the Bank continuously</p>	There was no departure in this respect.

Item	Implementation			The Differences between the Corporate Governance Practice of the Bank and "Guideline for Bank Corporate Governance" and Causes
	Yes	No	Summary	
			<p>acquired ISO 27001, a certificate of the Information Security Management Standard (ISMS), and BS10012, a certificate of Personal Information Management System, and ISO10002, an international certificate of Customer Complaint Management System, and establish Fair Hospitality Promotion Committee which enable the Bank to protect customers' privacy, to enhance personal data security, and to improve the quality of customer services.</p> <p>(6) Bank's Purchase of Liabilities Insurance for Directors and Supervisors : The Bank takes out liability insurance for directors and independent directors on a regular basis every year.</p> <p>(7) The donation to political parties, stakeholders and charities :  <ol style="list-style-type: none"> <li>1. In February 2024, Yuanta Bank donated NT\$136,760 to the Pingtung County Indigenous People Social Welfare Service Association.</li> <li>2. In April 2024, Yuanta Bank donated NT\$5,000,000 to the Taiwan Foundation for Disaster Relief.</li> <li>3. In June 2024, Yuanta Bank donated NT\$750,000 to the Taiwan Financial Service Roundtable.</li> <li>4. In August 2024, Yuanta Bank donated NT\$213,525 to the Charity Union Association of the Chiayi County for the micro-insurance premium.</li> <li>5. In November 2024, Yuanta Bank donated NT\$32,175 to Northern Region Children's Hom of Ministry of Health and Welfare.</li> </ol> </p> <p>(8) Establish an adequate and clear system dedicated to conveyance consultation, coordination and communication of laws &amp; regulations  <ol style="list-style-type: none"> <li>1. Collect the information about important financial laws and regulations and convey the same to related management and staff on a daily basis.</li> <li>2. Issue the compliance e-news on a monthly basis, compile the recent important financial laws, decrees, interpretation on sanction cases in the same trade, and Yuanta Bank's internal rules and regulations, and convey the same throughout Yuanta Bank.</li> <li>3. The employee portal site has set up the "Compliance Management"</li> </ol> </p>	

Item	Implementation			The Differences between the Corporate Governance Practice of the Bank and "Guideline for Bank Corporate Governance" and Causes
	Yes	No	Summary	
			<p>sections, including the "Personal Data Protection Act Promotion Section," "Financial Consumer Protection Act Promotion Section," "Compliance Section for Overseas Branches/Subsidiaries," "Anti-Money Laundering and Countering of Terrorism Financing Section," "Wealth Management Business Laws and Regulations Section" and "Compliance Promotion Section," in order to maintain and update data periodically and to be easily accessible to colleagues.</p> <p>4. Compile the important laws and regulations to be followed by Yuanta Bank's clerks, prepare the compliance handbook for access by colleagues, improve the awareness toward compliance and establish the code of conduct.</p> <p>5. Conduct the online compliance test on a semi-annual basis, which each unit supervisor shall designate colleagues to attend subject the colleagues' functions.</p>	
<p>7. In response to the result on Corporate Governance Evaluation issued by Corporate Governance Center of Taiwan Stock Exchange for the latest year, please describe issues which have been improved. For those which have not been improved, please propose issues to be improved in the higher priority and the according measures (companies not listed in evaluation are not required for completion).</p> <p>The Bank is a public and a non-TWSE/GTSM-listed company, so it is not listed in the corporate governance evaluation of the Taiwan Stock Exchange (TWSE) corporation.</p> <p>〈 Remark 〉 The Bank participated in CG6014 (2023) Corporate Governance System Assessment, conducted by Taiwan Corporate Governance Association, in 2024 and, on December 27, 2024, was honorably certified as Outstanding (valid for two years).</p>				

Note : According to the Securities and Exchange Act, a company shall disclose its annual financial report within 3 months at the end of each fiscal year. Meanwhile, the decree under Jin-Guan-Yin-Fa-Zi No. 11002100381 has been applied since 2022. Therefore, Yuanta Bank disclosed its annual financial report within 75 days at the end of the year.

**(3) The implementation of the promotion of sustainable development and the differences from the Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and reasons :**

Item	Implementation		
	Yes	No	Summary
1. Has the Bank established a governance structure and a dedicated (adjunct) unit to promote sustainable development and has the Board of Directors authorized the senior management, supervised by the Board, to handle matters?	✓		<p>The Bank, a subsidiary of Yuanta FHC, has established a “Green Product Working Group” in February 2021 to hold quarterly meetings in response to the current sustainable finance initiatives. Further, in response to the amendments by the Bankers Association of the Republic of China to Article 29-2 of the “Corporate Governance Best Practice Principles for Banking Industry” about the implementation of the board of directors’ sustainable development responsibility, the Bank passed its “Regulations Governing Establishment of Sustainable Development Committee” upon approval of the Board of Directors on January 16, 2023 to promote the original group to be a committee.</p> <ol style="list-style-type: none"> <li>Pursuant to the “Regulations Governing the Establishment of the Sustainable Development Committee” approved by the Board of Directors, the President serves as the convener of the Committee and holds meetings on a quarterly basis. Meanwhile, It has invited independent directors to supervise relevant affairs since November 2024.</li> <li>The committee consists of the (1) Corporate Governance Working Group; (2) Sustainable Finance Working Group; (3) Climate Change Management Working Group; (4) Customer Care Working Group; (5) Employee Care Working Group; (6) Environmental Sustainability Working Group; (7) Social Engagement Working Group and other seven functional working groups, which hold monthly meetings.</li> <li>Each functional group reports their functions at the quarterly meetings of the Sustainable Development Committee. Four meetings were held in 2023 (on January 11, April 22, June 13, and November 14). The motions include the Group Sustainable Development Strategy Roadmap indicator implementation status, sustainable financial evaluation matters, sustainability-related policies and regulations, promotion of the Guidelines for Financial Institutions on Greenwashing Prevention and sustainable credit business development trends, Scope 3 implementation progress and adjustment of the promotional unit. Meanwhile, the committee meeting resolutions were also approved by the Board of Directors.</li> </ol>
2. Does the Bank conduct risk assessments on the environment, society and corporate governance related to the company’s operations and formulate relevant risk management policies or strategies based on the materiality principle? (Note 3)	✓		<p>(1) Per the FSC’s requirement, financial institutions value the risk caused by climate changes to the financial industry. Climate change risk management has also become one of the elements of sustainability. Yuanta Bank has established the “Climate Change Risk Management Task force” to continue the four general standards including governance, strategy, risk management and indicators &amp; targets, research and analyze the impact to be posed to Yuanta Bank’s operations, and consider the inclusion of climate risk into the strategic adjustment. Meanwhile, in order to establish Yuanta Bank’s climate change risk management standards and ensure the adequacy, validity and reasonableness of the climate change risk management, the Board of Directors authorizes the “Climate Change Risk Management Regulations” and the annual climate change risk monitoring indicators (including the climate</p>

Item	Implementation								
	Yes	No	Summary						
			<p>change risk appetite and climate change VaR throughout the Bank) as the basis to be followed.</p> <p>(2) The Bank has established a risk management mechanism for effective identification, measurement, evaluation, supervision, and control, and has verified the effectiveness of the Bank on relevant major issues through external professional institutions, ensuring to minimize the impact of relevant risks. The explanations are as follows :</p> <table border="1"> <thead> <tr> <th>Major Issues</th> <th>Risk Assessment</th> <th>Explanation</th> </tr> </thead> <tbody> <tr> <td>Environment</td> <td>Environmental Impact and Assessment</td> <td> <ol style="list-style-type: none"> <li>1. Yuanta FHC's Sustainability Committee conducts analysis based on the materiality principles of the sustainability reports and proposes relevant management strategies for material issues related to environmental impact.</li> <li>2. The Bank uses the TCFD framework to construct a climate risk identification process, promotes risk identification through the Risk Management Committee, and divides risks into physical risks and transition risks based on risk categories.</li> <li>3. To ensure the effective reduction of pollutant emissions and impact on the environment, the institutionalized management of ISO 14001 Environmental Management Systems has been implemented continuously since 2015 to comply with regulations and to avoid the occurrence of environmental pollution.</li> <li>4. To effectively manage energy use, we have continuously introduced and acquired ISO 50001 Energy Management System certification since 2016 and built a smart energy monitoring</li> </ol> </td> </tr> </tbody> </table>	Major Issues	Risk Assessment	Explanation	Environment	Environmental Impact and Assessment	<ol style="list-style-type: none"> <li>1. Yuanta FHC's Sustainability Committee conducts analysis based on the materiality principles of the sustainability reports and proposes relevant management strategies for material issues related to environmental impact.</li> <li>2. The Bank uses the TCFD framework to construct a climate risk identification process, promotes risk identification through the Risk Management Committee, and divides risks into physical risks and transition risks based on risk categories.</li> <li>3. To ensure the effective reduction of pollutant emissions and impact on the environment, the institutionalized management of ISO 14001 Environmental Management Systems has been implemented continuously since 2015 to comply with regulations and to avoid the occurrence of environmental pollution.</li> <li>4. To effectively manage energy use, we have continuously introduced and acquired ISO 50001 Energy Management System certification since 2016 and built a smart energy monitoring</li> </ol>
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Item	Implementation		
	Yes	No	Summary
			<p>monitoring and management system in each building to track the use of related and implement energy conservation measures.</p> <p>5. To reduce greenhouse gas emissions, ISO 14061-1 Greenhouse Gas Part 1 : Specification with Guidance has been introduced since 2017 to find out the greenhouse gas emissions of operating sites. Also, the Bank has replaced old energy-saving equipment and purchased renewable energy certificates and green power to achieve the goal of carbon reduction.</p> <p>6. To make proper use of water resources, ISO 14046 Water Footprint was introduced in 2020, and a large number of water conservation mark product were used to establish a good water management system.</p> <p>7. To avoid the physical risks on operating sites caused by climate change, the Bank takes flooding, soil liquefaction, and sustainable buildings into consideration for the site selection evaluation form of operating locations.</p> <p>8. The coping strategies and action plans for relevant environmental risk indicators are based on the annual internal audit plan of the ISO management system to ensure the related implementation. The</p>

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Item	Implementation		
	Yes	No	Summary
			<p>define the powers and responsibilities of the Board of Directors, senior executives, and personnel at all levels. Meanwhile, there is a General Audit and a head of Compliance in the head office to ensure the effective implementation of the Bank's internal control system.</p> <p>2. Yuanta Bank continued to attend the Taiwan Corporate Governance Association's corporate governance framework assessment, and received the "CG6014 (2023) Corporate Governance Framework Assessment-Certificate with Distinguished Honor" on December 27, 2024.</p>
			<p>Strengthen the Functions of the Board</p> <p>The Bank has established relevant regulations such as Rules and Procedure of Board Meetings, Scope of Duties for Directors, Board and Functional Committees Evaluation Procedures, and conducts the annual performance evaluation, outsourced to professional independent institutes, of the Board of Directors and functional committees.</p>
			<p>Stakeholder Communication</p> <p>The Bank has a spokesperson and deputy spokesperson system and has set up a stakeholder tab on the Bank's official website. The Bank's customers, vendors, etc., and other stakeholders can file complaint or suggestion to the Bank through the website.</p>

Item	Implementation					
	Yes	No	Summary			
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<p>3. Environmental issues</p> <p>(1) Does the Bank establish appropriate environmental managements system based on its industrial characteristics?</p> <p>(2) Is the Bank committed to improving various resource use efficiency and using recycled materials with low impact on the environmental load?</p> <p>(3) Does the Bank assess the potential risks and opportunities of climate change for the company now and in the future, and take response measures to address related issues?</p>	<p>✓</p> <p>✓</p> <p>✓</p>		<p>(1) Regarding the establishment of environmental management systems (including water conservation, energy saving and carbon reduction, greenhouse gas reduction and other related environmental protection management measures) :</p> <p>A. In line with the requirements of external laws and regulations as well as self-management, the Bank has introduced relevant ISO environmental management systems (e.g., ISO 14001, ISO 14064 , ISO 14046 , and ISO 50001 ) to establish environmental policies, management systems and performance targets for water conservation, energy saving and carbon reduction and greenhouse gas reduction, and has implemented various action plans for improvement.</p> <p>B. The Bank has introduced a smart energy monitoring system as the basis for data tracking of the environmental management system.</p> <p>C. Yuanta Bank created the “Environmental Sustainability Indicator System” to integrate the data about the ISO-related management systems throughout Yuanta Bank, e.g. the information about various indicators including water and electricity consumption, waste, energy equipment specifications, business travels &amp; commuting, and transfer of personnel. The information about GHG emissions may be accessed subject to the category and scope. A warning notice will be sent subject to each unit’s emission status.</p> <p>(2) All practices are in accordance with the policies and regulations of Yuanta Financial Holding, the parent company. The circumstances related to the improvement of the utilization efficiency of various resources and the use of recycled materials are as follows :</p> <p>A. Recycle and reuse energy-intensive products, including promoting and ad Recycling and reuse of energy-consuming products, including promotion of paper recycling, use of recycled paper and resource recovery, and implementation of the electronic signature system.</p> <p>B. Proper disposal of waste, including promotion of waste sorting and reduction, and waste water treatment.</p> <p>C. The Bank uses green, energy-saving office supplies and equipment, and has been recognized by the Taipei City Government and the Environmental Protection Administration as a green procurement enterprise every year since 2011.</p> <p>D. All types of office furniture are utilized to the fullest to avoid waste, and the waste disposal process is handled in accordance with the resource recycling method.</p> <p>(3) Yuanta Bank continues to strive to achieve environmental sustainability and turn climate change issues into opportunities. Although it does not engage in the manufacturing industry, it still focuses on energy conservation and carbon reduction, hoping to help mitigate climate change. Yuanta Bank continues to implement the ISO 50001 energy management system and smart energy monitoring system, and implements the ISO 14064-1</p>			

Item	Implementation		
	Yes	No	Summary
(4) Does the Bank calculate the greenhouse gas emissions, water consumption and total weight of waste in the past two years, and formulate policies for energy saving, carbon reduction, greenhouse gas reduction, water use reduction or other waste management?	✓		<p>greenhouse gas inventory system throughout the Bank, in order to verify the environmental impact posed by the internal activities of the enterprise. Use TCFD and SBT and other evaluation tools to decide on the high-risk climate change issues and consider them as the basis for related investment and financing. Meanwhile, in response to the Group's renewable energy utilization development strategy, Yuanta Bank has completed the promotion of 2 business locations of the Business Department using 100% green energy in 2021. In 2024, the original site of the Business Department was updated as Zhonglu Branch, and the new site of the Business Department utilized 100% green energy. Therefore, a total of 3 business locations use 100% green energy.</p> <p>(4) The Bank is in the financial services industry, not like the manufacturing industry which produces a lot of greenhouse gas emissions. The Bank's sources of greenhouse gas emissions are mainly electricity and water consumption and transportation oil. In order to pay attention to the changes of greenhouse gases, the Bank started to apply for various ISO environmental management systems in 2017, as follows :</p> <p>A. ISO 14064-1 Greenhouse Gas Investigation System The Bank has started to implement ISO14061-1 in 2017 greenhouse gas inventory system to verify and monitor the greenhouse gas emissions. The certified locations covered 149 branches and the headquarters in 2024 (including Business Department), totaling 150 business locations. The coverage rates were both 100%. Meanwhile, Yuanta Bank has received the SGS certification. The greenhouse gas emissions data verified by the inventory throughout the Bank are as follows: The total CO<sub>2</sub> emissions for the year 2022 were 10,857ton- CO<sub>2</sub> e/year. The total CO<sub>2</sub> emissions for the year 2023 were 10,685ton- CO<sub>2</sub> e/year. The total CO<sub>2</sub> emissions for the year 2024 were 10,692ton- CO<sub>2</sub> e/year.</p> <p>B. ISO-14064-1 Greenhouse Gas Inventory System (for overseas locations) Yuanta Bank has started the overseas greenhouse gas inventory since 2024, including the Hong Kong Branch, the subsidiary in Korea, the subsidiary in the Philippines, and the Office in Myanmar. It will also continue the inventory each year. The total CO<sub>2</sub> emissions from the overseas for the year 2024 were 327.31 ton- CO<sub>2</sub> e/year.</p> <p>C. ISO50001:2018 Energy Management System (Certification date: July 9th, 2016 and Expiration date: July 18th, 2022) Since 2016, Yuanta Bank has started to apply for the ISO 50001 energy management certification. In 2024, since Chengdu Building was relocated and Yuanta Financial Plaza was added, the certification scope covered 7 private buildings (Yuanta FHC Building, Yongkang Building, Fucheng Building, Kaohsiung Building, Mingcheng Building, Taichung Building and Financial Plaza), in order to review the power consumption by equipment comprehensively. Meanwhile, it implements the following energy-conservation and carbon-reduction strategies: (1) T5 lamps, LEDs, cold cathode tubes and other low-energy lamps are used in those newly branches to reduce electricity costs and energy consumption.</p>

Item	Implementation																						
	Yes	No	Summary																				
			<p>(2) It carries out the annual air conditioning maintenance work and replace old equipment subject to the useful life.</p> <p>D. In 2024, Yuanta Bank gathered the statistics about classification, recycling and reuse of waste via the “Environmental Sustainability Indicator System” and collected evidence. The statistics are specified as follows:</p> <p style="text-align: right;">Unit: thousand/KG</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Domestic waste</th> <th style="width: 50%;">Recycling (aluminum, copper, iron, glass, and PET bottles are combined to calculate)</th> <th style="width: 12.5%;">Paper</th> <th style="width: 12.5%;">Leftovers</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">156,625</td> <td style="text-align: center;">17,171</td> <td style="text-align: center;">72,214</td> <td style="text-align: center;">17,052</td> </tr> </tbody> </table> <p>Total renovation waste in 2024: 167.08 metric tons.  Total water consumption in 2024: 71.42 metric tons.  The annual water consumption and expenses are detailed in the following table:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Year</th> <th style="width: 45%;">Expenses (\$NTD)</th> <th style="width: 40%;">Consumption (m3)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2022</td> <td style="text-align: center;">NT\$1,034,211</td> <td style="text-align: center;">61,511</td> </tr> <tr> <td style="text-align: center;">2023</td> <td style="text-align: center;">NT\$1,136,769</td> <td style="text-align: center;">68,367</td> </tr> <tr> <td style="text-align: center;">2024</td> <td style="text-align: center;">NT\$1,209,321</td> <td style="text-align: center;">73,690</td> </tr> </tbody> </table>	Domestic waste	Recycling (aluminum, copper, iron, glass, and PET bottles are combined to calculate)	Paper	Leftovers	156,625	17,171	72,214	17,052	Year	Expenses (\$NTD)	Consumption (m3)	2022	NT\$1,034,211	61,511	2023	NT\$1,136,769	68,367	2024	NT\$1,209,321	73,690
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<p>4. Social issues</p> <p>(1) Did the Bank develop management policies and procedures according to regulations and International Bill of Human Rights?</p>	✓		<p>(1) A. In order to maintain and protect basic human rights, Yuanta Bank, according to the labor laws, and together with the parent company, Yuanta FHC, in accordance with the basic human right protection principles disclosed by the international human right convention including the “Universal Declaration of Human Rights” and “ILO Convention,” set forth the work rules and related personnel management regulations prohibiting discriminating against job applicants or employees due to the factors including race, thought, religion, party affiliation, place of origin, place of birth, gender, sexual orientation, age and marriage, in order to create an equal employment environment, advocate diversity and equality, practice the equal pay for equal work, and provide a healthy and safe workplace. Meanwhile, Yuanta Bank convenes the labor-management meeting periodically to research employees’ rights and welfare, protect employees’ interests and rights, facilitate the labor-management harmony and build the vision for mutual benefit and win-win situation.</p> <p>B. In order to practice the human rights policy, Yuanta Bank, together with the parent company, Yuanta FHC, conduct the due diligence investigation on human rights of the employees each year to assess the risk assessment with respect to the potential human rights risk issues to be dealt with by the employees. At the same time, the Bank covers the core international labor standards disclosed by the International Labour Organization (ILO), and sets forth and adjust the following management, mitigation, compensation and correction policies based on the assessment results, in order to solidify the Bank’s human rights protection policies.</p> <p>C. Yuanta Bank organizes the “Peaceful Workplace : Human Rights, Laborers’ Interests and Rights, and Prevention of Sexual Harassment” training courses each year, in order to promote to and train all employees about the human rights concept, and the human rights knowledge including the</p>																				

Item	Implementation		
	Yes	No	Summary
(2) Does the Bank establish and implement reasonable employee welfare measures (including compensation, leaves and other benefits etc.), and appropriately reflect the operating performance or results in employee compensation?	✓		<p>contents of Yuanta Bank’s human rights policy, statutory laborers’ interests and rights and personnel rules, prevention of sexual harassment, occupational infringement, and channels of feedback, in order to raise all employees’ awareness toward human rights protection and work with them to build a peaceful workplace jointly.</p> <p>(2) A. Yuanta Bank offers a competitive and reasonable remuneration system, and pays remuneration under multiple packages, including basic pay, allowances, bonuses, festival bonus, employee compensation, and shareholding trust. In order to encourage employees to exert their work performance, Yuanta Bank establishes the regulations governing performance and remuneration to link Yuanta Bank’s overall operating targets and business plans through the perfect performance management system. The performance assessment results may serve as the basis for payment of remuneration and promotion. Subject to the business performance and earnings, Yuanta Bank provides the group performance bonus each year, and reflects the employees’ personal performance to the entire employees’ remuneration adequately to encourage the contribution made by employees and drive the organization’s positive development. According to the Articles of Incorporation, 0.01%~5% of the balance of the earnings retained by Yuanta Bank at the year’s final accounting (the earnings before tax prior to deduction of remuneration to employees), if any, less the accumulated losses shall be allocated as the remuneration to employees</p> <p>Information on employee compensation is disclosed in the “Corporate Governance - Articles of Incorporation” of the “About Yuanta” section on the Bank’s official website.</p> <p>B. The starting salary offered to Yuanta Bank’s new employees is higher than the statutory base pay. The salary is authorized per the personnel’s educational background, working experience, expertise, managerial functions and positions. The salary will not vary depending on gender, based on the philosophy of gender equality in employment.</p> <p>C. Yuanta Bank provides the employee benefits including (but not limited to) employees’ meal allowance, three major festivals, birthday gift money, marriage subsidy, childbirth subsidy, funeral subsidy, emergency relief fund, employee child scholarship, group insurance, employees’ health checkup, diversified club activities, employee deposits with preferential interest rate, employee house loans, employee housing repair loans, employee consumer loans and employee assistance programs (EAPs), and establishes the Employee Benefits Committee dedicated to help employees balance their work and life, and create a friendly workplace.</p> <p>D. Yuanta Bank sets forth the employee retirement regulations requiring the contribution to the pension reserve to the exclusive account at Bank of Taiwan pursuant to laws on a monthly basis. Meanwhile, it established the Labor Pension Supervisory Committee responsible for auditing contribution, deposit and disbursement of the pension reserve and payment of pension fund. Following promulgation of the Labor Pension Act on July 1, 2005, Yuanta Bank has contributed monthly</p>

Item	Implementation		
	Yes	No	Summary
(3) Did the Bank offer employees the safe and healthy workplace and conduct safety and health education for employees periodically?	✓		<p>payments into the employee's personal labor pension account pursuant to laws. Further, Yuanta Bank creates the employee shareholding trusts to allow the employees to hold Yuanta Bank's stocks and share business results with Yuanta Bank, improve the protection of their life after retirement or resignation and also build a team.</p> <p>E. Yuanta Bank provides employees with various leave types and statutory leave days pursuant to laws, in order to help employees relax physically and mentally. Meanwhile, it also sets forth the maternity protection policies (e.g. paternity (prenatal checkup) leave and maternity leave) superior to those provided under the labor laws, fulfills the corporate social responsibility and provides employees with the volunteer leave for specific hours.</p> <p>(3) To promote the safety and health of all employees, the Bank established the Occupational Safety and Health Committee in 2018 with 11 members, including 4 labor representatives, who review occupational safety and health policies and occupational health promotion plans on a quarterly basis; To improve the quality of safety and health management, the Bank has continuously passed the Occupational Health and Safety Management System (ISO45001) verified by the British Standards Institute, actively engaged in employee care, and demonstrated its ability to systematically analyze and implement workplace safety and health promotion activities. To protect the safety and health of employees and customers, the Bank continues to promote workplace environmental safety protection, and in accordance with the Occupational Safety and Health Act and related sub-laws, formulates Occupational Safety and Health Work Guidelines, Occupational Safety and Health Management Plan, Automatic Inspection Plan, Directions for Working Environment Monitoring, and Occupational Safety and Health Education and Training Rules, and they have been announced for implementation. In addition, the Operation Unit Safety Maintenance Procedures is formulated to establish a safe maintenance mechanism for the premises :</p> <p>A. Strict entrance guard and security check measures to fully protect the safety of our employees at work and in everyday life.</p> <p>B. Regular safety inspections of drinking water, carbon dioxide and illumination brightness.</p> <p>C. Regular report and inspected fire and public safety equipments.</p> <p>D. Regular maintained and inspect the generator, uninterruptable power supply and the elevators.</p> <p>E. Regular disinfection and sanitation of the environment.</p> <p>F. Confirming that office surveillance systems at all business locations function normally.</p> <p>G. Organize the physical and online training courses and disaster prevention drill for the occupational safety and health training and four major programs for occupational safety and health, with respect to new and current employees, pursuant to laws each year.</p> <p>H. Regularly arrange occupational safety and health administrators of all business units, occupational safety and health managers of branches, first aid personnel and fire</p>

Item	Implementation		
	Yes	No	Summary
(4) Did the Bank develop training programs on effective career and capability development for employees?	✓		<p>safety management personnel to receive relevant training.</p> <p>I. Arrange three on-site health services by physicians each month. Contracted physicians and designated nurses provide occupational injury and disease prevention, medical care, and health consultation services. Environmental safety and health inspections are also conducted to effectively control risks, prevent and mitigate disasters from the possibility of occurrence, in order to achieve the purpose of sustainable operation.</p> <p>J. Actively promote health promotion activities, promote occupational disease prevention measures, health management of three highs and maternal health protection, and organize health seminars, technology physical fitness testing, healthy physical fitness, mental health, and workplace smoking cessation activities.</p> <p>K. Coping with statutory communicable diseases, the “Workplace Care Program for Persons Recovered from COVID-19” is implemented to provide traditional Chinese and western medicine consultation services in the workplace to improve the health of workers.</p> <p>L. Test the carbon dioxide concentration and light intensity of the office premises every six months, and obtain the “Air Quality Autonomy Management Mark.”</p> <p>M. We incorporate occupational safety and health provisions and hazard notification requirements into our procurement process and construction contracts to ensure compliance with occupational safety and workplace safety regulations.</p> <p>N. Continued to obtain the certification of the “Safe Workplace” by the Ministry of Health and Welfare and the “Superior Quality Breastfeeding Room” certification from the Department of Health, Taipei City Government.</p> <p>O. The Bank has set up the “Sexual Harassment Prevention Section” in the statutory disclosures section on the Bank’s official website to ensure the employees’ personal safety and working environment.</p> <p>P. It values the health protection of middle-aged and elderly employees, and promotes the “work fitness management plan for the middle-aged and the elderly.” Meanwhile, in 2024 the business locations in New Taipei City all received the “Dementia Friendly Supporter” label.</p> <p>Q. There were no fire incidents during the year. The head office and branches conduct regular disaster prevention drills and make statutory fire declarations.</p> <p>(4) Yuanta Bank upholds the sustainable development philosophy, builds Yuanta’s enterprise culture, insists on the management philosophy and aligns the business development strategies. Yuanta Bank values talent training and development, and helps employees develop diversified functions, improve their competitiveness, train them to learn the expertise needed by their future functions, and grow with Yuanta Bank together, subject to the different career development roadmaps for management talents and financial talents, through the management function training, financial courses and general education, online and physical, and project assignment and job rotation. Yuanta Bank reports the annual training development plan and budget to the Board of Directors, in addition to the</p>

Item	Implementation																				
	Yes	No	Summary																		
(5) Does the Bank comply with relevant regulations and international standards for customers' health, safety, and privacy, as well as marketing and labeling of products and other services, and formulate relevant consumer or client protection policies and grievances procedures?	✓		<p>implementation status of successors' and employees' training, periodically each year.</p> <p>In 2024, in response to the FinTech development and Yuanta Bank's annual business focus planning for execution of related training programs, Yuanta Bank has organized a total of 1,427 sessions for the programs, attended by 229,288 trainees in total and for a total of 314,636 hours. The total training expenses are NT\$32.34 million. The training hours are 65 hours per person, and training expenses NT\$6,666 per person.</p> <table border="1"> <thead> <tr> <th colspan="3">Talent Cultivation and Training in 2024</th> </tr> <tr> <th>Type of training</th> <th>Number of trainees</th> <th>Number of training hour</th> </tr> </thead> <tbody> <tr> <td>Management of talent cultivation</td> <td>1,560</td> <td>9,325</td> </tr> <tr> <td>Orientation training</td> <td>7,757</td> <td>43,628</td> </tr> <tr> <td>Financial talent cultivation</td> <td>219,971</td> <td>261,683</td> </tr> <tr> <td>Total</td> <td>229,288</td> <td>314,636</td> </tr> </tbody> </table>	Talent Cultivation and Training in 2024			Type of training	Number of trainees	Number of training hour	Management of talent cultivation	1,560	9,325	Orientation training	7,757	43,628	Financial talent cultivation	219,971	261,683	Total	229,288	314,636
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(5) A. Yuanta Bank all comply with applicable laws and regulations or are reported to the committees, such as the "Financial Instrument Review Committee," "New Product Review Committee" and "Digital Development Strategy Committee," for review. Meanwhile, it must fully disclose and clearly state the rewards, fees, methods of collection, and standardized contracts and fees before entering into contracts with customers, and post the same on the official website.			<p>B. In order to fulfill the responsibility of maintaining the confidentiality of customers' personal data and information security, Yuanta Bank establishes a dedicated unit and group, and also formulates the "Consumer Protection Principles," "Personal Data Protection Policy," "Directions for Management of Personal Data," "Information Security Management Policy" and "Directions for Information Security Management," continues to obtain the international certifications including the "BS 10012 Personal Information Management" and "ISO 27001 Information Security Management System," discloses the privacy protection statement and non-disclosure policy for customer data on the its website, and implements Yuanta Group's non-disclosure policy for customer data to maintain customer privacy and improve the personal data security.</p> <p>C. Yuanta Bank identifies the fair dealing policy as the core enterprise culture. The Board of Directors is the supreme unit dedicated to supervising the promotion of the fair dealing policy. It establishes the "Fair Dealing Policy," "Fair Dealing Strategy" and "Regulations Governing Establishment of Fair Dealing Promotion Committee" as the bases to be followed. Yuanta Bank's President serves as the convener of the "Fair Dealing Promotion Committee" to direct the promotion of various fair dealing principles, convene meetings regularly and report its implementation status to the Board of Directors, in order to comply with the fair dealing principles, protect customers' interests and rights, and provide customers with</p>																		

Item	Implementation		
	Yes	No	Summary
(6) Does the Bank formulate supplier management policies that require suppliers to comply with relevant regulations on environmental protection, occupational safety and health or labor human rights, and their implementation?	✓		<p>more fine-quality financial services. In 2024, Yuanta Bank received recognition as being in the top 25% of banks in the “Fair Dealing Policy” evaluation by FSC. Apparently, the efforts made by Yuanta in fair dealing has won recognition from the competent authority.</p> <p>D. Yuanta Bank has formulated the “Regulations Governing Consumer Dispute Settlement,” “Directions for Handling Customers’ Petitions” and “Operating Handbook for Management of Customer Complaints,” and continued to acquire the “ISO 10002 Complaint Handling Management System” international certification. Upon receipt of a consumer complaint, Yuanta Bank not only immediately notifies the relevant units to keep track of the entire handling process, but also consults with consumers for opinions after the processing unit completes its work.</p> <p>E. The Bank currently provides multiple channels to handle consumer complaint as follows :</p> <ol style="list-style-type: none"> <li>Each business unit hall has set up a customer feedback form</li> <li>Customer service hotline</li> <li>Customer service area on the bank’s website and mobile banking system</li> <li>E-mail :</li> <li>Fax or mail letter.</li> <li>AI customer service</li> </ol> <p>(6) Yuanta Group established the directions for suppliers’ management of Yuanta FHC and its subsidiaries in 2019. The directions demand that suppliers should comply with the requirements on human right and environment issues (e.g. execution of the “Supplier’s Letter of Undertaking for Safety and Health”), and complete the suppliers’ evaluation pursuant to the directions. Meanwhile, in 2020, Yuanta Group implemented the ISO 20400 sustainable procurement and established the Yuanta Group Supplier Sustainable Procurement Guidelines and Guidance thereof, demanding that suppliers should comply with related requirements, including ethical management, and should engage in business activities based on the principles of fairness, honest, integrity and transparency, practice the ethical management policy, prevent unethical conducts proactively, and establish corporate governance and ethical management best practice principles.</p>
5. Does the Bank take reference to international reporting standards or guidelines to prepare reports such as CSR report, etc., that disclose the Bank’s non-financial information? Has the aforementioned report obtained the confirmation or assurance opinion of a third-party certification unit?	✓		<p>Yuanta FHC releases the non-financial information report each year. In June 2024, Yuanta FHC released the “Yuanta FHC 2023 Sustainability Report” (hereinafter referred to as the Report), and the relevant public notice was posted in the “Sustainability” section on Yuanta FHC’s website, in Chinese and English. It covers the Group’s performance in economy, society and environment in 2023 (from January 1, 2023 to December 31, 2023), and management policies and responsive measures against important topics. The Report set the organizational boundaries based on the principles of consolidated statements, covering Yuanta FHC and its eight subsidiaries. The scope of disclosure focused on the operating activities in Taiwan. The Report was prepared primarily based on the GRI standards, Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies, Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and International</p>

Item	Implementation		
	Yes	No	Summary
			Integrated Reporting Framework, SDGs and the SASB-Investment Banking & Brokerage Guidelines, commercial bank guidelines, and TCFD. The financial data were prepared based on International Financial Reporting Standards and Regulations Governing the Preparation of Financial Reports by Financial Holding Companies. In respect of environment, the ISO 14001, ISO 14046, ISO 14064-1, ISO 14067, ISO 20400, ISO 50001 and PAS 2060 were followed. In respect of society, ISO 45001, ISO 26000 and ISO 27001 were followed. The Report was investigated by BSI, Taiwan Branch based on AA1000 AS v3 and GRI. Upon investigation, the Report was held satisfying the “core” requirements under GRI 2021 and AA1000 Type II guarantee. Meanwhile, subject to the indicators under the SASB-Investment Banking & Brokerage Guidelines, PwC Taiwan provided the limited assurance on the specific SASB key performance information in accordance with the Statement of Taiwan Standards on Assurance Engagements (TWSAE) No. 1, “Other than Audits or Reviews of Historical Financial Information.”
6. If the Bank has established corporate Sustainable Development Principles based on “Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies”, please describe any discrepancy between the principles and their implementation :			In order to perfect Yuanta Bank’s sustainable development-related systems in practicing sustainable development simultaneously with the parent company, Yuanta FHC, Yuanta Bank formulates its “Sustainable Development Best Practice Principles” based on the “Yuanta Financial Holding Co., Ltd. Sustainable Development Best Practice Principles.” The same has also passed the 63rd meeting of the 11th Board of Directors. There is no departure between both.
7. Other important information to facilitate better understanding of the Company’s corporate Sustainable Development Practices :			For further details, please view our corporate and parent company Yuanta Financial Holdings website.

Note1 : If check "Yes" in the execution situation, please specifically explain the important policies, strategies, measures adopted and the implementation; if check "No" in the execution situation, please explain the differences and reasons in “the differences from the Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and reasons segment”, and explain the plans of the relevant policies, strategies, and measures to be adopted in the future.

Note2 : For non-listed banks, there is no need to fill in “the differences from the Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and reasons.”

Note3 : The principle of materiality refers to those have material impacts on the company’s investors and other stakeholders in relation to environmental, social and corporate governance issues.

Note4 : For disclosure methods, please refer to the Best Practice Reference Examples on the website of the Corporate Governance Center of the Taiwan Stock Exchange.

**(4) Yuanta Bank Climate information:**

1. Information on implementation status

	Implementation status
1. Describe the overseeing and governance of climate-related risks and opportunities by the Board of Directors and Management.	<p>1. The Bank’s Board of Directors serves as the highest governance body for climate-related issues. It is responsible for approving climate-related policies, strategies and goals, taking climate-related risks and opportunities into consideration, and overseeing the management and disclosure of climate-related risks. Aside from incorporating the above climate-related issues into the Bank’s operating strategies, the Board of Directors also supervises the implementation and effectiveness of various management mechanisms to ensure the Bank’s stable operation. These mechanisms include regular discussions of climate-related issues, continuous reviews of risk assessment results, and irregular education and training to enhance employees’ understanding of climate-related risk management issues.</p> <p>2. The Bank’s organizational structure and the responsibilities of each unit facilitate the handling of climate-related matters in accordance with the “Articles of Incorporation” approved by the Board of Directors.</p>
2. Explain how the identified climate risks and opportunities affect the Bank’s business, strategies and finance (short-term, mid-term and long-term)	<p>1. The Bank took an annual inventory of the risks and opportunities caused by climate change based on the nature of its business, and further identified and assessed the risks and opportunities based on the TCFD recommendations for classification, impact paths, impact time and geographical scope, location in the value chain, and financial impacts.</p> <p>2. The Bank used the results of a climate risk and opportunity matrix to identify a number of risks and opportunities, and formulated measures and strategies based on the short-, medium-, and long-term impact periods and impact levels. Aside from the commitments to coexistence with climate change, the Bank also made corresponding strategies to create opportunities.</p>
3. Depict the financial impact imposed by extreme weather and transition actions	<p>1. Extreme weather causes property losses or business interruptions of investment and financing counterparties, thereby resulting in decrease in the Bank’s earnings.</p> <p>2. Extreme weather causes floods resulting in the business interruption of subsidiaries’ business locations, or self-owned real estate depreciation, thus posing some impact on the Bank’s income that results in reduction in the Bank’s revenue or assets.</p> <p>3. Based on the Network of Central Banks and Supervisors for Greening the Financial System (NGFS) and the IPCC climate change scenarios, we have chosen the no-policy RCP8.5 scenario, the orderly scenario RCP2.6, and the disorderly scenario RCP2.6 of climate change scenarios for assessing the possibly financial impacts.</p>
4. Describe how to integrate the climate risk identification, assessment and management processes into the enterprise risk management system	<p>The Bank’s climate change risk management processes are divided into four major steps in accordance with the existing risk practices- risk identification, risk assessment, risk monitoring, and risk communication/reporting.</p> <p>1. Risk identification: Identify the correlation between climate change risks (transition risk and physical risk) of its own operations and investment and funding businesses</p>

	Implementation status
	<p>and existing risks, such as credit risk, market risk, operational risk and liquidity risk, and incorporate them into existing risk management processes.</p> <p>2. Risk assessment:</p> <p>(1) Measure and manage climate change risks by comprehensively considering the justification of climate change risk measurement methods, the significance of exposure, and the correlation between risk types.</p> <p>(2) Establishment of a climate change risk measurement method to enhance qualitative or quantitative climate risk monitoring and management.</p> <p>3. Risk monitoring:</p> <p>(1) Set climate risk quantitative indicators and limits, and analyze, monitor and report on a monthly basis.</p> <p>(2) The Risk Management Department reviews the adequacy of the Bank's climate change risk monitoring indicators each year based on the Bank's business goals and risk tolerance, and taking into account the climate change risk measurement method.</p> <p>4. Risk communication/reporting</p> <p>(1) The Risk Management Department regularly reports important climate change risk management information to the Risk Management Committee, the Chairman, the Audit Committee, and the Board of Directors.</p> <p>(2) Upon discovering any material abnormality or special situation, responding remedy shall be taken in accordance with internal regulations and reported to the Board of Directors.</p>
<p>5. If the scenario analysis is applied to assess the Bank's resilience to deal with climate change risks, the scenarios, parameters, assumptions, analysis factors and major financial impacts should be explained.</p>	<p>Based on the six climate risk scenarios defined in the "Operational Plan for Climate Change Scenario Analysis for Domestic Banks" by the Association of Banks, orderly transition, disorderly transition, and no policy for 2030 and 2050, the Bank analyzed the impact of physical risks (such as heavy rain, flood, and drought) and transition risks (rising carbon prices) on the exposures of the Bank's investment and loans and used risk linkage indicators (sale to loan ratio, collateral ratio, CLTV, etc.) corresponding to Joint Credit Information Center's (JCIC) parameters like Probability of Default (PD) and the Loss Given Default (LGD) based on the Bank's practical experience, calculated the ratios of the expected loss of climate change on corporate and consumer exposures to the Bank's net worth and earning before tax under these six scenarios.</p>
<p>6. If any transition plan in response to the climate risk management is in place, please describe the contents of the plan, and the metrics and targets used to identify and manage the physical risk and transition risk.</p>	<p>1. The Bank adopted the Science Based Target (SBT) methodology Set the target to actively reduce the carbon emissions of the Bank's own operations through the introduction of internal carbon pricing (ICP), low-carbon operations and low-carbon transformation strategies to achieve the vision of net zero carbon emissions by 2050. Through communication and engagement with internal and external stakeholders, the Bank has developed a low-carbon strategy for climate action and strengthened the understanding and management of climate risks.</p> <p>2. SBT target setting</p>

	Implementation status
	<p>(1) Scope I and Scope II : Absolute reduction in 42% from 2020 in 2030</p> <p>(2) Category 5.4 (depending on the underlying assets of investment and funding)</p> <p>A. Funding of power generation projects: In 2030, the greenhouse gas emission per 1,000 kWh of power generated by the financing portfolio of the power generation project was reduced by 49% compared with that in 2019.</p> <p>B. Commercial real estate: In 2030, the GHG emissions per square meter of the corporate loan portfolio of commercial real estate were reduced by 59% compared with that in 2019.</p> <p>C. Power generation industry: In 2030, the greenhouse gas emission per 1,000 kWh of power generated by the corporate loan portfolio of the power generation industry was reduced by 49% compared with that in 2019.</p> <p>D. Other long-term loans:</p> <p>(A) In 2030, the greenhouse gas emission per square meter of corporate long-term loan portfolio in the finance, retail, service, dining, and real estate development industries was reduced by 58% compared with that in 2019.</p> <p>(B) Set SBT target for 38% (estimated based on the loan amount) long-term loan portfolio of fossil fuel, electronic and electrical equipment, and general manufacturing in 2027.</p> <p>E. Investment in stocks and bonds of listed companies: In 2027, set the SBT target for 39% (estimated based on the investment amount) of the listed company’s stock and bond investment portfolio.</p> <p>3. To identify the transition risk and physical risk, the Bank analyzes climate-related financial impacts at different times and under different scenarios from the diversified points of view, through the scenario analysis on macro investment positions (Top Down) and individual company scale scenario analysis (Bottom Up).</p>
<p>7. If the internal carbon pricing is applied as a planning tool, please specify the pricing basis.</p>	<p>1. In line with the international trend for carbon reduction and in response to the concept about “Science Based Targets and Value of Carbon Credit.” Yuanta Bank activated the “Internal Carbon Pricing (ICP)” as the first financial business implementing the carbon reduction management system domestically. Yuanta Bank’s Internal Carbon Pricing (ICP) was based on the carbon price range disclosed by approximately 2,600 enterprises worldwide in the most authoritative climate change questionnaire, “CDP Carbon Disclosure Project,” in 2019. The Bank’s internal historical carbon reduction results and future potential carbon reduction costs were also considered, such as replacement with energy conservation equipment and purchase of green electricity. The input and output of each energy conservation improvement action plan were included in the carbon price parameters for calculation.</p> <p>2. In the future, the Bank will continue to adjust the internal carbon pricing on</p>

	Implementation status
	<p>a rolling basis, subject to the SBT and international carbon pricing trend. Meanwhile, the Bank will link the operating strategies step by step to expand the scope of application and integrate with the international sustainability context stably.</p>
<p>8. If any climate-related target is set, please specify the activities, scope of GHG emissions, planning schedule and annual achievement progress covered by the target. If carbon offsets or renewable energy certificates (RECs) are used to achieve related goals, please specify the source and quantity of offset carbon reduction limit, or quantity of RECs.</p>	<ol style="list-style-type: none"> <li>1. The Bank set the GHG emission reduction target (hereinafter referred to as the carbon reduction target), and received the target approval notice from the Science-based targets initiative (SBTi) in July 2022, as the second finance business in Taiwan and the fourth financial business in Asia to complete the review, and, therefore, was considered satisfying the carbon reduction path for control over heatup by 1.5°C. The Group also set short-term, mid-term and long-term targets, each of which lasts five years. According to the milestones as scheduled, it should be reduction by 4% in 2021, 6% in 2023 and 8% in 2025. Category 1 and 2 of carbon reduction target cover the electricity consumption of all business locations, and the carbon emission volume is verified by a third party that complies with the ISO 14064 greenhouse gas inventory standard every year.</li> <li>2. Through the use of energy-saving equipment and the actual use of renewable energy, the Bank's green power promotion is divided into three stages: <ol style="list-style-type: none"> <li>(1) In the first stage, the business department of the Head Office and Taichung Branch will be promoted to become the first bank branches nationwide to adopt 100% green power.</li> <li>(2) The second stage started the green power wheeling from February 2023, including a total of 15 branches in Kaohsiung and Yongkang, and the headquarters unit in Chengde Building.</li> <li>(3) The third stage of the promotion started from 2024, primarily for the supply of energy to Yuanta Financial Plaza.</li> </ol> </li> <li>3. In 2024, the former business site of the Ministry of Economic Affairs was updated to Zhonglu Branch, and the new business site of the Ministry of Economic Affairs was 100% used for green power. There are a total of three business locations with 100% green power use.</li> <li>4. Yuanta Bank has consumed a total of 1.969 million kWh of green power cumulatively in 2024, reaching 11.58% of the total power consumption of the Bank and exceeding the original target of 6% (1.1 million kWh).</li> </ol>
<p>9. Greenhouse gas inventory and assurance status, as well as reduction targets, strategies and concrete action plans (please fill in 1-1 and 1-2 separately)</p>	<p>Also fill in 1-1 Bank Greenhouse Gas Inventory and Assurance in the Recent Two Years and 1-2 Greenhouse Gas Reduction Target, Strategy and Specific Action Plan</p>

## 1-1 Greenhouse gas inspections and assurance for the last 2 years

### 1-1-1 Greenhouse Gas Inventory Information:

Year	Scope 1: Direct emissions (tons of CO <sub>2</sub> e)	Intensity (Metric tons of CO <sub>2</sub> e/NT\$ Million)	Scope of data
2023	569.68	0.0246	The Bank's headquarters, 149 domestic branches (including business departments), and 1 overseas branch.
2024	489.20	0.0176	The Bank's headquarters, 149 domestic branches (including business departments), and 1 overseas branch.
Year	Scope 2, indirect emissions (tons CO <sub>2</sub> e)	Intensity (Metric tons of CO <sub>2</sub> e/NT\$ Million)	Scope of data
2023	8343.31	0.3599	The Bank's headquarters, 149 domestic branches (including business departments), and 1 overseas branch.
2024	8416.92	0.3036	The Bank's headquarters, 149 domestic branches (including business departments), and 1 overseas branch.

### 1-1-2 Greenhouse Gas Assurance Information:

Year	Assurance Scope	Assurance Institution	Assurance criteria	Assurance opinion
2023	Yuanta Bank's headquarters, 149 domestic branches (including business departments), and 1 overseas branch.	SGS Taiwan Ltd. (SGS)	ISO/CNS 14064-1:2018	There is no significant error in the calculation of greenhouse gas emissions from January 1, 2023 to December 31, 2023.
2024	Yuanta Bank's headquarters, 149 domestic branches	SGS Taiwan Ltd. (SGS)	ISO/CNS 14064-1:2018	There is no significant error in the calculation of greenhouse gas emissions from January 1, 2024 to December 31, 2024.

## **1-2 GHG reduction goals, strategies and concrete action plans**

Pursuant to the Group's sustainable development strategy blueprint (2021-2025) · KPI and 2025 goals for sustainability performance indicators.

- I. Implement climate change adaptation and mitigation: continue to refine the financial impact assessment and disclosure of risks and opportunities.
- II. Active participation in international climate assessments: The Bank voluntarily responded to CDP's climate change questionnaire and continued to receive leadership ratings.
- III. Carbon emission target (based on SBT methodology): Reduce carbon emission by 8% and energy consumption by 7% per unit of revenue.
- IV. Waste reduction (base year is 2019): Waste per capita has reduced by 3% from the base year.
- V. Reduction of water consumption (base year is 2019): The water consumption per square meter is reduced by 4% compared with the base year.
- VI. Responding to the use of green energy (the base year is 2020): The use of green energy reached 6% of the total electricity consumption in the base year (approximately 2.4 million kWh).
- VII. Green building labels for new office buildings: Yuanta Financial Plaza received green building label certification.
- VIII. Credit card carbon footprint certification: The bank aims to become a "zero-carbon credit card" by 2025.

**(5) The Bank’s Implementation of Ethical Corporate Management**

Item	Implementation		
	Yes	No	Summary
<p>I. Develop ethical corporate management policies and solutions :</p> <p>(1) Does the Bank formulate the integrity management policies approved by the Board of Directors, and state the policies and practices of ethical corporate management, as well as the commitment of the Board of Directors and senior management personnel to implementing actively of the policies in the rules and external documents?</p> <p>(2) Does the Bank establish a risk assessment mechanism against unethical conduct, analyze and assess on a regular basis business activities within the business scope which are at a higher risk of being involved in unethical conduct, and establish prevention programs accordingly which at least covers the prevention measures for the acts specified in Paragraph 2, Article 7 of the “Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies?”</p> <p>(3) Did the Bank develop programs against unethical conduct, including the detailed operating procedures, conduct guidance, penalty against violation and the dispute system, and also fully execute these programs, regularly review and revise the aforementioned plans?</p>	<p>✓</p> <p>✓</p> <p>✓</p>		<p>(1) A. In compliance with “Ethical Corporate Management Best Practice Principles for Yuanta Financial Holdings” and “Operational Procedures of Ethical Corporate Management and Code of Conduct for Yuanta Financing Holding”, specify that all companies in the Group, including Yuanta Financial Holdings, shall comply. The Bank has established good corporate governance, risk management mechanism and complete internal regulations to prevent unethical conduct and create an operational environment for sustainable development.</p> <p>B. The Bank’s Board of Directors and senior management personnel have signed the “Integrity Statement” to actively implement the commitment of the integrity management policies.</p> <p>(2) Yuanta Bank has established an unethical conduct potential risk assessment mechanism in accordance with the “Ethical Corporate Management Best Practice Principles” and the “Procedures for Ethical Management and Guidelines for Conduct,” and adopted the prevention programs in accordance with the “Procedures for Ethical Management and Guidelines for Conduct,” to cover the prevention measures for all acts specified in Paragraph 2, Article 7 of the “Ethical Corporate Management Best Practice Principles for TWSE/TPEX Listed Companies.” Meanwhile, according to Yuanta Bank’s “Directions for Assessment on Potential Risk over Unethical Conduct,” Yuanta Bank completed the risk assessment in March 2024. According to the assessment result, the potential risk over unethical conduct is unlikely to occur and the impact posed therefor is considered minor. Except for a certain scope of the assessment falling within the yellow and orange areas, the overall potential risk is considered low.</p> <p>(3) A. The Bank complies with the “Ethical Corporate Management Best-Practice Principles” and the “Procedures for Ethical Corporate Management and Guidelines for Conduct” which expressly prohibit dishonest conduct and benefits; the Bank has also formulated “Work Rules,” “Code of Ethical Conduct,” “Regulations Governing the Implementation of Whistleblowing System,” and The “Operating Rules for Accepting Whistleblowing Cases” which covers the establishment and announcement of reporting channels (e.g. reporting mailbox, hotline, etc.), accepting personnel and units, handling process and record keeping, confidentiality of the</p>

Item	Implementation		
	Yes	No	Summary
			<p>identities of informants and protection of rights and interests, and more. In the establishment of corporate ethics and work ethics, directors and managers are required to lead by example, abide by the principle of honesty and credibility, and establish a corporate culture of honesty and sincerity.</p> <p>B. Yuanta Bank has formulated relevant disciplinary regulations expressly stating that any personnel in significant violation of ethical management shall be dismissed or terminated. Meanwhile, in order to facilitate Yuanta Bank's establishment of its ethical management enterprise culture, it formulated the "Guidelines for Implementation of Senior Management Responsibility Map System" this year to establish a corporate governance framework based on responsibility and accountability of the senior management.</p> <p>C. The Bank set up Human Resource Evaluation Committee for reviewing employee reward and penalty cases and disputes..</p>
<p>2. Fully execute ethical corporate management :</p> <p>(1) Did the Bank evaluate ethics records of its clients and sign any agreement stipulating ethical conduct?</p> <p>(2) Does the Bank regularly (at least once a year) report to the Board of Directors on its ethical corporate management policies, plans to prevent unethical conduct, and the implementation of supervision?</p> <p>(3) Did the Bank develop policies against conflicts of interest, provides proper declaration channels and fully execute these policies?</p>	<p>✓</p> <p>✓</p> <p>✓</p>		<p>(1) According to Yuanta Bank's "Directions for Procurement Operations," in order to verify the trading counterparts' ethical management status, if the transaction amount between Yuanta Bank and its contractors attains NT\$20,001, the requesting unit shall complete the "Supplier Management Checklist," in order to verify the supplier's ethical management status as the basis for review on the supplier. When executing the procurement contract, Yuanta Bank also demands that the supplier should include ethical management clauses and sustainable procurement clauses into the contract before both parties execute the same.</p> <p>(2) The Bank designated Compliance Affairs Dept. as the exclusive unit for ethical-management related affairs. Internal Audit Dept., Business Management Dept., Human Resource Dept., Administration and Facilities Management Dept., Legal Affairs Dept. and Compliance Affairs Dept. of the Bank are responsible for ethical management procedures. In addition, the Business Management Department summarizes the Bank's performance of integrity management and reports to Yuanta Financial Holdings and the Bank's Board of Directors every year.</p> <p>(3)</p> <p>A. The Bank follows the "Ethical Corporate Management Best-Practice Principles" and the "Procedures for Ethical Corporate Management and Guidelines for Conduct," as well as the Bank's "Code of Ethical Conduct." The Bank personnel must not engage in loaning of funds, major asset transaction, provision of guarantees, or other transactions that conflict with the</p>

Item	Implementation		
	Yes	No	Summary
(4) Has the Bank, to fully execute ethical management, established effective accounting and internal audit systems and conduct periodical auditing by the internal audit unit based on the results of assessment of the risk of involvement in unethical conduct, devise relevant audit plans, and examine accordingly the compliance with the prevention programs or appoint accountants to conduct such audit?	✓		<p>interests of the Bank; if the board of directors has an interest themselves or the legal person it represents, explain the important content of the interest at the board of directors and handle or recuse from the discussion and voting of motions in a lawful and appropriate manner.</p> <p>B. A stakeholder inquiry system has been established that specifies the terms and conditions of all important financial transactions with stakeholders that are no better than other counterparties of the same type and that it is reported to the Board of Directors for approval.</p> <p>(4) A. The Compliance Department of our bank conducts an annual risk assessment and analysis for potential unethical conducts, and provides the results to the Audit Office, which will conduct the follow-up operations in accordance with Article 20, Paragraph 2 and 3 of the “Ethical Corporate Management Best-Practice Principles.”</p> <p>B. With respect to the operating standards relating to the internal control system, and the analysis result of the potential risk assessment on unethical conduct 2023 provided by the Compliance Dept., the Audit Office of Yuanta Bank has prepared the 2024 audit plan to assess the implementation and effectiveness of the internal control system. The results of the audit did not reveal any violation of the Code of Conduct for Ethical Management.</p> <p>C. The Bank’s accounting system was formulated in accordance with the Regulations Governing the Preparation of Financial Reports by Public Bank, the International Financial Reporting Standards and other relevant laws and regulations, and in line with the Bank’s actual accounting practices. The Bank’s quarterly financial reports are audited (reviewed) by PricewaterhouseCoopers and submitted to the Audit Committee and the Board of Directors, as well as subject to internal audits and external audits by the Financial Examination Bureau to ensure that the Bank’s accounting system is designed and implemented in an effective manner.</p>
(5) Does the bank regularly hold internal and external education and training on integrity management?	✓		<p>(5) Each year, the Bank arranges for directors to participate in corporate governance professional courses, and organizes statutory training courses and new employee training courses for all employees, including ethical corporate management, fair treatment of customers principles, stakeholder transactions and insider transaction behavior code, M&amp;A related laws and regulations, the Financial Consumer Protection Act, the Personal Information Protection Act, the Fair Trade Act, the Anti-bribery and Corruption Reporting System, and the Bank’s whistleblowing system, so that employees can improve their professional knowledge and judgment on relevant laws and regulations, and understand</p>

Item	Implementation		
	Yes	No	Summary
			their legal responsibilities as financial practitioners. The Bank has put “integrity” in place in its daily operations and implemented the ethical corporate management policy. Also, the contents of ethical management have been included in the compliance self-assessment form (applicable to all units) and the compliance online test - common topics organized once per six months.
<p>3. Operation of the whistle-blowing mechanism :</p> <p>(1) Did the Bank develop a clear whistle-blowing and reward mechanism, establish convenient channels for the reporters and designate appropriate dedicated personnel for persons being reported?</p> <p>(2) Did the Bank develop standards of procedures, subsequent measures to be taken after the investigation is completed and confidentiality mechanism on the investigation of reported cases?</p> <p>(3) Did the Bank execute measures to</p>	<p>✓</p> <p>✓</p> <p>✓</p>		<p>(1) A. In order to establish an ethical and transparent corporate culture and promote sound management, the Bank has set up employee feedback mailboxes as the labor-management dialogue and employee complaint and grievance platforms. To maintain the Bank's diversified whistleblowing and reporting mechanism, the Bank formulates the "Implementation Regulations Governing Whistleblowing System," specifying that anyone who finds a crime, a fraud or a violation of the law can report via writing, telephone, or email or by any means. The Legal Compliance Department is appointed as the accepting unit to transfer the case to the investigation unit (Internal Audit Dept) in accordance with the standard operating procedures for investigation and subsequent processing. Yuanta Bank also discloses the whistle-blowing system &amp; regulations, whistle-blowing hotline, email and information about investigation and resolution of the accepted whistle-blowing cases in the “Whistle-blowing System” in the “Corporate Governance Section” on Yuanta Bank’s official website (6 whistle-blowing cases were accepted in 2024, including 5 cases beyond the scope or case type defined by Yuanta Bank’s “Regulations Governing Implementation of Whistle-blowing System,” while the responsible unit has completed the investigation on 1 case and responded to the whistle-blower).</p> <p>B. Yuanta Bank established the “Directions for Discipline and Reward to Employees” in order to provide various incentive standards for the report on any misconduct or corruption of wealth Employee in order to prevent customers and Yuanta Bank from any loss or help them mitigate the loss.</p> <p>(2) The “Implementation Regulations Governing Whistleblowing System” set by the Bank specifies the investigation principles and procedures, the follow-up handling mechanism, and that the personnel handling the whistleblowing case shall have a written statement to declare that the identity of the whistleblower and the contents of the report shall be kept confidential.</p> <p>(3) The Bank takes the following protective measures for</p>

Item	Implementation		
	Yes	No	Summary
protect reporters from improper treatment arising from whistle-blowing?			<p>whistleblowers :</p> <p>A. Whistleblowers shall not be fired, dismissed, and demoted, and receive a pay cut or other unfavorable treatment; whistleblowers' dueful rights and interests in accordance with laws, regulations, contracts or the custom shall not be harmed, unless it is not directed against the whistleblower, but due to the reorganization, merge or abolishment necessary in response to the Bank's business or operations, or unless the whistleblower is punished according to relevant regulations for other illegal or improper acts verified by the Bank.</p> <p>B. If the whistleblower is threatened, intimidated or otherwise disadvantaged by others, the Bank shall assist the whistleblower in reporting to the police.</p>
4. Enhance information disclosure : Did the Bank disclose the content of principles of ethical management and its performance on website and Market Observation Post System?	✓		The Bank has disclosed its ethical corporate management policies and implementation in the sustainability section/ Corporate Governance section on its official website, and disclosed the relevant information on ethical corporate management in its annual reports.
5. If the Bank has developed its practice principles of ethical management in accordance with Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies, please explicate its implementation and any deviation from the principles : The Bank fully complies with regulation and conducts management according to "Ethical Management Principles" and "Code of Conduct".			
6. Other important information enabling better understanding to the Bank's implementation of ethical corporate management (such as the Bank reviews and amends its practice principles of ethical corporate management.) : In order to implement the ISO 20400 sustainable procurement, Yuanta Group established the Yuanta Group Supplier Sustainable Procurement Guidelines and Guidance thereof, demanding that suppliers should comply with related requirements, including ethical management, and should engage in business activities based on the principles of fairness, honest, integrity and transparency, practice the ethical management policy, and prevent unethical conducts proactively.			

Note : Non-TWSE and non-TPEX listed bank companies need not explain "Deviation and causes of deviation from Corporate Governance Best-Practice Principles for TWSE/TPEX Listed Companies."

### III. Financing Status and Operation Overview

#### 1. Capital and Shares

##### (1) Sources of Capital

Unit : NT\$1,000, thousand shares; Base Date : January 31, 2025

Date of Issue	Issue price	Authorized Capital		Paid-in Capital		Remarks
		Shares	Amount	Shares	Amount	Source of Capital
December 2002	\$10	1,211,514	12,115,136	1,211,514	12,115,136	
December 2003	\$10	1,050,000	10,500,000	1,050,000	10,500,000	Capital decrease to make up for loss of 161,514 thousand shares
February 2004	\$10	1,350,000	13,500,000	1,350,000	13,500,000	Private placement of 300,000 thousand shares
July 2004	\$10	1,400,000	14,000,000	1,400,000	14,000,000	Capitalization of earnings, 50,000 thousand shares
July 2005	\$10	1,800,000	18,000,000	1,800,000	18,000,000	Capitalization of earnings, 100,000 thousand shares, and private placement of 300,000 thousand shares
October 2007	\$10	2,400,000	24,000,000	2,400,000	24,000,000	Capital decrease to make up for loss of 400,000 thousand shares, and private placement of 1,000,000 thousand shares
March 2008	\$10	2,200,000	22,000,000	2,200,000	22,000,000	Capital decrease to make up for loss of 200,000 thousand shares
March 2009	\$10	2,200,000	22,000,000	1,874,509	18,745,089	Capital decrease to make up for loss of 325,491 thousand shares
March 2009	\$15	2,200,000	22,000,000	2,150,000	21,500,000	Private placement of 275,491 thousand shares
June 2010	\$10	2,200,000	22,000,000	2,181,134	21,811,335	Capitalization of earnings, 31,134 thousand shares
June 2011	\$10	2,500,000	25,000,000	2,273,313	22,733,131	Capitalization of earnings, 92,179 thousand shares
November 2011	\$16	2,700,000	27,000,000	2,510,813	25,108,131	Private placement of 237,500 thousand shares
June 2012	\$10	2,700,000	27,000,000	2,622,983	26,229,835	Capitalization of earnings, 112,170 thousand shares
September 2012	\$13.74	3,500,000	35,000,000	3,496,331	34,963,315	Private placement of 873,348 thousand shares
June 2013	\$10	3,650,000	36,500,000	3,649,693	36,496,931	Capitalization of earnings, 153,362 thousand shares
June 2014	\$10	3,800,000	38,000,000	3,769,049	37,690,490	Capitalization of earnings, 119,356 thousand shares
June 2015	\$10	3,950,000	39,500,000	3,918,362	39,183,617	Capitalization of earnings, 149,313 thousand shares
June 2016	\$10	4,200,000	42,000,000	4,152,182	41,521,815	Capitalization of earnings, 233,820 thousand shares
August 2017	\$10	8,000,000	80,000,000	4,265,285	42,652,845	Capitalization of earnings, 113,103 thousand shares
January 2018	\$10	8,000,000	80,000,000	7,394,039	73,940,390	The Bank's capital increased by 3,128,754 thousand shares due to the merger with Ta Chong Commercial Bank Co., Ltd.
July 2024	\$10	8,000,000	80,000,000	7,995,355	79,953,548	Capitalization of earnings, 601,316 thousand shares

Unit : thousand shares; Base Date : January 31, 2025

Types of Shares	Authorized Capital			Remark
	Outstanding Shares	Unissued Shares	Total	
Common Shares	7,995,355	4,645	8,000,000	Public offering

**(2) List of Principal Shareholders**

Unit : thousand shares; Base Date : January 31, 2025

Major Shareholders	Shares	Shares Held	Shareholding Ratio (%)
Yuanta Financial Holdings		7,995,355	100%

## 2. Financial Debentures and Capital Utilization Plan

### (1) Issuance of Financial Debentures

Type of financial debentures	3 <sup>rd</sup> term financial debentures 2015	4 <sup>th</sup> term financial debentures 2015	5 <sup>th</sup> term financial debentures 2015
Date of approval & approval document No.	Jin-Kuan-Yin-Kong-10400130410 Dated June 12, 2015	Jin-Kuan-Yin-Kong-10400130410 Dated June 12, 2015	Jin-Kuan-Yin-Kong-10400130410 Dated June 12, 2015
Date of issuance	August 27, 2015	August 27, 2015	September 29, 2015
Par value	NT\$10,000,000	NT\$10,000,000	NT\$10,000,000
Issue and trading venue	Taipei City	Taipei City	Taipei City
Currency	NT\$	NT\$	NT\$
Issuing price	Issued at par value	Issued at par value	Issued at par value
Total amount	NT\$5.55 billion	NT\$3 billion	NT\$1.45 billion
Interest rate	4.1%	2.1%	4.1%
Duration	Duration : Perpetual Maturity : N/A	Duration : 10 years Maturity : August 27, 2025	Duration : Perpetual Maturity : N/A
Priority	Unsecured subordinated financial debentures	Unsecured subordinated financial debentures	Unsecured subordinated financial debentures
Guarantor	None	None	None
Trustee	None	None	None
Underwriter	None	None	None
Certification attorney	None	None	None
Certification CPA	None	None	None
Certification financial Institution	None	None	None
Repayment	Early redemption or buy-back from the market upon 10 years after issuance is subject to the approval by the competent authority	Repayment in a lump sum upon maturity	Early redemption or buy-back from the market upon 10 years after issuance is subject to the approval by the competent authority
Outstanding balance	NT\$5.55 billion	NT\$3 billion	NT\$1.45 billion
Paid-in capital for previous year	NT\$37,690,491 thousand	NT\$37,690,491 thousand	NT\$37,690,491 thousand
Net value upon final account in the previous year	NT\$51,073,449 thousand	NT\$51,073,449 thousand	NT\$51,073,449 thousand
Performance	None	None	None
Terms of redemption or early repayment	This debenture has no maturity date or specified redemption date. The Bank may early redeem or buy back this debenture from the market upon 10 years after issuance of this debenture where one of the following requirements is met and the prior approval by the competent authority is acquired. (1). The ratio of regulatory capital to risk-weighted assets after being redeemed shall meet the minimum rate stated in Paragraph 1 of Article 5 in Regulations Governing the Capital Adequacy and Capital Category of Banks. (2). Replace the original capital instrument with a capital instrument of equivalent or higher quality. The Bank, if planning to early redeem the debenture, will announce so 30 days prior to the call date and call the debentures in face value along with accrued interest payable. Where the Bank exercises its call option, this debenture matures on the call date	None	This debenture has no maturity date or specified redemption date. The Bank may early redeem or buy back this debenture from the market upon 10 years after issuance of this debenture where one of the following requirements is met and the prior approval by the competent authority is acquired. (1). The ratio of regulatory capital to risk-weighted assets after being redeemed shall meet the minimum rate stated in Paragraph 1 of Article 5 in Regulations Governing the Capital Adequacy and Capital Category of Banks. (2). Replace the original capital instrument with a capital instrument of equivalent or higher quality. The Bank, if planning to early redeem the debenture, will announce so 30 days prior to the call date and call the debentures in face value along with accrued interest payable. Where the Bank exercises its call option, this debenture matures on the call date
Terms and conditions of conversion and exchange	None	None	None
Restrictions	None	None	None
Capital utilization plan	To increase capital adequacy ratio and enrich working capital	To increase capital adequacy ratio and enrich working capital	To increase capital adequacy ratio and enrich working capital
Ratio of reported issuing debt and balance of outstanding debt to the net book value in the previous fiscal year (%)	67.36%	73.85%	76.98%
Eligible entity capital and type	Yes, Tier I	Yes, Tier II	Yes, Tier I
Credit rating organization, date of rating and rating score	January 20, 2025 Taiwan Ratings : twAA	January 20, 2025 Taiwan Ratings : twAA	January 20, 2025 Taiwan Ratings : twAA

Type of financial debentures	1 <sup>st</sup> term financial debentures 2021	2 <sup>nd</sup> term financial debentures 2021	1 <sup>st</sup> term financial debentures 2022
Date of approval & approval document No.	Jin-Kuan-Yin-Kong-1090222256 Dated September 8, 2020	Jin-Kuan-Yin-Kong-1100201363 Dated February 2, 2021	Jin-Kuan-Yin-Kong-1100229886 Dated November 30, 2022
Date of issuance	February 23, 2021	April 29, 2021	March 21, 2022
Par value	NT\$10,000,000	NT\$10,000,000	NT\$10,000,000
Issue and trading venue	Taipei City	Taipei City	Taipei City
Currency	NT\$	NT\$	NT\$
Issuing price	Issued at par value	Issued at par value	Issued at par value
Total amount	NT\$5 billion	NT\$0.50 billion	NT\$2 billion
Interest rate	0.67%	0.45%	0.77%
Duration	Duration : 10 years Maturity : February 23, 2031	Duration : 5 years Maturity : April 29, 2026	Duration : 5 years Maturity : March 21, 2027
Priority	Unsecured subordinated financial debentures	Unsecured financial debentures	Unsecured financial debentures
Guarantor	None	None	None
Trustee	None	None	None
Underwriter	None	None	None
Certification attorney	None	None	None
Certification CPA	None	None	None
Certification financial Institution	None	None	None
Repayment	Repayment in a lump sum upon maturity or early redemption or buy-back from the market upon 5 years after issuance is subject to the approval by the competent authority	Repayment in a lump sum upon maturity	Repayment in a lump sum upon maturity
Outstanding balance	NT\$5 billion	NT\$0.5 billion	NT\$2 billion
Paid-in capital for previous year	NT\$73,940,390 thousand	NT\$73,940,390 thousand	NT\$73,940,390 thousand
Net value upon final account in the previous year	NT\$123,942,740 thousand	NT\$123,942,740 thousand	NT\$123,024,178 thousand
Performance	None	None	None
Terms of redemption or early repayment	The Bank may early redeem or buy back this debenture from the market upon 5 years after issuance of this debenture where one of the following requirements is met and the prior approval by the competent authority is acquired. (1). The ratio of regulatory capital to risk-weighted assets after being redeemed shall meet the minimum rate stated in Paragraph 1 of Article 5 in Regulations Governing the Capital Adequacy and Capital Category of Banks. (2). Replace the original capital instrument with a capital instrument of equivalent or higher quality. The Bank, if planning to early redeem the debenture, will announce so 30 days prior to the call date and call the debentures in face value along with accrued interest payable. Where the Bank exercises its call option, this debenture matures on the call date	None	None
Terms and conditions of conversion and exchange	None	None	None
Restrictions	None	None	None
Capital utilization plan	To increase capital adequacy ratio and enrich working capital	To sustainable development for the construction of the headquarter office (green building)	Lending to the Green Project and Social Benefits Project loan
Ratio of reported issuing debt and balance of outstanding debt to the net book value in the previous fiscal year (%)	17.51%	17.91%	18.05%
Eligible entity capital and type	Yes, Tier II	None	None
Credit rating organization, date of rating and rating score	January 20, 2025 Taiwan Ratings : twAA	January 20, 2025 Taiwan Ratings : twAA	January 20, 2025 Taiwan Ratings : twAA

Type of financial debentures	2 <sup>nd</sup> term financial debentures 2022	3 <sup>rd</sup> term financial debentures A 2022	3 <sup>rd</sup> term financial debentures B 2022
Date of approval & approval document No.	Jin-Kuan-Yin-Kong-1110225255 Dated October 17,2022	Jin-Kuan-Yin-Kong-1110225255 Dated October 17,2022	Jin-Kuan-Yin-Kong-1110225255 Dated October 17,2022
Date of issuance	November 24, 2022	December 29, 2022	December 29, 2022
Par value	NT\$10,000,000	NT\$10,000,000	NT\$10,000,000
Issue and trading venue	Taipei City	Taipei City	Taipei City
Currency	NT\$	NT\$	NT\$
Issuing price	Issued at par value	Issued at par value	Issued at par value
Total amount	NT\$3.7 billion	NT\$0.9 billion	NT\$1.9 billion
Interest rate	2.40%	2.40%	2.55%
Duration	Duration : 7 years Maturity : November 24, 2029	Duration : 8 years Maturity : December 29, 2030	Duration : 10 years Maturity : December 29, 2032
Priority	Unsecured subordinated financial debentures	Unsecured subordinated financial debentures	Unsecured subordinated financial debentures
Guarantor	None	None	None
Trustee	None	None	None
Underwriter	None	None	None
Certification attorney	None	None	None
Certification CPA	None	None	None
Certification financial Institution	None	None	None
Repayment	Repayment in a lump sum upon maturity	Repayment in a lump sum upon maturity	Repayment in a lump sum upon maturity
Outstanding balance	NT\$3.7 billion	NT\$0.9 billion	NT\$1.9 billion
Paid-in capital for previous year	NT\$73,940,390 thousand	NT\$73,940,390 thousand	NT\$73,940,390 thousand
Net value upon final account in the previous year	NT\$123,024,178 thousand	NT\$123,024,178 thousand	NT\$123,024,178 thousand
Performance	None	None	None
Terms of redemption or early repayment	None	None	None
Terms and conditions of conversion and exchange	None	None	None
Restrictions	None	None	None
Capital utilization plan	To increase capital adequacy ratio and enrich working capital	To increase capital adequacy ratio and enrich working capital	To increase capital adequacy ratio and enrich working capital
Ratio of reported issuing debt and balance of outstanding debt to the net book value in the previous fiscal year (%)	21.05%	21.78%	23.33%
Eligible entity capital and type	Yes, Tier II	Yes, Tier II	Yes, Tier II
Credit rating organization, date of rating and rating score	January 20, 2025 Taiwan Ratings : twAA	January 20, 2025 Taiwan Ratings : twAA	January 20, 2025 Taiwan Ratings : twAA

Type of financial debentures	1 <sup>st</sup> term financial debentures 2024	The following is intentionally left blank.	The following is intentionally left blank.
Date of approval & approval document No.	Jin-Kuan-Yin-Kong-1100229886 Dated November 30,2021		
Date of issuance	June 27, 2024		
Par value	NT\$10,000,000		
Issue and trading venue	Taipei City		
Currency	NT\$		
Issuing price	Issued at par value		
Total amount	NT\$1 billion		
Interest rate	1.75%		
Duration	Duration : 3 years Maturity : June 27, 2027		
Priority	Unsecured financial debentures		
Guarantor	None		
Trustee	None		
Underwriter	None		
Certification attorney	None		
Certification CPA	None		
Certification financial Institution	None		
Repayment	Repayment in a lump sum upon maturity		
Outstanding balance	NT\$1 billion		
Paid-in capital for previous year	NT\$73,940,390 thousand		
Net value upon final account in the previous year	NT\$126,819,330 thousand		
Performance	None		
Terms of redemption or early repayment	None		
Terms and conditions of conversion and exchange	None		
Restrictions	None		
Capital utilization plan	Lending to the Green Project and Social Benefits Project loan		
Ratio of reported issuing debt and balance of outstanding debt to the net book value in the previous fiscal year (%)	19.71%		
Eligible entity capital and type	No		
Credit rating organization, date of rating and rating score	January 20, 2025 Taiwan Ratings : twAA		

## (2) Acquisitions or Assignment of Other Financial Institutes

A. CPA's opinions on share exchange ratio for mergers and acquisitions or assignment of other financial institutions for the most recent year :

None.

B. Upon the resolution of the Board of Directors on any merger or acquisition of other financial institution through new share issuance in the recent year and until the date of publication of the annual report (January 31, 2020), the enforcement thereof and basic information of the merged or acquired financial institutions shall be disclosed :

None.

## (3) Implementation Capital Utilization Plan

A. The issue amount of the subordinated financial bonds approved by FSC via its approval letter under Jin-Guan-Yin-Kong-Zi No. 10400130410 dated June 12, 2015 was NT\$10 billion (or equivalent to foreign currency). The issue amount of the subordinated financial bonds approved by FSC via its approval letter under Jin-Guan-Yin-Kong-Zi No. 1090222256 dated September 8, 2020 was NT\$5 billion (or equivalent to foreign currency). The issue amount of the subordinated financial bonds approved by FSC via its approval letter under Jin-Guan-Yin-Kong-Zi No. 1100201363 dated February 2, 2021 was NT\$500 million. The issue amount of the general financial bonds approved by FSC via its approval letter under Jin-Guan-Yin-Kong-Zi No. 1100229886 dated November 30, 2021 was NT\$5 billion (or equivalent in USD). The issue amount of the subordinated financial bonds approved by FSC via its approval letter under Jin-Guan-Yin-Kong-Zi No. 1110225255 dated October 17, 2022 was NT\$6.5 billion.

The Bank issues financial debentures in order to enhance capital adequacy ratio, fulfill capital demand for loans and financial operation, and reduce liquidity risk.

B. As of January 31, 2025, the Bank has issued debentures of NT\$25 billion. Applying amount and the according execution are itemized as follows :

Date of Approval & Approval Document No.	Total Amount	Execution
Jin-Kuan-Yin-Kong-10300180640 dated June 27, 2014	The subordinated financial debentures of NT\$8 billion	• The 1 <sup>st</sup> term (2014) subordinated financial debentures B of NT\$4.7 billion were issued on September 4, 2014.
Jin-Kuan-Yin-Kong-10400130410 Dated June 12, 2015	The subordinated financial debentures of NT\$10 billion (or equivalent to foreign	• The 3 <sup>rd</sup> term (2015) perpetual non-cumulative subordinated financial debentures of NT\$5.55 billion were issued on August 27, 2015.

Date of Approval & Approval Document No.	Total Amount	Execution
	currency)	<ul style="list-style-type: none"> <li>• The 4<sup>th</sup> term (2015) subordinated financial debentures of NT\$3 billion were issued on August 27, 2015.</li> <li>• The 5<sup>th</sup> term (2015) perpetual non-cumulative subordinated financial debentures of NT\$1.45 billion were issued on September 29, 2015.</li> </ul>
Jin-Kuan-Yin-Kong-1090222256 Dated September 8, 2020	The subordinated financial debentures of NT\$5 billion (or equivalent to foreign currency)	<ul style="list-style-type: none"> <li>• The 1<sup>st</sup> term (2021) subordinated financial debentures of NT\$5 billion were issued on February 23, 2021.</li> </ul>
Jin-Kuan-Yin-Kong-1100201363 Dated February 2, 2021	The financial debentures of NT\$0.5 billion	<ul style="list-style-type: none"> <li>• The 2<sup>nd</sup> term (2021) financial debentures of NT\$0.5 billion were issued on April 29, 2021.</li> </ul>
Jin-Kuan-Yin-Kong-1100229886 Dated November 30,2021	The financial debentures of NT\$5 billion (or the equivalent in USD)	<ul style="list-style-type: none"> <li>• The 1<sup>st</sup> term (2022) financial debentures of NT\$2 billion were issued on March 21, 2022.</li> </ul>
Jin-Kuan-Yin-Kong-1110225255 Dated October 17,2022	The subordinated financial debentures of NT\$6.5 billion	<ul style="list-style-type: none"> <li>• The 2<sup>nd</sup> term (2022) subordinated financial debentures of NT\$3.7 billion were issued on November 24, 2022.</li> <li>• The 3<sup>rd</sup> term (2022) subordinated financial debentures A of NT\$0.9 billion were issued on December 29, 2022.</li> <li>• The 3<sup>rd</sup> term (2022) subordinated financial debentures B of NT\$1.9 billion were issued on December 29, 2022.</li> </ul>

### 3. Business Overview

#### (1) Business Performance for 2023~2024

##### A. Revenue Breakdown

Unit : NT\$1,000; %

Item \ Year	2024		2023	
	Amount	Proportion (%)	Amount	Proportion (%)
Net interest income	15,582,608	55.24	14,451,632	61.09
Net service fee and Commission Income	6,111,678	21.66	4,535,774	19.17
Gain (loss) on financial assets and financial liabilities at fair value through profit or loss	6,781,999	24.04	1,441,279	6.09
Realized gain on financial assets at fair value through other comprehensive income	968,529	3.43	1,002,130	4.24
Gain arising from derecognition of financial assets measured at amortised cost	0	0.00	0	0.00
Foreign exchange gain	(1,919,284)	(6.80)	2,064,075	8.73
Impairment loss on asset	(14,167)	(0.05)	(437)	(0.00)
Other non-interest income	699,494	2.48	160,488	0.68
Net Revenue	28,210,857	100.00	23,654,941	100.00

##### B. Deposit

Unit : NT\$ in million; %

Item \ Year	2024		2023		Comparison with 2023	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount Increase (Decrease)	Increase (Decrease) Proportion (%)
Checking Deposits	5,498	0.30	5,911	0.37	(413)	(6.99)
Demand Deposits	237,673	12.98	191,780	11.86	45,893	23.93
Demand Saving Deposits	659,590	36.02	674,395	41.70	(14,805)	(2.20)
Time Deposits	658,834	35.98	475,173	29.38	183,661	38.65
Time Saving Deposits	269,361	14.71	270,134	16.70	(773)	(0.29)
Total	1,830,956	100	1,617,393	100	213,563	13.20

Note : The deposits include NTD and foreign currency deposits but not the deposits from the Central Bank and Other Banks.

### C. Loan

Unit : NT\$ in million; %

Item \ Year	2024		2023		Comparison with 2023	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount Increase (Decrease)	Increase (Decrease) Proportion (%)
<b>Corporate Loans</b>	647,738	50.78	541,345	49.97	106,393	19.65
General Corporate Loans	395,892	31.04	337,524	31.16	58,368	17.29
Small-and-medium Business Loans	227,157	17.81	187,903	17.35	39,254	20.89
Government Loans	19,958	1.56	10,809	1.00	9,149	84.64
Citizen Utility Loans	4,500	0.35	5,000	0.46	(500)	(10.00)
Delinquent	231	0.02	109	0.01	122	111.93
<b>Consumer Loans</b>	616,742	48.35	529,422	48.87	87,320	16.49
Mortgage	514,250	40.32	443,354	40.93	70,896	15.99
Auto Loans	72,552	5.69	63,201	5.83	9,351	14.80
Consumer Unsecured Loans	28,253	2.21	21,292	1.97	6,961	32.69
Stock-secured Loan	1,344	0.11	986	0.09	358	36.31
Delinquent	183	0.01	120	0.01	63	52.50
Other (Note)	160	0.01	469	0.04	(309)	(65.88)
<b>Overseas Subsidiaries</b>	11,082	0.87	12,484	1.15	(1,402)	(11.23)
<b>Total</b>	1,275,562	100.00	1,083,251	100.00	192,311	17.75

Note : Including certificate of deposit loan and composite overdraft.

### D. Foreign Exchange

Unit : US\$1,000; %

Item \ Year	2024		2023		Comparison with 2023	
	Amount	Proportion (%)	Amount	Proportion (%)	Amount Increase (Decrease)	Increase (Decrease) Proportion (%)
Import Business	1,046,202	1.71	479,235	1.15	566,967	118.31
Export Business	3,030,575	4.96	1,812,143	4.35	1,218,432	67.24
Outward Remittance	28,112,232	45.96	19,662,388	47.23	8,449,844	42.97
Inward Remittance	28,967,261	47.37	19,682,248	47.27	9,285,013	47.17
<b>Total</b>	61,156,270	100.00	41,636,014	100.00	19,520,256	46.88

## E. Trust Business

Unit : NT\$1,000; %

Year		2024	2023	Comparison with 2023	
				Amount Increase (Decrease)	Increase (Decrease) Proportion(%)
Item					
Total Balance of Trust Assets		305,243,375 (Note 1)	269,843,758 (Note 1)	35,399,617	13.12%
Other Consigned Items		4,317,857	4,159,911	157,946	3.80%
Total Revenue of Trust Business Service Fee		3,185,819	2,353,148	832,671	35.39%
Scale of Assets under Custody of Investment Insurance Policy		0	0	0	0.00%
The Custody Asset in Discretionary Investment Account		22,717,608	29,683,762	(6,966,154)	(23.47%)
Scale of Assets under Custody of Foreign Investment		29,894,382	37,247,709	(7,353,327)	(19.74%)
The Custody of Other Property		88,146	79,740	8,406	10.54%
Scale of Assets under Custody of Business Guarantee Bond		2,990,000	2,970,000	20,000	0.67%
Custodian Service Fee Income		50,901	53,446	(2,545)	(4.76%)
Certification of Securities	Amount of Certification	15,900,105	13,435,920	2,464,185	18.34%
	Revenue of Certification Service Charges	4,468	4,296	172	4.00%

Note 1 : Including OBU trust property in the amount of NT\$4,001,495 thousands.

Note 2 : Including OBU trust property in the amount of NT\$3,580,158 thousands.

## F. Insurance

Unit : NT\$ in million; %

Year		2024	2023	Comparison with 2023	
				Amount Increase (Decrease)	Increase (Decrease) Proportion (%)
Commission income					
Non-investment insurance		2,133	1,498	635	42.35%
Investment insurance		40	32	8	25.62%
Property insurance		26	23	3	12.27%

### G. Credit Card

Unit : NT\$ in million; %

Item \ Year	2024	2023	Comparison with 2023	
			Amount Increase (Decrease)	Increase (Decrease) Proportion (%)
Cards in Circulation (Card)	1,210,216	1,204,740	5,476	0.45
Valid number of cards	544,121	561,123	(17,002)	(3.03)
Transaction Amount (NT\$ million)	58,437	56,181	2,256	4.02
Revolving Balance (NT\$ million)	1,169	1,170	(1)	(0.09)

### H. Investment

Unit : NT\$ in million; %

Item \ Year	2024	2023	Comparison with 2023	
			Amount Increase (Decrease)	Increase (Decrease) Proportion (%)
Bond Trading Volume	530,321	360,331	169,990	47.18
Bill Trading Volume	4,537,942	3,316,506	1,221,436	36.83

Unit : US\$ in million; %

Item \ Year	2024	2023	Comparison with 2023	
			Amount Increase (Decrease)	Increase (Decrease) Proportion (%)
Spot Transaction	15,258	27,416	(12,158)	(44.35)
Forward Exchange Transaction	42,216	15,614	26,602	170.37
Foreign Exchange SWAP	92,413	60,411	32,002	52.97
Option Transaction	14	21	(7)	(33.33)

### I. E-Banking

Unit : in thousands

Item \ Year	2024	2023	Comparison with 2023	
			Amount Increase (Decrease)	Increase (Decrease) Proportion (%)
Total transactions online mobile bank	303,554	229,655	73,899	32
Total transactions of Prestige Corporate Banking	11,412	9,811	1,601	16
Total transactions of Mobile payment / (include cross-border collection/payment)	3,741	2,418	1,323	54

## (2) 2024 Operating Plan

In 2024, the Bank will continue to implement risk controls, compliance and internal controls, focus on adjustment and upgrading of income structure, and adequately plan business volume to improve capital utilization efficiency. Meanwhile, the Bank will make its best efforts to enhance digital transformation, maximize profitability via robust management, and take tangible action to promote sustainable development to fulfill the financial industry's social responsibilities. The business plan is summarized as follows:

### A. Business Development

- a. Corporate banking services: While carefully controlling for risk, the Bank will develop business with corporates and their upstream/downstream enterprises in promising industries, cater to domestic corporate customers that have better credit ratings, and strive to become the arranger of syndicated loans in order to stably expand the scale of loans. Meanwhile, the Bank will aim to improve the deposit business based on NTD/foreign currency demand deposit projects and by promoting trade finance, payroll account or collection agency services, in order to become the major bank where customers deposit and allocate their funds, to improve the relationship with clients and to improve the rate of return.
- b. Consumer banking services: In terms of personal loans, the Bank will strengthen the diversification and cross-selling of products to increase income. Home loan services will continue to develop high-quality customers in metropolitan areas, and undertake more refinancing cases and financial home loans. Regarding credit loan services, the Bank leverages telemarketing and branches to be the major channels. In addition to the existing high-quality customers, large-scale enterprises' employees and professionals, the Bank will expand its customer base while maintaining rigorous loan reviews. In respect to car loan services, the Bank will continue to strengthen its relationship with new car loan business partners and improve the car financing business, as well as proactively develop foreign car loans and other cross-selling business opportunities for car loan customers. As for credit card services, the Bank will simplify the promotional activities by integrating bonus points and member's day throughout the Bank in order to attract new customers and maintain relationships with existing ones. Meanwhile, the Bank will make use of e-billing, mobile banking services and social media to promote more services, to improve the penetration of the Bank's different products.

- c. Wealth management services: The Bank focuses on the three major products, which are insurance, funds and bonds, and verifies the changes in financial markets to provide customers with useful advice on investment. The client relationship management aims to provide a range of customer bases with exclusive rights, and deepen the relationship with customers via membership and upgrade programs. As for high-asset wealth management services, the Bank has senior wealth management personnel to help plan asset allocation, and the expert team from the head office will provide exclusive services including planning of taxation, investment, insurance and asset legacy, etc. for its private banking clients.
- d. Financial trading services: Improve capital allocation and management, stabilize investment-related income, expand the scale of bill underwriting business, and strengthen the expansion of business including TMU and proprietary trading of bonds, in order to expand sources of income.
- e. Digital financial services: To improve the quality of customer service and overall experience, the Bank launches brand-new mobile bank applications, including the “Yuanta mobile banking” and “Yuanta corporate mobile banking” Meanwhile, data analysis will be used to promote and integrate digital marketing throughout the Bank, accurately promote customer interaction and contribution, to achieve the objectives of customer acquisition, engagement, and retention.

## B. Internal Control

- a. Comply with external laws and regulations, and continue to strengthen the integrity of operating procedures with regard to anti-money laundering, information security, personal data protection, corporate governance, consumer protection, friendly financial culture and service measures. Conduct case studies on peer institutions that have been penalized and advocate for proper handling practices to strengthen employees' compliance awareness.
- b. Collaborate with law enforcement agencies, focusing on branch front-line staff training and digital infrastructure, with aid from emerging technologies such as AI for detection, applied in preventing money laundering, corruption and fraud in order to improve the accuracy of detection and reduce manual processing time.
- c. Regarding compliance with the AML/CTF issues, the Bank will integrate practical operational needs and continuously adjust system functionalities and transaction monitoring mechanisms. Additionally, automated processes such as data matching

and querying will be implemented to enhance operational efficiency.

- d. Closely monitor and adjust the risk ranking and credit quality analysis of home loans, car loans, credit loans, credit cards and cash cards, along with scorecard model and risk analysis statements to demonstrate the performance in monitoring and management of assets. Utilize the new credit loan application model to expand business and increase income while maintaining risk control, continuously optimizing processes to accurately identify characteristics of defaulting customers.
- e. Improve the risk control, compliance risk assessment and internal audit/internal control management mechanism of overseas branches and subsidiaries.

### C. Personnel Training

- a. Improve new employees' recognition of the Bank's organizational culture through training courses, thus enhancing their work participation and stability. In response to long-term business development, the Bank, pursuant to employee career planning, trains them to learn related professional functions, and conducts the training of managerial functions and successor development programs for high-potential senior business personnel, laying a solid foundation for its sustainable development.
- b. Actively organize internal educational training programs and collaborate with external training institutions to enhance employees' expertise, skills in digital technology and foreign language proficiency. The Bank has also established the English language proficiency test and international professional certificate/license reward system to encourage the employees' self-growth, thereby enriching the Bank's talent pool, laying the foundation of the Bank's digital transformation, bilingual branch development, and overseas business expansion.

## **(3) Overview of financial product research and business development**

- A. The size and profit and loss of major financial products and added business units in the most recent two years and as of the printing date of the annual report :  
The main financial products in the past two years are various TWD and foreign currency deposits, consumer loans, corporate loans, import and export foreign exchange, foreign exchange, wealth management, trust, and credit cards. NO additional business units have been established in the past two years.

For the business development scale and the profit and loss situation, please refer to the overview of 2023-2024 consolidated business development in Section 2 of this chapter.

B. R&D expenditures and results in the most recent two years, and outline of future R&D plans :

a. R&D expenditures :

Unit : NT\$ in thousands

Year	2024	2023
Amount	419,104	427,500

b. R&D results :

- i. Emerging Technology Network-based Construction Project (3rd–4th stage)
- ii. E-payment area SLB balanced load equipment EOS update and replacement
- iii. For the Active-Active Data Center Network Equipment Construction Project, the remote data center has dual network access points.
- iv. New Foreign Exchange Bargaining System Construction Project
- v. Fund System Host Upgrading Project
- vi. Elder Care Trust Creation Project
- vii. Mobile security construction project
- viii. Credit card system local active-active framework construction project
- ix. Car loan appropriation module setup project
- x. Credit loan platform construction project (2nd Stage)
- xi. Over-the-counter account opening service paperless function construction project
- xii. Message platform construction project
- xiii. Customer Service Platform Upgrading Project
- xiv. Active-Active Terminal System Database Construction Project
- xv. House loan appropriation application acceptance platform construction project
- xvi. New wholesale banking review system construction project
- xvii. KYE Smart Platform Construction Project
- xviii. Consumer Banking AML Customer Due Diligence (CDD) e-Signature Platform Construction Project

- xix. Credit Loan Behavior Scorecard Construction Project
  - xx. Financial Trading System Upgrading (Calypso implemented into LIBOR Reforms module) Project.
  - xxi. Addition of NTD short-term notes and bills function to the OM system
  - xxii. Interbank FEP database and local active-active framework upgrading project
  - xxiii. ICB notes and bills clearing and settlement bank construction project
  - xxiv. KYC Comprehensive Rating System Project
  - xxv. Online Loan Application Optimization Project
  - xxvi. Trust Service Network Construction Project
  - xxvii. The computer system information security assessment project (Class I).
  - xxviii. E-payment institution information system standards and security management assessment project.
  - xxix. SOC Outsourcing Monitoring Service Project
  - xxx. NDR System Procurement Project
  - xxxi. Website Cloud Protection Service - CDN (Content Delivery Network) Project
  - xxxii. ISO 27001 Information Security Management System Revision, Verification and Counseling Service Project
- c. Future IT Research and Development Plan:
- i. Information system development and upgrade:
    - NTD Core System Local Active-Active Framework Construction Project, Foreign Exchange System Upgrading Project, Firewall Policy Auditing Software Project, Branch ATM Firewall EOS Update and Replacement Project, OA Line Frequency Bandwidth Speed-Up Project, Central Data Center Core Network Switch Update and Replacement Project, Dual Center Network Infrastructure Construction, Computer Security Configuration Management Platform (FCB Financial Security Configuration), Windows 2016 Operating System and Database EOS Upgrading Project, Central Data Center Core Network Switch Update and Replacement Project, SWIFT System Upgrading Project, New Foreign Exchange System Construction Project, Message Platform Construction Project (2nd Stage), Automated Voice Quality Inspection System

Construction Project, Overdue Document Reminder Image Function Construction Project, Overdue Account Collection Management Platform 2.0 Construction Project, New Gold Passbook System Construction Project, Private Bank System Construction Project, Shareholding Trust Upgrading Project, Customer Care Management Platform Construction project, Hardware Randomization Equipment Upgrading Project, Enterprise Application Integration (EAI) System Upgrading Project, APIM Construction Project, New Capital Requirement (2nd stage) Construction Project, Yuanta Payment Pass APP System Construction and Cloud Development Project, Member Bonus Points Expansion Project, Digital Track Follow-up Project, Personal Internet Banking System Consolidation Project, Anti-Corruption System - 2nd Stage, Digital Channel System Local Active-Active Database Upgrading Project, Internet Banking Micro-service Framework Upgrading Project, Data Middle Office Expansion Project, Generative AI Application Project, and Private Cloud Project.

- ii. Information security protection and information security management: Information security scan and testing, computer system information security assessment (Category 1 and Category 2), electronic payment institution information system standard and security control operation assessment, implementation of the zero-trust structure, information security incident response and automated response and other important information security projects.

#### **(4) The Long-Term and Short-Term Business Plans**

##### **A. Short-Term Business Development Plans**

- a. Enhance the momentum of deposit services; increase interest spread through business strategic transformation.
  - i. Continue to increase the size of the core deposit portfolio based on deposit projects and cash flow services, and effectively control deposit costs by adjusting and controlling the changes in its deposit structure.
  - ii. By developing potential customers through local cultivation, Yuanta Bank will be able to increase the product penetration rate among its customers by developing its other business lines, such as credit card and wealth management services, in addition to deposit and salary transfer services.
  - iii. The wholesale banking services focus on the improvement of the return on assets. Yuanta Bank will adjust the structure of its loan portfolio and increase the interest spread by striving for large-scale syndicated loans and developing loans to customers who may offer better interest rates. Meanwhile, Yuanta Bank will increase the revenue from service charges and other income through the cross-selling of wealth management and TMU services.
  - iv. The transformation and breakthroughs in the retail banking services are accelerating. Yuanta Bank's credit loan services will develop three new major customer bases through the project and increase the percentage of digital underwriting, and also focus on home mortgage loans, hoping to increase interest revenue. It will also increase the revenue from the wealth management service charges through integrated marketing and referrals.
- b. Improve financial strength, expand the depth and breadth of customer management, and develop more sources of income.
  - i. Yuanta Bank will recruit members for the wealth management team, including financial advisors, sales managers, and sales representatives, and enhance overall business strength through diversified channels, such as recruiting external high-quality talent and training and transferring internal personnel.
  - ii. Through customer segmentation management, Yuanta Bank expands its AUM. For potential customers, Yuanta Bank will continue to reach and

- penetrate through marketing activities to attract new customers to engage in wealth management transactions and strengthen the customers' loyalty.
- iii. For high-asset customers, customized services are provided based on their individual needs, including taxation, investment, insurance planning, and expert consultation. Exclusive seminars, reward activities, and honorable treatment are also provided to solidify customer trust. The private banking customer base is expanded through referrals by existing customers.
  - iv. Yuanta Bank makes good use of the Group's resources to strive for the employee shareholding trust, ETF, funds, and custody services for foreign investors proactively to create another source of service fee revenue in addition to wealth management product sales.
- c. Yuanta Bank provides more diversified financial products to fully satisfy customers' needs.
- i. Yuanta Bank leverages Yuanta Group's strengths to promote fine-quality funds and insurance products, and continues to expand product lines to satisfy customers' diversified needs for wealth management and asset allocation. Meanwhile, it continues to strengthen digital channels to promote the systematic investment plan and further accumulate the AUM.
  - ii. In response to the increase in high-net-worth customers and the reactivation of structured notes, Yuanta Bank continues to plan and issue structured notes, such as financial structured notes and DCI and SI structured notes, to improve its product competitiveness.
  - iii. In order to satisfy the institutional investor's needs, Yuanta Bank continues to expand and optimize its factoring, cash flow service, notes and bills and TMU-related businesses, and enhance the diversity of its products while increasing its sources of income.
- d. Yuanta Bank implements legal compliance and anti-money laundering to maintain customers' interests and rights and block financial crime.
- i. It will continue to implement the legal compliance risk management and supervision framework, optimize various operating procedures, strengthen efficiency, reduce costs, and comply with the regulations of the competent authorities.

- ii. In the face of growing fraud and crime, Yuanta Bank established the cross-functional financial fraud prevention team to collect and promote the information on relevant laws and regulations, and to jointly plan to improve the fraud prevention practices.
- iii. Yuanta Bank amends its AML/CFT policies in response to the competent authority's regulations, and plans to adopt a risk-based AML/CFT framework in accordance with laws and regulations.

In response to the development trend of anti-money laundering, Yuanta Bank implements emerging technologies to monitor and investigate suspected transactions. The bank also continues to research new features and machine learning methods to enhance the capabilities of the AI Skynet model in identifying alert accounts.

#### B. Long-Term Business Development Plans

- a. Enhance customers' loyalty and penetration through product competitiveness, digital power and marketing power.
  - i. From the perspective of deposit services, Yuanta Bank continues to develop customer segmentation management, customer behavior analysis and labeling. By offering differentiated services and products to different customers, Yuanta Bank engages in precision marketing and offers payment discounts and a reward-point-based system as promotional tools to strengthen the effect of penetration.
  - ii. Yuanta Bank expands the channel and strength of its customer base digitally. In addition to the self-owned website, mobile bank, and social media pages, Yuanta Bank also uses platforms frequently used by target customers to advertise to increase the number of young customers and the number of customers who seldom deal with tangible branches. Yuanta Bank also harnesses solid digital experience to achieve the effect of customer retention.
  - iii. Yuanta Bank perfects the wholesale banking cash flow platform construction, and has an infrastructure to integrate all parts of the cash flow to improve and consolidate deposit volume. Meanwhile, it engages in the re-marketing to customers' upstream and downstream supply chains to expand the sources of its wholesale banking customer base.

- iv. Yuanta Bank continues to introduce a wide range of funds or flagship products exclusive to the high-net-worth customer base, and develop innovative investment methods to satisfy customers' needs for wealth management and investment efficiency.
- b. Strengthen the IT infrastructure and develop AI practical applications to improve the operations and operating efficiency.
  - i. In response to the development of artificial intelligence, Yuanta Bank will proactively implement AI solutions to improve employees' work efficiency. This includes AI anti-corruption measures through data monitoring and data mining, as well as the use of large language models (LLMs) and generative AI to assist in the preparation of credit review reports, internal intelligent customer service, and presentations.
  - ii. Yuanta Bank will continue to expand and improve its core system and strengthen the system's active-active and backup capabilities to respond to the continuous growth of future trading volume and mitigate the impact posed by contingencies.
  - iii. Through the microservice framework and container platform, Yuanta Bank is able to develop its information system more rapidly, meet the needs of digitalized processes and business growth, and establish the core competitiveness of fast delivery.
- c. The overseas entities will adjust the business development strategies subject to the local market environment to increase their profitability.
  - i. The Hong Kong Branch will continue to develop potential loan clients and high-net worth individuals for deposits to reduce its concentration. The branch will also actively go after high-quality syndicated loan opportunities in accordance with the head office's risk policy.
  - ii. In addition to maintaining competitiveness in the existing businesses, Yuanta Savings Bank Korea will also develop diversified credit extension to reduce the concentration of real estate loans. Simultaneously, in response to the adjustment of the evaluation standards for the PF business (Project Financing, similar to the land and construction financing in Taiwan), YSBK will strengthen its credit review processes and post-loan management to effectively respond to market changes.
  - iii. In accompany to the gradually growing corporate banking, mortgage, and

deposit businesses. Yuanta Savings Bank Philippines will not only optimize its core-banking system, but also evaluate the feasibility of developing its own online and mobile banking services that connect to local payment systems to meet the trend of financial services digitalization.

### (5) Employee Composition

Year		2023	2024	January 31, 2025
Number of Staff		4,527	4,852	4,861
Average Age		41.65	41.59	41.65
Average Seniority		9.67	9.47	9.53
Education Level Ratio	PhD	0.13%	0.14%	0.14%
	Master Degree	15.72%	15.99%	16.02%
	University/ College	80.82%	80.48%	80.43%
	Senior High School	3.31%	3.33%	3.35%
	Lower than Senior High School	0.02%	0.06%	0.06%

Note : Yuanta Savings Bank (Philippines) had 45 employees on January 31, 2025.

Note : Yuanta Savings Bank (Korea) had 59 employees on January 31, 2025.

### (6) Corporate Social Responsibilities and Ethics

The Bank has engaged in the social services in the field of culture and education & public welfare permanently by donating funds to “Yuanta Cultural and Educational Foundation” (hereinafter referred to as “Yuanta Foundation”). The Foundation identifies the care for public welfare as its core value and starts from education, aiming at the six major dimensions including the “Involvement in Volunteers Public Welfare Platform,” “Aid for Disadvantaged Group Caring for Children and Juvenile,” “Educate and Train Youth’s Independence,” “Inclusive Financing/Innovation & Cultivation,” “Healthcare, Care for the Elderly” and “Community Service & Environmental Protection.” It sprouted the rural area education, care for the community, healthcare and various public welfare and education activities in depth and width. The participation and response of corporate volunteers has integrated financial expertise into public welfare care actions, and we actively invest in diversified education resources to make the charity pulse more active.

It has organized 704 events in 2024, and received multiple honors from the public sectors, including “Enterprise-Aided Charity and Education Business Gold Award,” “Enterprise-Aided Charity and Education Business Silver Award” and “Certificate of Merit for Enterprise-Aided Charity and Education Business” by the Ministry of Education. A total of 2,685 volunteers participated in the events, which benefited more than 720,000

participants. The enterprise's volunteers also participated in and responded to activities, incorporated their expertise in finance into public welfare and care extension activities, and proactively invested in diverse educational resources to make its public welfare operations more dynamic.

Since Yuanta Foundation was founded 22 years ago, it has insisted on the philosophy: "public welfare should mean continuous contribution." It constructs the "Charity Public Welfare Platform" proactively to build a bridge for caring. It also works with various public welfare partners in a variety of different ways to combine current trends and integrate resources from multiple parties, in order to make the power of dreams become stronger. It devotes itself to thriving and connecting happiness jointly to make love everlasting. "Education" refers to an important path leading to dreams. "Accompanying" is considered the key principle for warming one's life. It will continue to make selfless contribution and communicate warm hope and light to make love and care more powerful, and also to share the care and kindness of Yuanta at every corner of the society!

In the process of construction of the "public welfare platform," it works with like-minded partners and volunteers to move on. By investing the extensive channels and abundant human resources in the public welfare operations, Yuanta Group uses its best to promote various volunteer services and create the new activity types with its public welfare partners jointly. "Yuanta Happiness Day" refers to a representative self-organized event by the Yuanta Foundation. This year, Yuanta will continue to visit remote areas and resource-deprived areas in Taiwan to strengthen its efforts in extending care through semiconductor applications, utilizing knowledge in astronomy, technology, and environmental sustainability, and to send tailor-made "Happiness Gift Bags" to children. Since the activities started in 2012, it has organized more than 47 charity events, inviting over 8,000 schoolchildren to participate in these educational entertainment activities. Also, it called on 2,208 volunteers inside and outside the Group to provide escorting services.

In addition to the economic aids, the "Yuanta Wealth Management Day" combined the public welfare and expertise in finance. Since 2018, it has trained professional volunteer trainers to collaboratively research and develop innovative wealth management teaching materials and to practice inclusive finance education goals. By means of the teaching materials, children are taught about investment and market information to "learn by doing" in life and be able to manage their own finance from childhood.

Based on the "Insistence on Dream and Brave to Move Forward" philosophy, it firmly believes that as long as one embraces his original intent and moves towards the goal and

act honestly, he may transform the power of good into greater momentum, like the sun delivering warmth and shining on each corner of the society! On the road to public welfare, it combines Yuanta Group’s vast channels and abundant human resource to promote the public welfare and the recruitment of like-minded volunteer partners to work with it proactively. It also innovates and reforms the activities in line with the trend, and practices the real intent of service, care and contribution. It spreads the seed of hope extensively to reclaim the sustainable forest for the “Deed of Good.”

**(7) The Number of Full-Time Non-supervisor Employees, Annual Average and Median Salary of Full-Time Non-supervisor Employees and the Differences from the Previous Year**

Year \ Item	2024	2023	Comparison with 2023
The Number of Full-Time Non-supervisor Employees	4,200	3,931	269
Annual Average Salary of Full-Time Non-supervisor Employees	1,396,910	1,265,121	131,789
Annual Median Salary of Full-Time Non-supervisor Employees	1,163,179	1,076,869	86,310

**(8) IT Development Projects**

A. Hardware Configuration and maintenance of major information system hardware and software :

The Bank’s NTD deposit/loan, remittance, cross bank service, foreign exchange, trust, accounting, data warehouse, wealth management and credit card authorization, are configured in the various operating system servers, such as IBM p-Series, IBM AS/400 i-Series, Oracle T7, EMC Greenplum, Solaris, Linux, Windows x86.

B. Future Development or procurement and installation plans :

In response to the business continuity and business development, and to practice the information security management, the Bank plans to execute the following projects: NTD Core System Local Active-Active Framework Construction Project, Foreign Exchange System Upgrading Project, Firewall Policy Auditing Software Project, Branch ATM Firewall EOS Update and Replacement Project, OA Line Frequency Bandwidth Speed-Up Project, Central Data Center Core Network Switch Update and

Replacement Project, Dual Center Network Infrastructure Construction, Computer Security Configuration Management Platform (FCB Financial Security Configuration), Windows 2016 Operating System and Database EOS Upgrading Project, Central Data Center Core Network Switch Update and Replacement Project, SWIFT System Upgrading Project, New Foreign Exchange System Construction Project, Message Platform Construction Project (2nd Stage), Automated Voice Quality Inspection System Construction Project, Overdue Document Reminder Image Function Construction Project, Overdue Account Collection Management Platform 2.0 Construction Project, New Gold Passbook System Construction Project, Private Bank System Construction Project, Shareholding Trust Upgrading Project, Customer Care Management Platform Construction project, Hardware Randomization Equipment Upgrading Project, Enterprise Application Integration (EAI) System Upgrading Project, APIM Construction Project, New Capital Requirement (2nd stage) Construction Project, Yuanta Payment Pass APP System Construction and Cloud Development Project, Member Bonus Points Expansion Project, Digital Track Follow-up Project, Personal Internet Banking System Consolidation Project, Anti-Corruption System - 2nd Stage, Digital Channel System Local Active-Active Database Upgrading Project, Internet Banking Micro-service Framework Upgrading Project, Data Middle Office Expansion Project, Generative AI Application Project, and Private Cloud Project, Information Security Scan and Testing, Computer System Information Security Assessment (Category 1 and Category 2), Electronic Payment Institution Information System Standard and Security Control Operation Assessment, Implementation of the Zero-Trust Structure, Information Security Incident Response and Automated Response and other important information security projects.

#### C. Emergency Recovery and Security Measures

In order to safeguard the smoothness of major system operation, local backup and remote backup mechanisms are devised for the host of each connectivity system according to the service features and conduct corresponding fail-over maneuvers to the system levels. It is not only the responding capability of the trainers, but also the effectiveness of the backup recovery procedures reviewed. In order to safeguard the equipment of the system and data storage, the Bank plans the following safety preventive measures :

##### a. Computer Room Security

The computer facilities of the Bank are installed with equipment against

earthquake, fire, thunder and disasters. The access control system and the monitoring system are also well executed to tightly control entry and exit. Vital computers and equipments are maintained and tested periodically to safeguard the equipment operation.

b. System and Network Security

i. Firewall

Critical gateways in the internal network are shielded with Back To Back dual layer firewall to achieve double defense with different brands of hardware and software firewalls. Major external websites are setup on the N-tier structure. While the web server is placed in the DMZ area behind the layer 1 firewall, major application servers and database servers are placed behind the layer 2 firewall.

ii. IP Address Protection

The user terminal of the Bank adopted MAC and IP address blocking system to protect the internal IP addresses of the Bank from being mistakenly or falsely used.

iii. Weakness Scanning and Flaw Repair

Scanned the weakness of servers and automatically fix the system flaws of personal computers to improve system security.

iv. Anti-virus Mechanism

All of personal computers, servers and emails are devised with anti-virus and anti-spam mail mechanism.

v. The Application Firewall

Establish the application firewall on critical gateways of the external website. Actively analyze and filter OSI L4-L7 Internet behavior. For illegal programming or any penetration and attack against the flaws of the system or programs, the application firewall will actively quarantine, block and report such matter to fortify the Internet defense and system security.

vi. Monitor the Changes of Files

Launch the file changed monitoring system on the e-commerce website to avoid malicious damages or false information implantation.

vii. Mobile Device Management Mechanism

Strengthen enterprise' internal management of mobile devices to ensure the data security through the establishment of Mobile Device Management Mechanism, including managing mobile device components, enhancing content security for mobile devices and establishing Internet security mechanisms for mobile devices.

viii. External DNS protection :

Implement cloud DNS protection mechanism to avoid DNS blocking attacks.

c. Information Security and Personal Data Protection

In order to improve the financial service quality, information security management and personal data protection, Yuanta Bank practices the systems including “ISO 27001 : 2022 Information Security Management” and “BS 10012 : 2017 Personal Information Management” and maintains the review on certification by BSI once per six months and re-examination on the certification once per three years. Meanwhile, per the competent authority's requirement and in response to the control over digital financial information security, Yuanta Bank performs the “assessment on computer system information security,” “assessment on e-payment institution information system standards and security control operations,” “ATM information security response drill,” “DDoS drill,” “APP testing” and “network and system penetration testing service.” Meanwhile, it continues to engage in improving the information security, personal data protection management mechanism and risk control, and improving personnel's awareness toward security, and in order to protect the confidentiality, completeness and availability of information assets, and provide customers with safer financial services. In order to strengthen the Bank's ability to continue as a sustainable operation in response to the crisis, the Bank has implemented the “ISO 22301:2019 international business continuity management system” and maintained the BSI international organization's annual review and certification review and re-examination and certification every three years. The event affects the operation and ensures the recovery from the event.

**(9) Information and Communication Security Management**

The information security issue becomes more important, given the popularization of online transactions. Yuanta Bank has implemented the information security management system (ISMS) since 2011, and received the ISO 27001 certification on December 30, 2011. After that, it still maintained the review on certification by BSI once per six months and re-

examination on the certification once per three years. Further, the International Standards Organization (ISO) officially released a new version of the standard ISO 27001:2022 on October 25, 2022. Yuanta Bank has also been certified by the British Standards Institution (BSI) for the updated version in November 2024, and kept strengthening the information security management and control via the PDCA (Plan-Do-Check-Act) cycle. Therefore, per the high information security requirements, the Bank has developed stable information security governance. To enhance Yuanta Bank's operational resilience and business continuity management capabilities, Yuanta Bank implemented the Business Continuity Management System (BCMS) in 2021. On May 13, 2022, it obtained the "ISO 22301 international business continuity management system" certification. After that, it still maintained the review on certification by BSI each year and re-examination on the certification once per three years. Meanwhile, based on the goal of protecting customer interests and providing the best service, it aims to maintain the stability of its financial operations. It integrates various resources from both business operations and information systems to ensure the ability to maintain operational levels under any circumstances, mitigate the risk of operational disruptions and strengthen the organization's recovery resilience.

This year, the Bank has completed multiple information security tests and drills, such as application system recovery drills ATM information security response drills, DDoS protection drills, mobile APP detection, network and system penetration test, and blue and red teams' offensive and defensive exercise, etc.. Through various information security operations and drills, reviewed the completeness and adequacy of its entire computer system control measures and detected the information security threats and weaknesses, in order to enhance and improve the Bank's network and information system security protection abilities. In order to strengthen the people-oriented concept about information security governance, the Bank continues to conduct the information security education and training and anti-hacking drills (such as: social engineering drill, information security hacking simulation exercise, and attack and defense drill of the red and blue forces), in order to improve all employees' awareness toward information security. This year's information security investment strategy focuses on the investment in protection facilities, including network boundary protection management, user information security management, and information security monitoring center management, in order to reduce information security risks in the face of new and emerging threats to information security, and continue to plan information security monitoring and protection projects and information security management projects to optimize the Bank's ability to respond to information security risks.

**(10) Employee Welfare**

- A. In addition to enrolling employees in labor insurance and national health insurance in accordance with Government's laws and regulations, the Bank also enrolled employees in group insurance, including term life insurance, injury insurance, critical illness insurance, accidental medical insurance, cancer insurance and occupational disaster insurance, etc.
- B. Yuanta Bank establishes the Employee Benefits Committee, adopts various regulations governing reimbursement, e.g. three major festivals, birthday gift money, marriage subsidy, childbirth subsidy, funeral subsidy, emergency relief fund and employee child scholarship, and provides diversified club activities.
- C. Provided employees meal reimbursement.
- D. According to the Articles of Incorporation, if Yuanta Bank retains earnings at the year's final accounting, the remuneration to employees shall be 1%~5% of the remainder, if any, after reduction of the accumulated loss.
- E. Provided preferential interest rates for savings accounts of employees, mortgages, property remodeling loans and consumer loans.
- F. Provided employees with Employee Stock Ownership Trust.
- G. Yuanta Bank also set forth the maternity protection policies (e.g. paternity (prenatal checkup) leave and maternity leave) superior to those provided under the labor laws.
- H. Yuanta Bank also provides the EAPs.

**(11) Pension system and implementation thereof :**

Yuanta Bank sets forth the retirement system in accordance with the Labor Standards Act and Labor Pension Act. Yuanta Bank sets forth the employee retirement regulations requiring the monthly contribution of the pension reserve. Meanwhile, it has Labor Pension Supervisory Committee responsible for the management and utilization of pension reserve. Until the end of 2024, Yuanta Bank' pension fund has accumulated until NT\$766,592 thousand. Following the promulgation of the Labor Pension Act on July 1, 2005, Yuanta Bank has made monthly payment of the pension fund equivalent to 6% of the insured value maintained by the individual employee into the employee's personal labor pension account. In 2024, Yuanta Bank contributed a total of NT\$241,934 thousand. Further, Yuanta Bank provides the employee group annuity policies to help employees reserve the pension fund

to improve the protection of their life after retirement.

**(12) Labour agreements and employee rights protection measures :**

In order to maintain and protect basic human rights, Yuanta Bank, according to the labor laws, and together with the parent company, Yuanta FHC, in accordance with the basic human right protection principles disclosed by the international human right convention including the “Universal Declaration of Human Rights” and “ILO Convention,” set forth the work rules and related personnel management regulations prohibiting discriminating against job applicants or employees due to the factors including race, thought, religion, party affiliation, place of origin, place of birth, gender, sexual orientation, age and marriage, in order to create an equal employment environment, advocate diversity and equality, practice the equal pay for equal work, and provide a healthy and safe workplace. In addition, regular labor–management meetings are convened to discuss employee rights and welfare matters, we also provide a channel for individuals and unions to express opinions, ensure the three labor rights of employees, and sign group agreements to promote labor–management harmony and create a mutually beneficial win-win situation. In 2024, New Taipei City awarded the “Family-Friendly and Work Equality Project Award.”

## IV. Risk Management

### 1. Risk Management and Other Significant Events

#### (1) Information of Credit Risk Management

##### A. Credit Risk Management System in 2024

Item	Contents
1. Strategies, objectives, policies and procedure of credit risk	<p>1. Strategies and Objectives :</p> <ul style="list-style-type: none"> <li>(1) Comply with Basel III requirements. Uplift the capability of risk management and unify worldwide.</li> <li>(2) Set appropriate risk management framework and control process, and ensure its deployment in practice.</li> <li>(3) Strengthen the integration of management information, risk analytics and effectiveness of early warning mechanism, build the aggressive risk management culture and value.</li> </ul> <p>2. Credit Risk Policies :</p> <ul style="list-style-type: none"> <li>(1) Establish the culture to value the importance of credit risk management. Develop the business strategies riding on the well quantitative and qualitative assessment from management perspective.</li> <li>(2) Establish the comprehensive risk management framework, control the credit risk within the acceptable risk appetite and achieve the business goal in risk reward balance.</li> <li>(3) Delegate the appropriate authorities to personnel within the risk management functions; ensure the corresponding duties and responsibilities of assisting Board of directors and management to oversee the implementation of credit risk policies.</li> <li>(4) Establish effective methods and monitoring procedures to ensure the adequacy of capital, and express business performance in a proper manner through the risk adjustment, and maximize shareholders' value.</li> </ul> <p>3. Management Procedure :</p> <p>Credit risk identification, measurement, monitoring and management, credit risk report and credit risk performance management.</p>
2. Structure and organization of credit risk management	<p>1. Board of Directors :</p> <ul style="list-style-type: none"> <li>(1) The Board of Directors is the Bank's supreme policy-making entity for risk management, responsible for authorizing the Bank's risk management policies and guidelines and supervising fulfillment of the various systems to achieve the Bank's entire credit risk management objectives.</li> <li>(2) Audit Committee to review the risk-related proposal before proposing to the Board of Directors and communicate with the risk implementation entities.</li> </ul> <p>2. Senior Management :</p> <p>Risk Management Committee is subordinated to the Chairman, and Asset &amp; Liability Management Committee, Non-Performing Loan Management Committee and Credit Evaluation Committee are subordinated to the President.</p> <p>3. Risk Management Department :</p> <ul style="list-style-type: none"> <li>(1) Responsible for researching or suggesting the amendments of the Bank's credit risk management policies and guidelines to be proposed to the Board of Directors for approval.</li> <li>(2) Establish the Bank's entire structure of measuring, controlling and evaluating quantitative risk.</li> <li>(3) Responsible for enforcing and controlling the Bank's credit risk management and credit risk management regulations for the various businesses to ensure all businesses apply strictly with the Bank's credit risk management policies and guidelines.</li> </ul> <p>4. Credit Management Units and Other Business Units :</p> <p>Manage credit risks of crediting cases according to stratified empowerment, including credit review, credit management and post-loan management.</p>

Item	Contents
	<p>5. Internal Audit :</p> <p>The independent internal audit entities review the enforcement of the Bank's credit risk management systems periodically and disclose it in the audit report truly, and ensure that the relevant entities have taken the corrective actions in a timely manner.</p>
<p>3. Scope and characteristics of credit risk report and measurement systems</p>	<p>1. Scope and characteristics of credit risk report :</p> <ol style="list-style-type: none"> <li>(1) Report to Board of Directors. (Regularly)/(Integrated risk report)</li> <li>(2) Report to Audit Committee. (Regularly)/(Integrated risk report)</li> <li>(3) Monthly report to Risk Management Committee. (Integrated risk report)</li> <li>(4) Monthly monitoring and disclosing the large exposure-related information such as the usage rate of the country, industry, group, single person(natural &amp; juristic), real estate and China Exposure.</li> <li>(5) Daily monitor the loan concentration ratio and early warning notification incidents stipulated in Article 72(2) of the Banking Act.</li> </ol> <p>2. Credit risk measurement systems include :</p> <ol style="list-style-type: none"> <li>(1) Capital requirements calculation platform information system.</li> <li>(2) The credit information and investigation system : Credit rating.</li> <li>(3) The collection system : Asset appraisal.</li> <li>(4) The Bank's credit risk alarming system : The credit risk alarming mechanism.</li> <li>(5) Mid-term crediting management platform. (Including post loan management and the review platform)</li> <li>(6) Scorecards of consumer banking and credit rating models of corporate banking.</li> <li>(7) Large exposure system.</li> </ol>
<p>4. Credit risk hedging or risk reduction policies, and strategies and procedures for controlling the ongoing effectiveness of hedging and risk reduction tools</p>	<p>1. Credit risk hedging or risk reduction policies :</p> <ol style="list-style-type: none"> <li>(1) Review the credit risk hedging plan and execution of the centralized risk or higher risk businesses.</li> <li>(2) Plan to amend the Bank's regulations of risk reduction and controlling system to follow the risk reduction regulations in the Basel III.</li> <li>(3) Regularly review financial products' risk weights.</li> </ol> <p>2. Strategies and procedures for controlling effectiveness of hedging and risk reduction :</p> <p>Establish the collateral management system in accordance with Basel III risk reduction regulations, and ensure the ongoing effective mess of risk reduction of collaterals through periodical revaluation of collaterals, loan-to-value ratio alert, analysis of centralization and stress testing.</p>
<p>5. Approach for regulatory capital requirements</p>	<p>Standardized Approach.</p>

B. Risk Exposure after Risk Mitigation and Capital Requirements under Credit Risk Standardized Approach

Unit : NT\$1,000 ; Base Date : December 31, 2024

Type of Risk Exposure	Risk Exposure after Risk Mitigation	Capital Requirements
Sovereigns	313,781,767	0
Non-central Government Public Sector Entities	20,641,869	330,270
Banks (Including multilateral development banks and central counterparties)	158,871,502	4,304,133
Corporations (Securities Firms and Insurance Companies Included)	496,920,759	32,754,446
Retail Exposures	128,123,799	7,759,547
Real Estate Exposure Class	807,277,084	37,331,823
Equity-securities Investment	11,600,616	1,490,198
Equity investments in funds and venture capitals	1,401,563	151,369
Other Assets	44,933,129	2,869,488
Total	1,983,552,088	86,991,274

## (2) Information of Securitization Management

### A. Securitization Management System in 2024

Item	Contents
1. The strategies and procedure of securitization risk management	<p>In terms of asset securitization, at present, The bank engages only in securities investments. The bank currently does not serve as originating bank.</p> <p>The procedure of securitized product investment :</p> <p>Investment in securitized products should be authorized by the delegation of approval authority.</p> <p>Before the business department invests in securitized products within the scope of authorization, it should first conduct investment analysis according to the credit worthiness, liquidity and profitability of the product, and submits to the supervisor for approval.</p>
2. The organization and structure of securitization management	<p>For the risk of investment in asset securitization, the Board of Directors is on the top level of management, the Treasury Department is the business execution unit, the Risk Management Department is the risk monitoring and control unit, and the Financial Markets Operation Department is the operation settlement unit of this bank.</p>
3. Scope and characteristics of securitization risk report and measurement systems	<ol style="list-style-type: none"> <li>1. The use of asset securitization investment positions and risk limits for other financial product positions should be monthly/quarterly disclosed to the Risk Management Committee/ Board of Directors. When the loss on valuation exceeds the specific proportion of cost, the business execution unit should make reviews in a timely manner and propose corresponding solutions to be approved by authorized level.</li> <li>2. Asset securitization products with a quotation on the public market should be marked to market according to that quotation every day. If there is no quotation on the public market, products should be marked to market according to the quotation of provided by counterparty.</li> </ol>
4. The hedge of securitization or risk mitigation policies, and strategies and procedures for controlling the on-going effectiveness of hedging and risk mitigation tools	<p>When there is a larger risk exposure risk, assessments will be conducted to reduce risk exposure; or the approved risk mitigation methods will be implemented to reduce risk to a controllable range.</p>
5. Approach for regulatory capital requirements	<p>Standardized Approach.</p>
<p>6. Requirement on comprehensive qualitative disclosure, including :</p> <ol style="list-style-type: none"> <li>(1) Objectives for securitization activities, risk types undertaken and retained from the Bank's re-securitization activities.</li> <li>(2) Other risks involved in securitized asset (such as liquidity risk).</li> <li>(3) Various roles that the Bank plays during the securitization process and the level in which the bank is involved in each process.</li> <li>(4) The description on the procedures monitoring the changes in credit and market risk involved in securitization risk exposure.</li> <li>(5) The Bank's management policies regarding the credit risk mitigation taken against the risk retained in securitization and re-securitization.</li> </ol>	<p>The Bank has never served as an originator of asset securitization so no information shall be disclosed in this item.</p>

Item	Contents
7. Description on the Bank's accounting policies on securitization	
8. The names in terms of ECAI used in banking books for securitization and their usage in each type of asset securitization exposure	
9. Explanation on any significant changes in any quantitative information from last reported period (such as any transfer of asset between banking books and trading books)	

B. Engagement in Securitization

As of December 2024, the Bank has never been the originator for securitization.

C. Risk Exposure and Capital Requirements for Securitization

As of December 2024, the Bank didn't hold any investments in securitized product.

D. Information of Investment in Securitization Products

As of December 2024, the Bank didn't hold any investments in securitized product.

### (3) Information of Operational Risk Management

#### A. Operational Risk Management System in 2024

Item	Contents
1. The strategies and procedure of operational risk management	<p>1. Formed a risk-oriented operational model and straightened business development to achieve its operation goals and maximize shareholder value. The Bank developed risk management policies, operational risk management principles, defined the scope and duties of operational risk management, and executed risk identification, risk evaluation and reporting processes including operational risk assessment and process analysis.</p> <p>2. In response to existing or potential operational risks, all divisions in the Bank take effective improvement practices and persistently track the according implementation. Before the undertaking or during the planning of new services, all related operational risks must be identified and the controls of the process marked. The Bank additionally constructed contingency plans and conducted necessary simulation to assure incessant operation amid possible severe accidents.</p>
2. The organization and structure of operational risk management	<p>1. Board of Directors :</p> <p>As the highest decision-making body of the Bank's risk management, it is responsible for approving the Bank's risk management policies and related standards, approving annual risk limits, and supervising the implementation of various systems.</p> <p>2. Risk Management Committee</p> <p>In order to facilitate the integration and implementation of the Bank's risk management policies and systems, the Risk Management Committee is established under the Board of Directors. The Chairman serves as the Committee Chair to regularly convene meetings. In addition to assisting the Audit Committee and the Board of Directors to perform risk management duties, the main tasks of the committee are as follows :</p> <ol style="list-style-type: none"> <li>(1) Review of the risk management policy and system;</li> <li>(2) Review of annual risk limits;</li> <li>(3) Reviewing the risk monitoring and control implementation report;</li> <li>(4) Coordinate cross-subsidiary risk management related issues;</li> <li>(5) Announcement of important risk management matters.</li> </ol> <p>3. Senior Management :</p> <p>The senior management shall review all risks pertaining to operating activities and make sure that the Bank's risk management system can be completely and effectively executed.</p> <p>4. Risk Management Department :</p> <ol style="list-style-type: none"> <li>(1) Responsible for the development of the operational risk management framework of the Bank and the review of the implementation status, and proposing necessary adjustment plans.</li> <li>(2) Develop the operational risk management guidelines and related policies of the Bank.</li> <li>(3) Supervise the Bank's major operational risks and loss exposure.</li> <li>(4) Regularly collate the operational risk events notified by each departments and business units.</li> <li>(5) Coordinate operational risk management with all divisions and branches.</li> </ol> <p>5. Compliance Affairs Department :</p> <p>Implement compliance risk management to ensure that all business units comply with relevant regulations and the compliance risk management system, while assisting in the assessment of legal compliance risks that may be involved in each business.</p> <p>6. All departments in Head Office, supervising divisions and branches :</p> <p>Responsible for identifying and managing the risks arising from their functions or business scope, and designing and implementing effective internal control procedures according to the characteristics of such risks.</p>

Item	Contents
	7. Internal Audit Department : Check and assess whether the risk management and related internal control systems are operating effectively, and provide improvement suggestions in a timely manner.
3. Scope and characteristics of operational risk report and measurement systems	The Bank identifies, measures and monitors operational risk with various risk management instruments, such as operational risk loss data collection, operational risk control self-assessment (RCSA), and operational risk indicators. All divisions in the Bank conduct online risk event reporting and self-assessment through the operational risk report system and the RCSA system. Risk Management Department conducts operation process examination, compiled analysis and improvement practice tracking with the trend of risk indicator changes, internal and external losses, and the RCSA of all divisions. The result of risk identification, measurement and monitoring are periodically reported to the executives.
4. Operational risk hedging or risk mitigation policies, and strategies procedures for controlling the continuously effectiveness of hedging and risk mitigation tools	The Bank has developed regulations on operational risk hedging and risk mitigation. In response to possibilities and severity of risk, the Bank will adopt the following risk measures and procedures for risk bearing, risk averse, risk transfer, risk reduction, according indicators, risk warning, control mechanism, and corrective plans of every major products : <ol style="list-style-type: none"> <li>1. Risk bearing and tighter operation control shall be conducted for smaller loss amounts and lower frequencies.</li> <li>2. Risk reduction or risk control, more intense personnel training, operating procedure improvement or system control advancement shall be conducted for smaller loss amounts and higher frequencies.</li> <li>3. Risk transfer or risk mitigation shall be conducted for larger loss amounts and lower frequencies. Proper insurance and outsourcing should be undertaken after cautious evaluation.</li> <li>4. Risk averse shall be conducted for large loss amounts and higher frequencies while the according business or service should not be launched or shall be stopped.</li> </ol> Outsourcing or insurance shall require periodical evaluation on its risk, effect or the claim payment ability of the insurance company in order to ensure the risk mitigation tools will be effective constantly.
5. Approach for regulatory capital requirements	Standardized Approach.

## B. Capital Requirements for Operational Risk

Unit : NT\$1,000 ; Base Date : December 31, 2024

Year	Gross Income	Capital Requirements
2022	21,159,597	
2023	25,208,645	
2024	27,436,955	
Total	73,805,197	3,867,890

#### (4) Information of Market Risk Management

##### A. Market Risk Management System in 2024

Item	Content
1. Market risk management strategies and processes	<ol style="list-style-type: none"> <li>1. In order to establish the sound risk management system and well found the development of business to boost the proper risk management-oriented business model and achieve the operation objectives and increase shareholders' value, the Bank's Board of Directors approves the risk management policies to fulfill the well-founded risk management system and create stable and high-quality profitability for shareholders.</li> <li>2. Based on the existing risk management policies and guidelines, fulfill the quantification of market risk step by step and establish the management and appraisal mechanism for value at risk and optimal allocation of capital.</li> <li>3. Scope of business and trading products : enact the market risk management guidelines, define the scope of market risk management; the scope of businesses may include transactions in foreign exchange market, money market and capital market, and transactions of financial derivatives.</li> <li>4. Define the risk management procedure and application of measurement methods (e.g. sensitivity analysis, value at risk calculation, scenario simulation and stress testing, etc.); require the relevant units to set the limits of the various financial product, e.g. the limit of risk exposure, loss limit, value at risk limit and also the approving authority and guidelines to process the excess in the limit. In order to enhance the transparency of the information about market risk, the risk management entities shall inspect and submit the risk management report on a daily basis, and shall continue supervising and following up on extraordinary circumstances in the transactions, if any.</li> </ol>
2. Market risk management organization and structure	<ol style="list-style-type: none"> <li>1. Board of Directors : <ol style="list-style-type: none"> <li>(1) The Board of Directors is the Bank's supreme policy-making unit of risk management, responsible for authorizing the Bank's risk management policies and guidelines and supervising fulfillment of the various systems to achieve the Bank's entire market risk management objectives.</li> <li>(2) Audit Committee to review the risk-related proposal before being proposed to the Board of Directors and communicate with the risk implementation entities.</li> </ol> </li> <li>2. Senior Management : <p>Risk Management Committee is subordinated to the Chairman while Asset &amp; Liability Management Committee is subordinated to the President.</p> <ol style="list-style-type: none"> <li>(1) Develop the Bank's market risk management guidelines and rules according to the market risk management policies approved by Board of Directors, and ensure that the Bank has the express functions and operations for market risk management, effective market risk management procedure and proper market risk management system.</li> <li>(2) Authorize competent employees to execute the market risk management operation and ensure that they have the ability and expertise affordable to execute the market risk management business and comply with the relevant policies and procedures.</li> </ol> </li> <li>3. Risk Management Department : <ol style="list-style-type: none"> <li>(1) Responsible for researching and drafting or amending the Bank's risk management policies and market risk management guidelines to be proposed to Board of Directors for approval.</li> <li>(2) Work with proprietary trading entities to research and draft or amend the various financial products business control rules, and propose them to the Chairman or President for approval.</li> <li>(3) Plan and establish the Bank's framework of identifying, measuring and controlling market risk, execute the limit management report and inspection to alert excess in limit, in order to ensure that the various financial products businesses may strictly comply with the Bank's risk management policies and regulations.</li> </ol> </li> <li>4. Business Unit :</li> </ol>

Item	Content
	<p>In charge of foreign exchange, securities and financial derivatives trading, and cross-Bank capital management, as well as executing transactions within limit according to the Bank's risk-control standard.</p> <p>5. Internal Audit :</p> <p>An independent internal audit unit reporting to the Board of Directors reviews the Market of this bank's risk management system at planned intervals, discloses the related information in the audit report, and ensures that appropriate improvement actions have been taken by related units.</p>
3. Scope and characteristics of market risk report and measurement systems	<p>1. To provide the market risk daily management reports to disclose the positions, sensitivity analysis, value at risk, profit and loss of the various financial products.</p> <p>2. The Bank measures and supervises market risks according to related risk management guidelines and employs the VaR model for quantitative integrated management of market risks. Through daily presentation of the market risk report and position analysis, the Bank is fully aware of any changes in risks.</p>
4. The hedge of market risk or risk mitigation policies, and strategies and procedures for controlling the on-going effectiveness of hedging and risk mitigation tools	<p>When the market risk exposure is getting higher, the Bank will take some approaches such as risk exposure reduction or approved hedge to lower the market risk to the controllable level.</p>
5. Approach for regulatory capital requirements	<p>Standardized Approach.</p>

B. Capital Requirements for Market Risk

Unit : NT\$1,000; Base Date : December 31, 2024

Type of Risk	Capital Requirements
Interest Rate Risk	2,343,123
Equity Risk	190,065
Foreign Exchange Risk	146,387
Commodity Risk	0
Total	2,679,575

C. Value at Risk for Trading Position (99%, one day)

Unit : NT\$1,000

Item	2024			
	December 31, 2024	Average VaR	Minimum VaR	Maximum VaR
Interest Rate	12,045	19,627	9,118	35,760
Equity	16,521	19,939	10,823	34,490
Foreign Exchange	4,495	6,914	3,324	17,214
Commodity	0	0	0	0
Subtotal	33,061	46,480	23,265	87,464
Diversified Effect	-11,207	-16,374	-	-
Total Value at Risk	21,854	30,106	16,674	49,609

## (5) Information of Liquidity Risk Management

### A. Structure Analysis of Time to Maturity (NT\$)

Unit : NT\$1,000; Base Date : December 31, 2024

	Total	0-10 days	11-30 days	31-90days	91-180 days	181-1year	Over 1 year
Primary Funds Inflow upon Maturity	1,877,748,261	298,231,469	158,749,119	254,700,623	121,875,452	200,337,114	843,854,484
Primary Funds Outflow upon Maturity	2,303,510,387	92,632,385	159,457,004	357,780,487	362,095,783	394,453,228	937,091,500
Gap	(425,762,126)	205,599,084	(707,885)	(103,079,864)	(240,220,331)	(194,116,114)	(93,237,016)

Note : The table represents NT\$ amount of the whole bank.

### B. Structure Analysis of Time to Maturity (US\$)

Unit : US\$1,000; Base Date : December 31, 2024

	Total	0-30 days	31-90days	91-180 days	181-1year	Over 1 year
Primary Funds Inflow upon Maturity	8,321,214	2,000,854	354,178	434,843	255,760	5,275,579
Primary Funds Outflow upon Maturity	9,861,469	2,754,379	2,221,869	1,406,836	2,215,977	1,262,408
Gap	(1,540,255)	(753,525)	(1,867,691)	(971,993)	(1,960,217)	4,013,171

Note : The table represents US\$ amount of the whole bank.

### C. Liquidity Management of the Bank's Asset and Funding Gap

The main principles of the Bank's liquidity management are the multiple, steady and reliable sources of fund, diverse and not concentrated uses of fund, and conservative, sound and stable funding flexibility. The quantitative and qualitative management of market liquidity risk is conducted based on the consideration of the concentration of the Bank's positions, the trading volume of the market, and large trades which is affected by market movement.

Funding liquidity risk involves on-balance-sheet and off-balance-sheet items. The Bank assesses the cash inflow, cash outflow, and cash flow gap for liquidity measurement on a regular basis. Effective funding liquidity risk management is conducted through appropriate allocation of the assets and liabilities based on the result of cost-benefit analysis.

The quantitative and qualitative liquidity risk tolerance is reviewed and approved by the Board on an annual basis. Various indicators and warning triggers, such as Liquidity Coverage Ratio and Net Stable Funding Ratio, are established to measure liquidity risk exposure. Scenario simulations and stress tests are conducted on a regular basis to manage the unfavorable factors against the Bank's liquidity and proper action will be taken based on the analysis to mitigate the impact. The measurement is set up based on the consideration of various business characteristics and includes items like asset quality, outside indicators, liquidity ratios, concentration limits, stableness limits, and stress tests. The monitoring report of the indicators is submitted to the Bank's ALCO and the Board on a regular basis to facilitate the senior management to review and supervise the status of the Bank's liquidity.

**(6) Effect of Changes in Foreign/Domestic Important Policies and Regulations on the Bank's Financial Business, and Responsive Action Thereof**

For changes in important domestic and foreign policies and laws, the relevant departments of the Bank always analyze and evaluate the impact on various businesses in advance and adjust relevant internal operating strategies procedures on time to counter.

**(7) The impact of technological changes (including information security risks) and industrial changes on the financial business and countermeasures :**

In recent years, the Financial Supervisory Commission has continued to promote the development of financial technology. On August 15, 2023, the Financial Supervisory Commission released the "Financial Technology Development Roadmap (2.0)" to build a friendly financial technology development ecosystem and promote the launch of related services or business models to improve financial services and the efficiency, accessibility, usability, and quality. The "Act Governing Electronic Payment Institutions" was amended and entered into effect on January 19, 2023. The "AI Guidelines for the Financial Industry" was promulgated on June 20, 2024. It is based on the core of responsible innovation, and applies reliable artificial intelligence (AI) to develop financial services better meeting the needs of the public. As technology develops rapidly, the industrial structure and banking business model in Taiwan are also undergoing profound changes. Yuanta Bank is proactively responding to these rapid changes. Digital transformation will significantly improve service efficiency and help the Bank maintain its competitive advantage in innovative business areas.

1. AI applications to improve customer service satisfaction and operational efficiency:

Integrate AI applications into the Bank's processes and culture, such as smart customer service, fraud prevention, and digital monitoring. At the same time, continue to improve customer data protection and establish data use risk control mechanisms to improve customer service satisfaction and operational efficiency. For example, the "AI Sky Fraud Detection Model" can effectively identify high-risk abnormal accounts, achieve an early warning of more than 15 days, and set up a control alarm account, which has achieved excellent results in reducing the amount of cash flow from fraud cases by more than 70%. "Mr. Yuan" is a smart customer service, equipped with powerful AI language recognition technology, able to identify customer input needs, respond to problems quickly, and provide precise financial services.

2. Supporting the digitalization and intellectualization of the industry:  
COVID-19 has changed the way people act, and showed the value of IT and digital transformation. The pandemic has increased the ability of enterprises to work remotely, so that employees are more aware of the value of digital transformation and IT technology, and have developed online marketing and business development capabilities. Yuanta Bank continues to assist corporate customers in digital transformation, provide safe and convenient Mobile Banking and Business.com services, optimizing operating processes and reducing personnel costs, and accelerate the realization of the goal of sustainable operation.
3. Changes in customer demand and innovations in the financial business model:  
As consumers increase their demand for convenience and real-time services, the traditional financial service model is also changing. More and more customers prefer to use digital platforms to process their routine financial services. Yuanta Bank is proactively involved in the development of Internet banking, mobile banking, and mobile payment services, and is applying the "financial + technology" concept to product development. Meanwhile, Yuanta pays attention to and analyzes customer behavior, adjusts service strategies flexibly, develops financial products that are close to customer needs, and provides differentiated service experiences.
4. The implementation of mobile payment services and continued expansion of application scenario:  
Yuanta Bank continues to work with electronic payment service providers to promote various mobile payment services, and joins TWQR, a common payment standard, to expand the diverse mobile payment fields. In addition to the domestic application fields, it also expands the digital payment ecosystem to satisfy more international payment needs of more customers in Japan and Korea, the most popular countries where nationals of Taiwan love to travel.
5. Inclusive finance and care for the disadvantaged:

Yuanta Bank will also be taking steps to address the needs of different ethnic groups, improve customers' "equality in finance," value service experience, improve online accessibility, and strive to build a barrier-free network to help shorten the digital divide. Yuanta Bank has obtained the A-level certification of the "Web Content Accessibility Guidelines Version 2.1" and the accessibility APP was created according to the "APP Accessibility Development Guide" published by the NCC, which also passed the App accessibility test and certification of Taipei Parent's Association for the Visually Impaired.

6. Intellectual property right management:

In order to strengthen the emphasis on intellectual property management and protection, Yuanta Bank's intelligent property management system (TIPS) has been certified by the "Industrial Development Administration, Ministry of Economic Affairs" as Class A (valid on December 31, 2025) in 2022~2023. As of the end of 2024, Yuanta Bank has received 40 financial patents from the Intellectual Property Office, Ministry of Economic Affairs.

**(8) Projected Benefit, Potential Risks and Measures on Expansion of Operating Locations**

Yuanta Bank projects the benefits for expanding operating locations to be in extending the reach of the banks' services. In order to cultivate local community and provide the most adequate financial services in each area, connect the dense service network via a consistent management platform to exert the co-marketing effects and strive to become the best financial service provider in the region. Besides, each operating locations were selected based on careful and professional evaluation internally, so they may each maximize benefits individually therefore limiting related risks. For overseas locations, so far, Yuanta Bank has established Yuanta Savings Bank Philippines, Inc., Yuanta Savings Bank Korea Co., Ltd., Hong Kong Branch, and Representative Office in Yangon, Myanmar. In order to build business model suitable for local development, and to improve Yuanta Bank's operating ability and profitability, the bank appoint high-performing domestic senior management to reside and transfer their experience locally. In order to improve internal control measures and management, as well as implementing proper compliance and risk management structure between Yuanta Bank and its overseas business locations, Yuanta Bank also facilitates periodic reviews on the overseas business locations' regulations and operating procedures, and sets forth monitoring indicators and early warning mechanism to mitigate operational risk and to maintain its robust management.

## **(9) Risks and Responses for Service Centralization**

### **A. Group Centralization Risk**

The Bank has developed regulations and set up the limits for different groups and companies. These limits are adjusted timely to decentralize risk exposure the Bank undertakes.

### **B. Industry Centralization Risk**

The Bank has developed regulations and set up the industry limits for different industries. Extra limits and guidelines have been set for China's high risk industries. These will be reviewed and amended timely in order to lest risks be excessively concentrated and to diversify risk exposure of the Bank's credit, investment and financial trading business.

### **C. Country Centralization Risk**

Guidelines and limits to risky countries in trade have been set accordingly. The Bank's also set limit on the capital flow to China country. In order to diversify the Bank's risk exposure of its credit, investment and financial trading business, these guidelines and limits will be timely reviewed and adjusted.

### **D. Concentration risk of real estate lending :**

In addition to daily monitoring of the ratio of residential mortgage and corporate construction loans to the balance of deposits and bank debentures sold in accordance with Article 72-2 of the Banking Act, other concentration control indicators of real estate lending, including purchasing residential mortgage plus renovation loans as a ratio of total lending, construction loans as a ratio of total lending, land financing as a ratio of total lending, residential mortgage and corporate construction loan exclusion items as a ratio of total lending, etc., are added. The warning thresholds and limitations are set to be approved and monitored by the Board of Directors. When the ratio is up to 90%, there will be a yellow light warning to be used for early warning and notification; and when the ratio is over the limitation, there will be a red light warning, the new transactions should be suspended, and Risk Management Dept. should negotiate the corresponding measures with the relevant departments.

## **(10) The Effect, Risks and Responsive Actions of Changes in the Management Rights**

The Bank is a subsidiary 100% held by Yuanta Financial Holdings. Management rights did not change.

## (11) Litigation and Non-Litigation

Unit : Dollar (NT\$/KRW\$/US\$)

Event	Subject-Matter Amounts of Money	Starting Date	Principal Interested Parties	Status as of the Annual Report Publication Date	Remark
Pentagon City argued that Yuanta Savings Bank Korea Co., Ltd., a subsidiary of Yuanta Bank, violated the restriction on the threshold (10%) of shareholdings in unlisted companies under the Mutual Savings Bank Act (old version) of the Republic of Korea and, therefore, filed the legal action claiming a refund of the unjustified enrichment with respect to the amount received by Yuanta Savings Bank Korea Co., Ltd. in the capital reduction of Pentagon City that is attributable to consideration for shares in excess of the 10% threshold (KRW\$19,599,160 thousand).	KRW\$19,599,160 thousand	September 2018	Plaintiff : Pentagon City  Defendant : Yuanta Savings Bank Korea Co., Ltd.	1. Yuanta Savings Bank Korea Co., Ltd. (formerly known as HanShin Bank) granted the loan to Pentagon City from 2006 to 2008 and exercised the pledge several times to acquire 33.3% of the shares in Pentagon City. Given the exceptional nature of the case, the restriction of the threshold (10%) of shareholdings in unlisted companies held by a savings bank under the Mutual Savings Bank Act (old version) of the Republic of Korea shall not apply. Besides this, the relevant regulations under said Mutual Savings Bank Act (old version) of the Republic of Korea served merely as a restriction on certain actions, which would not render the relevant actions void. The related transactions shall still be held effective. Therefore, the claim raised by Pentagon City is groundless.  2. The Seoul Central District Court rendered the judgment in favor of Yuanta Savings Bank Korea Co., Ltd. in the first instance on June 20, 2019. Pentagon City disagreed with the judgment and filed an appeal on July 8, 2019. The Seoul High Court dismissed the appeal on November 3, 2020. Yuanta Savings Bank Korea Co., Ltd. won the case in the second instance. Notwithstanding, Pentagon City filed an appeal for the third instance trial on November 18, 2020. The Supreme Court of Korea rendered the judgment to reject the appeal filed by Pentagon City on June 17, 2024. Yuanta Savings Bank Korea Co., Ltd. won the case in the third instance. Therefore, the above judgment became final and conclusive.	There is no material effect on Yuanta Bank's operations or shareholders' equity.

## (12) Information of Crisis Management

In order to perfect the Bank's crisis prevention and response mechanism, the Bank has defined the "Crisis Management Policies and Procedures" and "Manual for Crisis Management Response", so that supervisors of related units may report the emergency via the various channels and research and draft responsive practices in the case of any risk or likelihood of risk, so as to restore the operation of the Bank's businesses expeditiously and effectively to minimize the damage.

## V. Special Items

### 1. Information of Affiliates

Base Date : December 31, 2024

#### (1) Consolidated business reports of affiliated enterprises :

Yuanta Commercial Bank Co., Ltd.'s Consolidated business reports of affiliated enterprises has been announced and filed. Please visit the Market Observation Post System "Single Company" / "Electronic Document Download" / "Three-Book Form Area for Relationship Enterprises" ([https://mopsov.twse.com.tw/mops/web/t57sb01\\_q10](https://mopsov.twse.com.tw/mops/web/t57sb01_q10) Code 5852) for inquiries.

#### (2) Consolidated financial statements of affiliates:

The companies that should be included in the consolidated financial statements of affiliates in accordance with the "Criteria Governing Preparation of Affiliation Reports, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises" are the same as those that should be included in the consolidated financial statements prepared in conformity with the International Financial Reporting Standards (IFRS) 10. Meanwhile, the information that should be disclosed in the consolidated financial statements of affiliates has all been disclosed in the consolidated financial statements. Consequently, the consolidated financial statements of affiliates will not be prepared separately. Yuanta Commercial Bank Co., Ltd.'s financial statements has been announced and filed. Please visit the Market Observation Post System "Single Company" / "Electronic Document Download" / "Financial Statements" ([https://mops.twse.com.tw/mops/#/web/t57sb01\\_q1](https://mops.twse.com.tw/mops/#/web/t57sb01_q1) Code 5852) on the MOPS, or the Announcement /Financial statements-Yuanta Bank/ ([https://www.yuantabank.com.tw/bank/bulletin/statutoryDisclosure/list.do?layer\\_id=26a83777c500000745d9](https://www.yuantabank.com.tw/bank/bulletin/statutoryDisclosure/list.do?layer_id=26a83777c500000745d9)) on Yuanta Bank's website for inquiries.

#### (3) Affiliation report :

Yuanta Commercial Bank Co., Ltd.'s affiliation report has been announced and filed. Please visit the Market Observation Post System "Single Company" / "Electronic Document Download" / "Three-Book Form Area for Relationship Enterprises" ([https://mopsov.twse.com.tw/mops/web/t57sb01\\_q10](https://mopsov.twse.com.tw/mops/web/t57sb01_q10) Code 5852) for inquiries.

## 2. Branches and Overseas Offices

Base Date : March 31, 2025

Name	Tel	Fax	Address
Xinsheng Branch	(02) 2395-8199	(02) 2395-6619	No. 148-1, Sec. 1, Xinsheng S. Rd., Zhongzheng Dist., Taipei City 100, Taiwan
Zhongzheng Branch	(02) 2311-3166	(02) 2375-9911	No.45, Sec. 1, Hankou St., Zhongzheng Dist., Taipei City 100, Taiwan
Chengjhong Branch	(02) 2382-2888	(02) 2381-8399	No.42, Hengyang Rd., Zhongzheng Dist., Taipei City 100, Taiwan
Nanmen Branch	(02) 2321-3300	(02) 2341-5222	No. 83, Sec. 1, Nanchang Rd., Zhongzheng Dist., Taipei City 100, Taiwan
Yanping Branch	(02) 2558-9222	(02) 2558-1700	No.57, Sec. 2, Yanping N. Rd., Datong Dist., Taipei City 103, Taiwan
Chengde Branch	(02) 2592-0000	(02) 2592-1209	No. 215, Sec. 2, Zhongshan N. Rd., Tamsui Dist., New Taipei City 103 , Taiwan
Datong Branch	(02) 2558-5869	(02) 2550-0879	No.66, Nanjing W. Rd., Datong Dist.,Taipei City 103, Taiwan
Zhongshan North Road Branch	(02) 2521-7888	(02) 2521-0678	No.135, Sec. 2, Zhongshan N. Rd., Taipei City 104, Taiwan
Yuanshan Branch	(02) 2598-6598	(02) 2598-6799	No.47, Sec. 3, Zhongshan N. Rd., Zhongshan Dist., Taipei City 104, Taiwan
Fubei Branch	(02) 2545-5569	(02) 2712-0196	No. 35, Sec. 3, Minquan E. Rd., Zhongshan Dist., Taipei City 104 , Taiwan
Songjiang Branch	(02) 2516-8608	(02) 2516-1078	No.109, Songjiang Rd., Zhongshan Dist., Taipei City 104, Taiwan
Chengtung Branch	(02) 2562-1998	(02) 2562-2058	No. 77, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan
Nanjing East Road Branch	(02) 2545-8777	(02) 2545-8118	No.221, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan
Dazhi Branch	(02) 8502-0999	(02) 8502-2218	No. 99, Jingye 1st Rd., Zhongshan Dist., Taipei City 104, Taiwan
Minsheng Sanmin Branch	(02) 2766-5198	(02) 2766-2998	No. 167-3, Sec. 5, Minsheng E. Rd., Songshan Dist., Taipei City 105, Taiwan
Minsheng Branch	(02) 8712-9666	(02) 8712-7077	No.52-1, Sec. 4, Minsheng E. Rd., Songshan Dist., Taipei City 105, Taiwan
East Taipei Branch	(02) 2577-1015	(02) 2578-4922	No.112, Guangfu N. Rd., Songshan Dist., Taipei City 105, Taiwan
Zhonglun Branch	(02) 2723-0688	(02) 2723-0716	No.66, Sec. 1, Dunhua S. Rd., Songshan Dist., Taipei City 105, Taiwan
Business Department	(02)2217-3668	(02)2772-1909	No. 157, Sec. 3, Ren'ai Rd., Da'an Dist., Taipei City 106 , Taiwan
Yanji Branch	(02) 2778-6398	(02) 2778-1538	No.387,Sec. 4, Ren'ai Rd., Da'an Dist., Taipei City 106, Taiwan
Sinyi Branch	(02) 2703-2569	(02) 2703-1908	No. 133, Sec. 1, Anhe Rd., Da'an Dist., Taipei City 106, Taiwan
Heping Branch	(02) 2343-2233	(02) 2392-3131	No.197-1, Sec. 1, Heping E. Rd., Da'an Dist., Taipei City 106, Taiwan
Guangfu Branch	(02) 8773-6667	(02) 8773-5068	3F-1, No.300, Sec. 4, Zhongxiao E. Rd., Da'an Dist.,Taipei City 106, Taiwan
Tungmen Branch	(02) 2321-8833	(02) 2391-0202	No.33, Sec. 2, Jinshan S. Rd., Da'an Dist., Taipei City 106, Taiwan
Taipei Branch	(02) 2705-7888	(02) 2755-3751	No.56, Sec. 2, Dunhua S. Rd., Da'an Dist.,Taipei City 106, Taiwan
Gongguan Branch	(02) 2369-3955	(02) 2369-3983	No.275, Sec. 3, Roosevelt Rd., Da'an Dist.,Taipei City 106, Taiwan
Guting Branch	(02) 2365-4567	(02) 2368-5959	No.37, Sec. 3, Roosevelt Rd., Da'an Dist.,Taipei City 106, Taiwan
Wanhua Branch	(02) 2308-6558	(02) 2308-6500	No. 123, Sec. 1, Xiyuan Rd., Wanhua Dist., Taipei City 108, Taiwan

Name	Tel	Fax	Address
Xiyuan Branch	(02)2301-3000	(02) 2301-1126	No. 207, Sec. 2, Xiyuan Rd., Wanhua Dist., Taipei City 108 Taiwan
Zhongxiao Branch	(02) 8786-7778	(02) 8786-7758	No.400, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 110, Taiwan
Songshan Branch	(02) 8785-7618	(02) 8785-9711	No.675, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 110, Taiwan
World Trade Center Branch	(02) 2377-8568	(02) 2736-3866	No. 123, Sec. 2, Keelung Rd., Xinyi Dist., Taipei City 110, Taiwan
Zhongcheng Branch	(02) 2838-5959	(02) 2838-0101	No. 248, Sec. 6, Zhongshan N. Rd., Shilin Dist., Taipei City 111 , Taiwan
Shihlin Branch	(02) 2837-6638	(02) 2835-5886	No.314, Zhongzheng Rd., Shilin Dist., Taipei City 111, Taiwan
Tianmu Branch	(02) 2871-2558	(02) 2871-1117	No.14, Tianmu W. Rd., Shilin Dist., Taipei City 111, Taiwan
Beitou Branch	(02) 2898-2121	(02) 2897-9667	No.35, Sec. 2, Beitou Rd., Beitou Dist., Taipei City 112, Taiwan
Shipai Branch	(02) 2823-0857	(02) 2823-0758	No. 308, Wenlin N. Rd., Beitou Dist., Taipei City 112 , Taiwan
Wende Branch	(02) 2797-7988	(02) 2797-0858	No.68, Wende Rd., Neihu Dist., Taipei City 114, Taiwan
HuanDong Branch	(02) 2793-7708	(02) 2793-7606	2F, No. 386, Sec. 6, Nanjing E. Rd., Neihu Dist., Taipei City 114, Taiwan
Neihu Branch	(02) 8751-8759	(02) 8751-9858	No.189, Gangqian Rd., Neihu Dist., Taipei City 114, Taiwan
Ruiguang Branch	(02) 2627-1000	(02) 2627-1919	No.21, Ln. 583, Ruiguang Rd., Neihu Dist., Taipei City 114, Taiwan
Nangang Branch	(02) 2783-2600	(02) 2783-1556	No.28, Park St., Nangang Dist., Taipei City 115, Taiwan
Muzha Branch	(02) 2388-2768	(02) 2388-1928	No. 60, Baoyi Rd., Wenshan Dist., Taipei City , Taiwan
Chingmei Branch	(02) 8663-6766	(02) 8663-3139	No.3, Jingwun St., Wenshan Dist., Taipei City 116, Taiwan
Keelung Branch	(02) 2428-8111	(02) 2425-3535	No. 126, Yi 1st Rd., Zhongzheng Dist., Keelung City 202, Taiwan
Sinban Branch	(02) 2953-6677	(02) 2953-8866	No.156-3, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 220, Taiwan
Banqiao Branch	(02) 2953-6789	(02) 2953-3386	No.69, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 220, Taiwan
East Banqiao Branch	(02) 2955-9966	(02) 8953-3033	No.443, Sec. 2, Zhongshan Rd., Banqiao Dist., New Taipei City 220, Taiwan
Jiangcui Branch	(02) 2258-1188	(02) 2258-2298	No.321, Sec. 2, Wenhua Rd., Banqiao Dist., New Taipei City 220, Taiwan
Xizhi Branch	(02) 2641-7266	(02) 2641-7822	No.285, Zhongxiao E. Rd., Xizhi Dist., New Taipei City 221, Taiwan
Xindian Zhongzheng Branch	(02) 2911-0058	(02) 2911-7858	No.225, Zhongzheng Rd., Xindian i Dist., New Taipei City 231, Taiwan
Xindian Branch	(02) 2912-5799	(02) 2914-1255	No.252, Sec. 2, Beixin Rd., Xindian Dist., New Taipei City 231, Taiwan
Xiulang Branch	(02) 8921-9218	(02) 8921-9238	No.253, Zhongzheng Rd., Yonghe Dist., New Taipei City 234, Taiwan
Yonghe Branch	(02) 8231-1288	(02) 8231-1277	No.657, Zhongzheng Rd., Yonghe Dist., New Taipei City 234, Taiwan
Jhonghe Branch	(02) 2245-6789	(02) 2245-5676	No.1 & No.3, Taihe St., Zhonghe Dist., New Taipei City 235, Taiwan
Liancheng Branch	(02) 2240-5100	(02) 2240-2830	No.87, Liancheng Rd., Zhonghe Dist., New Taipei City 235, Taiwan
Tucheng Branch	(02) 2270-3030	(02) 2260-5151	No.255, Sec. 1, Zhongyang Rd., Tucheng Dist., New Taipei City 236, Taiwan
Jincheng Branch	(02) 2273-2899	(02) 2273-5559	No.46, Sec. 3, Jincheng Rd., Tucheng Dist., New Taipei City 236, Taiwan

Name	Tel	Fax	Address
Sanxia Branch	(02) 2245-7198	(02) 2245-0698	No. 21, Xueqin Rd., Sanxia Dist., New Taipei City 237, Taiwan
Shulin Branch	(02) 2675-7268	(02) 2675-7255	No.99, Sec. 1, Zhongshan Rd., Shulin Dist.,New Taipei City 238, Taiwan
Beisanchong Branch	(02) 2982-9192	(02) 2989-3060	No.195, Jhengyi N. Rd., Sanchong Dist., New Taipei City 241, Taiwan
Sanchong Branch	(02) 2983-2255	(02) 2988-5810	No.111, Sec.3, Chongsin Rd., Sanchong Dist., New Taipei City 241, Taiwan
South Xinzhuang Branch	(02) 2203-7676	(02) 2202-6017	No.107, Siwei Rd., Xinzhuang Dist., New Taipei City 242, Taiwan
Shangsijnhuang Branch	(02) 2990-0999	(02) 2993-3222	No.173, Siyuan Rd., Xinzhuang Dist., New Taipei City 242, Taiwan
Sijnhuang Branch	(02) 2996-7999	(02) 8992-6322	No.246, Xintai Rd., Xinzhuang Dist., New Taipei City 242, Taiwan
Linkouzhongxiao Branch	(02) 2600-0338	(02) 2600-0337	No. 407, Zhongxiao Rd., Linkou Dist., New Taipei City 244 , Taiwan
Lujhou Branch	(02) 2281-8958	(02) 2281-0266	No.10, Zhongshan 1st Rd., Lujhou Dist.,New Taipei City 247, Taiwan
Tamsui Branch	(02) 2622-8555	(02) 2622-1808	No. 215, Sec. 2, Zhongshan N. Rd., Tamsui Dist., New Taipei City 251 , Taiwan
Luodong Branch	(03) 956-8966	(03) 956-2333	No.38, Zhongzheng N. Rd., Luodong Township, Yilan County 265, Taiwan
Hsinchu Branch	(03) 545-6688	(03) 545-6008	No.276, Minsheng Rd., Hsinchu City 300, Taiwan
Hsinchu Science Park Branch	(03) 666-7888	(03) 666-7688	No.267, Sec. 1, Guangfu Rd., Hsinchu City 300, Taiwan
Datung Branch	(03)523-6600	(03) 525-7700	No.196, Linsen Rd., Hsinchu City 300, Taiwan
Liujia Branch	(03) 564-3500	(03) 564-1873	No. 169, Gaotie 7th Rd., Zhubei City, Hsinchu County 302 , Taiwan
Jhubei Branch	(03) 555-9199	(03) 555-7200	No.85, Guangming 6th Rd., Jhubei City, Hsinchu County 302, Taiwan
Sinli Branch	(03) 494-3000	(03) 494-3648	No.152, Sec. 2, Zhongyang W. Rd., Zhongli Dist., Taoyuan City 320, Taiwan
Zhongli Branch	(03) 426-6007	(03) 426-6017	No.7, Zhongyang E. Rd., Zhongli Dist.,Taoyuan City 320, Taiwan
Pingzhen Branch	(03) 494-2690	(03) 494-3061	No.18, Huannan Rd., Pingzhen Dist.,Taoyuan City 324, Taiwan
North Taoyuan Branch	(03) 326-1234	(03) 326-0707	No.194, Sec. 1, Daxing W. Rd., Taoyuan Dist., Taoyuan City 330, Taiwan
Chenggong Branch	(03) 337-8588	(03) 336-6666	No.12, Sec. 1, Chenggong Rd., Taoyuan Dist., Taoyuan City 330, Taiwan
Taoyuan Branch	(03) 356-5000	(03) 356-5001	No.375, Sec. 1, Zhuangjing Rd., Taoyuan Dist., Taoyuan City 330, Taiwan
Taosin Branch	(03) 338-5518	(03) 338-5618	No.51-2, Fusing Rd., Taoyuan Dist., Taoyuan City 330, Taiwan
Linkou Branch	(03) 328-8999	(03) 328-8668	No.118, Wenhua 3rd Rd., Guishan Dist., Taoyuan City 333, Taiwan
Changung Branch	(03) 397-5678	(03) 397-4567	No. 11-5, Wenhua 2nd Rd., Guishan Dist., Taoyuan City 333, Taiwan
Nankan Branch	(03) 312-9550	(03) 312-9551	No.309, Zhongzheng Rd., Luzhu Dist.,Taoyuan City 338, Taiwan
Toufen Branch	(037) 663-763	(037) 663-761	No. 79, Heping Rd., Toufen City, Miaoli County 351, Taiwan
Miaoli Branch	(037) 336-678	(037) 336-718	No.460, Zhongzheng Rd., Miaoli City, Miaoli County 360, Taiwan
Taichung Branch	(04) 2227-1799	(04) 2220-7499	No.8, Sec. 2, Ziyou Rd.,Central Dist., Taichung City 400, Taiwan
Fusing Branch	(04) 2261-6889	(04) 2262-1060	No.269, Sec. 1, Fusing Rd., South Dist., Taichung City 402, Taiwan

Name	Tel	Fax	Address
Nantun Branch	(04) 2471-6066	(04) 2471-6266	No. 56, Sec. 3, Dongxing Rd., West Dist., Taichung City 403, Taiwan
North Taichung Branch	(04) 2226-8800	(04) 2226-8700	No.213, Sec. 3, Sanmin Rd., North Dist., Taichung City 404, Taiwan
Chongde Branch	(04) 2232-9961	(04) 2233-1818	No.46, Sec. 2, Chongde Rd., North Dist., Taichung City 406, Taiwan
Beitun Branch	(04) 2418-0538	(04) 2418-0738	No. 115, Sec. 3, Chongde Rd., Beitun Dist., Taichung City 406, Taiwan
Shueinan Branch	(04) 2293-8998	(04) 2296-2702	No.239, Sec. 3, Wenxin Rd., Xitun Dist., Taichung City 407, Taiwan
Wunsin Branch	(04) 2297-0068	(04) 2296-5966	No.337, Sec. 3, Wunsin Rd., Xitun Dist., Taichung City 407, Taiwan
Zhongke Branch	(04) 2465-0889	(04) 2465-0989	No. 900, Sec. 4, Taiwan Blvd., Xitun Dist., Taichung City 407, Taiwan
Taiping Branch	(04) 2270-2688	(04) 2273-6000	No. 62, Zhongxing E. Rd., Taiping Dist., Taichung City 411, Taiwan
Dali Branch	(04) 2492-2288	(04) 2496-9422	No.724, Tucheng Rd., Dali Dist., Taichung City 412, Taiwan
Fongyuan Branch	(04) 2529-3366	(04) 2524-0028	No.23, Yuanhuan W. Rd., Fengyuan Dist., Taichung City 420, Taiwan
Daya Branch	(04) 2662-1999	(04) 2662-2050	No. 681, Sec. 4, Yatan Rd., Daya Dist., Taichung City, Taiwan (R.O.C.)
Shalu Branch	(04) 2665-6656	(04) 2663-3852	No.535, Zhongshan Rd., Shalu Dist., Taichung City 433, Taiwan
Dajia Branch	(04) 2688-6088	(04) 2688-6366	No.833, Sec. 1, Zhongshan Rd., Dajia Dist., Taichung City 437, Taiwan
Changhua Branch	(04) 726-7001	(04) 720-0598	No.898, Sec. 2, Zhongshan Rd., Changhua City, Changhua County 500, Taiwan
Changhsin Branch	(04) 729-1688	(04) 729-2199	No.140, Zhongxingzhuang, Changhua City, Changhua County 500, Taiwan
Lugang Branch	(04) 778-5799	(04) 777-9779	No.321, Zhongshan Rd., Lukang Township, Changhua County 505, Taiwan
Yuanlin Branch	(04) 835-6403	(04) 835-2653	No.283, Sec. 2, Datong Rd., Yuanlin City, Changhua County 510, Taiwan
Beidou Branch	(04) 887-3881	(04) 887-3886	No.166, Guangfu Rd., Beidou Township, Changhua County 521, Taiwan
Caotun Branch	(049) 232-1661	(049) 232-1800	No.88, Zhongxing Rd., Caotun Township, Nantou County 542, Taiwan
Chiayi Branch	(05) 232-7469	(05) 232-6415	No.185, Zhongxing Rd., Chiayi City 600, Taiwan
South Chiayi Branch	(05) 229-0666	(05) 223-9630	No.198, Xinrong Rd., West Dist., Chiayi City 600, Taiwan
Dounan Branch	(05) 597-1138	(05) 597-1139	No.67, Zhongshan Rd., Dounan Township, Yunlin County 630, Taiwan
Huwei Branch	(05) 633-9169	(05) 633-9423	No.1, Heping Rd., Yunlin County 632, Taiwan
Doushin Branch	(05) 535-1799	(05) 535-1313	No.29, Wunhua Rd., Yunlin County 640, Taiwan
Fuchen Branch	(06) 228-1281	(06) 222-2415	No.165, Sec. 1, Minsheng Rd., West Central Dist., Tainan City 700, Taiwan
Tainan Branch	(06) 293-8688	(06) 293-8699	No.348, Sec. 1, Yonghua Rd., West Central Dist., Tainan City 700, Taiwan
Chinhua Branch	(06) 223-0006	(06) 228-6651	No. 230, Sec. 3, Jinhua Rd., West Central Dist., Tainan City 700, Taiwan
Fudong Branch	(06) 268-7815	(06) 267-3371	No.348, Sec. 2, Dongmen Rd., East Dist., Tainan City 701, Taiwan
Wanli Branch	(06) 262-3260	(06) 262-5069	No.12-6, Aly. 88, Ln. 211, Wanli Rd., South Dist., Tainan City 702, Taiwan
Beifu Branch	(06) 226-6120	(06) 226-7357	No.157, Sec. 3, Ximen Rd., North Dist., Tainan City 704, Taiwan

Name	Tel	Fax	Address
Kaiyuan Branch	(06) 238-3125	(06) 236-3661	No.461, Shengli Rd., North Dist., Tainan City 704, Taiwan
Anhe Branch	(06) 255-1236	(06) 256-9941	No.226, Sec. 1, Anhe Rd., Annan Dist., Tainan City 709, Taiwan
Annan Branch	(06) 355-9083	(06) 356-2440	No.279, Sec. 5, Anhe Rd., Annan Dist., Tainan City 709, Taiwan
Yongkang Branch	(06) 312-6789	(06) 312-1528	No.511, Siaodong Rd., Yongkang Dist., Tainan City 710, Taiwan
Jiali Branch	(06) 721-4888	(06) 721-0249	No. 158-1, Zhongshan Rd., Jiali Dist., Tainan City 722, Taiwan
Shinying Branch	(06) 633-3300	(06) 633-7033	No.117, Zhongshan Rd., Shinying Dist., Tainan City 730, Taiwan
Kaohsiung Branch	(07) 282-2101	(07) 282-2168	No.143, Zhongzheng 4th Rd., Chianjin Dist., Kaohsiung City 801, Taiwan
Chianjin Branch	(07) 272-2766	(07) 272-6595	No.217, Zhonghua 3rd Rd., Chianjin Dist., Kaohsiung City 801, Taiwan
Lingya Branch	(07) 223-5550	(07) 2247-638	No.58, Zhongzheng 2nd Rd., Lingya Dist., Kaohsiung City 802, Taiwan
Gushan Branch	(07) 550-5378	(07) 550-5376	No. 15, Mingcheng 4th Rd., Gushan Dist., Kaohsiung City 804, Taiwan
Qijin Branch	(07) 571-5898	(07) 571-0704	No.106, Miaoqian Rd., Qijin Dist., Kaohsiung City 805, Taiwan
Sanduo Branch	(07) 332-2726	(07) 332-2662	No.83, Sanduo 3rd Rd., Qianzhen Dist., Kaohsiung City 806, Taiwan
Qianzhen Zhongshan Branch	(07) 336-2020	(07) 335-6673	No.2, Zhongshan 2nd Rd., Qianzhen Dist., Kaohsiung City 806, Taiwan
Qianzhen Branch	(07) 821-4581	(07) 815-1607	No.517, Caoya 2nd Rd., Qianzhen Dist., Kaohsiung City 806, Taiwan
Sanmin Branch	(07) 395-1588	(07) 395-3288	No.462, Minzu 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan
Shiquan Branch	(07) 316-0699	(07) 323-5290	No.259, Shiquan 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan
Dachang Branch	(07) 381-4488	(07) 385-8095	No.501, Juemin Rd., Sanmin Dist., Kaohsiung City 807, Taiwan
Minzu Branch	(07) 341-3587	(07) 341-2517	No. 569-1, Minzu 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan
Youchang Branch	(07) 364-9911	(07) 365-6634	No.803-1, Houchang Rd., Nanzi Dist., Kaohsiung City 811, Taiwan
Siaogang Branch	(07) 806-3799	(07) 807-0399	No.678, Hanmin Rd., Xiaogang Dist., Kaohsiung City 812, Taiwan
Zuoying Branch	(07) 581-0898	(07) 581-0798	No.158, Zuoying Avenue, Zuoying Dist.,Kaohsiung City 813, Taiwan
Boai Branch	(07) 558-6088	(07) 558-3699	No.359, Mingcheng 2nd Rd., Zuoying Dist., Kaohsiung City,Taiwan
Gangshan Branch	(07)623-3888	(07)623-6599	No. 515, Zhongshan S. Rd., Gangshan Dist., Kaohsiung City,Taiwan
Kaofong Branch	(07) 740-3699	(07) 710-6619	No.342, Zhongshan W. Rd., Fengshan Dist., Kaohsiung City 830, Taiwan
Wujia Branch	(07) 831-9900	(07) 822-8863	No.490, Wujia 2nd Rd., Fengshan Dist., Kaohsiung City 830, Taiwan
Chengching Branch	(07) 732-6501	(07) 732-6758	B1., No.123, Dapi Rd., Niaosong Dist., Kaohsiung City 833, Taiwan
Kinmen Branch	(082) 322-566	(082) 373-102	No.188-1 Mincyuan Rd., Jincheng Township ,Kinmen County 893, Taiwan
Pingjeon Branch	(08) 722-6060	(08) 722-6039	No.115, Guangdong Rd., Pingtung City, Pingtung County 900, Taiwan
Pingtung Branch	(08) 735-0426	(08) 735-3909	No.690, Guangdong Rd., , Pingtung City,Pingtung County 900, Taiwan
Tungshin Branch	(089) 324-351	(089) 324-734	No.427, Sec. 1, Zhonghua Rd., Taitung city, Taitung County 950, Taiwan

Name	Tel	Fax	Address
Hualien Branch	(03) 831-1708	(03) 832-1169	No. 5-5, Guolian 5th Rd., Hualien City, Hualien County, Taiwan
Offshore Banking Unit (OBU)	(02) 2173-6699	(02) 2772-1643	16F., No. 157, Sec. 3, Ren-ai Rd., and 11F., No. 77, Sec. 2, Nanjing E. Rd., Taipei City
Hong Kong Branch	(852) 2511-1719	(852) 2511-1897	Room 2508, 25/F, Tower 1, Admiralty Centre, No.18 Harcourt Road, Hong Kong

Overseas Subsidiary	Tel	Fax	Address
Yuanta Savings Bank Philippines, Inc.	(63) 2 88453838	-	Ground Floor, Chatham House Building, 116 Valero Cor. V.A. Rufino Streets, Salcedo Village, Makati City, Philippines
Yuanta Savings Bank Korea Co., Ltd.	(82) 2 6022 3700	(82) 2 519 2753	542, Gangnam-daero, Gangnam-gu, Seoul, Korea
Yuanta Savings Bank Korea Co., Ltd. Euljiro Branch	(82) 2 6022 3700 ext. 3	(82) 2 915 1196	International Building 13F, 109, Namdaemun-ro, Jung-gu, Seoul, Korea

Overseas Office	Tel	Fax	Address
Yangon Representative Office	(95) 1 202051	-	422/426 Corner of Strand Road and Botahtaung Pagoda Road, #09-07, Botahtaung Township, Yangon, Myanmar

Affiliate	Tel	Fax	Address
Yuanta International Leasing Co., Ltd.	(02) 2781-1999	(02) 2772-5825	6F.-1, No. 171, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City 105, Taiwan



