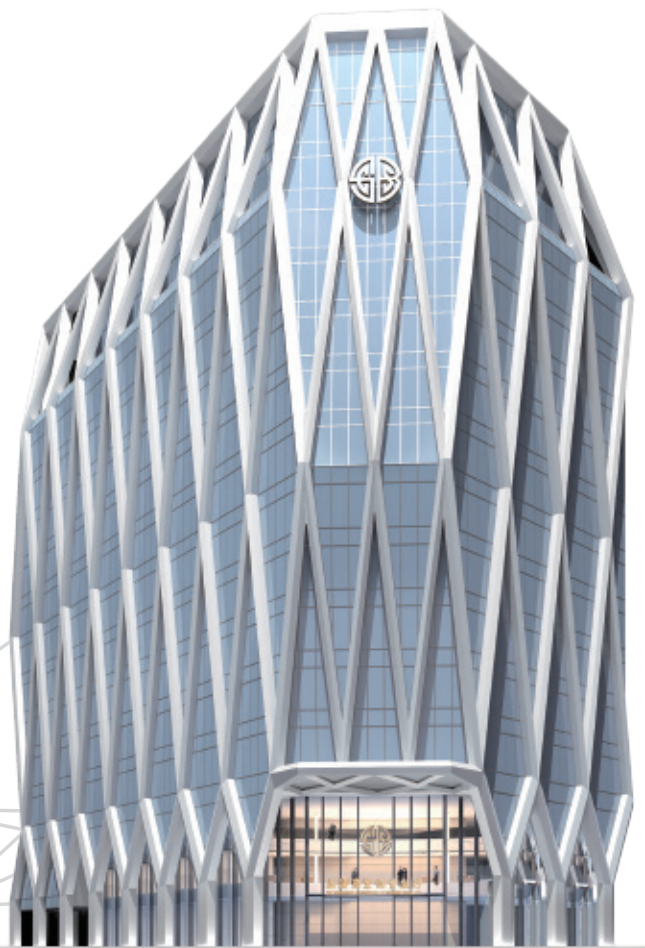


Stock Code: 5876
<https://www.scsb.com.tw>
<https://mops.twse.com.tw>
Printed on March 2025



2024 Annual Report

Warmth • Ease • Respect



三地上眼 一心為您



處處為您著想

上海商業儲蓄銀行

THE SHANGHAI COMMERCIAL & SAVINGS BANK, LTD.

Warmth • Ease • Respect

Spokesperson

Name: LU, SHAO-YU
Title: Executive Vice President
Tel: 886-2-25817111
E-mail: henry@scsb.com.tw

Deputy Spokesperson

Name: CHEN, CHIA-HUNG
Title: Deputy Executive Vice President
Tel: 886-2-25817111
E-mail: sarah@scsb.com.tw

Headquarters and Branches

Please refer to Page 170 to Page 172

Stock Transfer Agency

Name: Hua Nan Securities Co., Ltd.
Address: 4F, No. 54, Sec. 4, Minsheng E. Rd., Taipei City, Taiwan
Tel: 886-2-27186425
Website: <https://www.entrust.com.tw>

Credit Rating Agency

Name: Taiwan Ratings Corporation
Address: 2F, No. 167, Dunhua N. Rd., Songshan Dist., Taipei City, Taiwan
Tel: 886-2-21756800
Website: <https://www.taiwanratings.com>

Name: Fitch Australia Pty Ltd (Taiwan Branch).
Address: Suite A2, 23F, No. 68, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City, Taiwan
Tel: 886-2-81757600
Website: <https://www.fitchratings.com>

CPA-Auditor of the Financial Report

Name: PricewaterhouseCoopers, Taiwan (PwC Taiwan)
Auditors: KUO, PUO-JU AND WU, WEI-TAI
Address: 27F, No. 333, Sec. 1, Keelung Rd., Xinyi Dist., Taipei City, Taiwan
Tel: 886-2-27296666
Website: <https://www.pwc.tw>

Overseas Securities Information: None

Website: <https://www.scsb.com.tw>





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Headquarters and Branches



Directors

SCSB Annual Report 2024

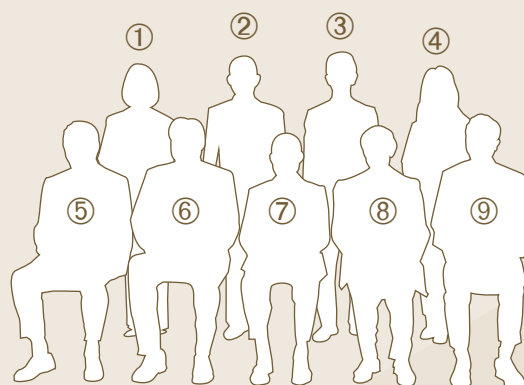


▲ Back row from left to right

- ① Huang, Hui-Chu
- ② Tseng, Kuo-Lieh (Independent Director)
- ③ Kuo, Ching-Yi
- ④ Fang, Yen-Ling (Independent Director)

▲ Front row from left to right

- ⑤ Yung, Chu-Kuen
- ⑥ Yung Con-Sing John (Vice Chairman)
- ⑦ Lee Ching Yen Stephen (Chairman)
- ⑧ Chen, Mu-Tsai (Independent Managing Director)
- ⑨ Chiou, Yi-Jen





Business Activities

SCSB Annual Report 2024



▲ SCSB's New Headquarters Grand Opening Ceremony



▲ Nan Ke Branch Opening Ceremony



▲ Miaoli Branch Opening Ceremony



Business Activities

SCSB Annual Report 2024



▲ SCSB's Good Voice Tournament



▲ SCSB's Bowling Tournament



▲ PukiiBank Finance Learning Camp



▲ RPA Project with the Accounting Department of NTU



▲ Invited to the Fintech Taipei 2024



ESG

SCSB Annual Report 2024



► SCSB involved in various social welfare activities to fulfill ESG. ◀



ESG

SCSB Annual Report 2024



► SCSB involved in various social welfare activities to fulfill ESG. ◀



Honor

SCSB Annual Report 2024



► SCSB received awards to affirm the outstanding performance. ◀



Honor

SCSB Annual Report 2024

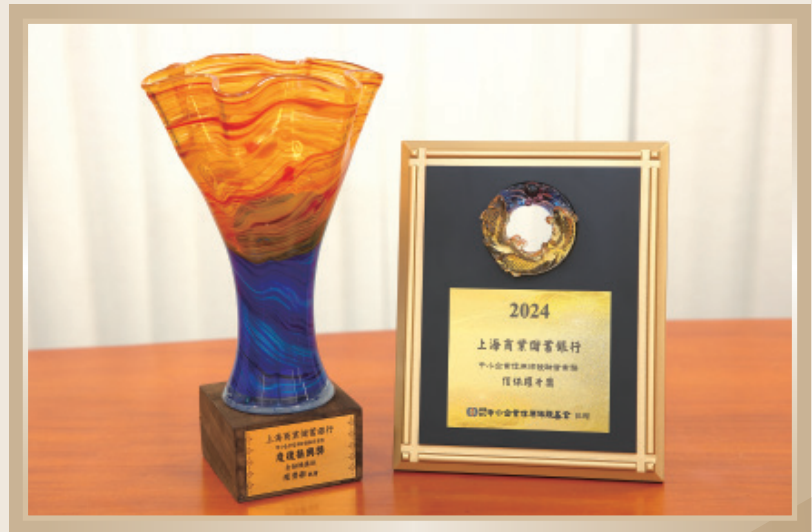


► SCSB received awards to affirm the outstanding performance. ◀



Honor

SCSB Annual Report 2024



► SCSB received awards to affirm the outstanding performance. ◀



Letter to Shareholders

SCSB Annual Report 2024



LEE, CHING-YEN
Chairman

1. Foreword

In 2024, ECB and Fed adopted interest rate cuts, while geopolitical conflicts, including escalating tensions in the Middle East and the unresolved Russo-Ukrainian War, drove changes in the global economic and financial markets. Adhering to the principles of "asset safety, liquidity sufficiency, and capital adequacy," SCSB stably expanded business and consistently delivered operational performance. The net income reached NT\$13.48 billion, with after tax EPS at NT\$2.78. The year-end efficiency ratio was 37.75%, NPL ratio was 0.25%, the liquid reserves ratio was 27.61%, and the capital adequacy ratio was 15.01%.

The results of SCSB's operating performance in 2024, business plans and future development strategies for 2025, the impacts and countermeasures of external competitive environment, regulatory environment and macroeconomic environment, and the latest affirmed credit ratings are illustrated as follows.

2. Operating Performance in 2024

(1) Overview of Global & Domestic Financial Environment

In 2024, global economic conditions were clouded by uncertainties stemming from factors such as geopolitical tensions, the U.S.-China tech war, and the U.S. presidential election. Nevertheless, Taiwan's AI supply chain, positioned at the pivot of the global market, capitalized on AI-driven business opportunities, which bolstered the overall ICT industry. The economy maintained a positive trajectory, achieving an annual growth rate of 4.59%, exceeding the 1.12% recorded in the previous year. On the financial front, Fed began cutting interest rates in September, implementing three rate cuts totaling one percentage point for the year. Meanwhile, Taiwan's CBC adopted a moderately tightening monetary policy, raising interest rates by only 0.125 percentage points for the year. The New Taiwan dollar depreciated by 6.24% against the U.S. dollar, closing the year at NT\$32.781, marking its lowest level in nine years under the pressure of strong U.S. dollar. The stock market, fueled by the AI boom, performed exceptionally well. TAIEX closed at 23,035 points at year-end, reaching a record high, with an annual increase of 28.5%.

(2) Organization Changes

In June 2024, SCSB's shareholders' meeting completed the election of new directors, with Mr. Lee, Ching-Yen reappointed as chairman and Mr. Yung, Con-Sing serving as vice chairman. To enhance the coverage of financial services in metropolitan areas, SCSB established two new branches, the Nan Ke Branch in Tainan City and the Miaoli Branch in Miaoli County during the first quarter, aiming to develop new markets, attract new customers, and expand operational and profit scales. To strengthen smart financial services, SCSB established AI Laboratory during the year to accelerate the application of AI in business services and management. SCSB also continued to advance digital culture, smart finance, financial inclusion, scenario-based finance and SCSB's Cloud Bank. To enhance financial trading capabilities, SCSB upgraded financial trading and risk management systems, recruited senior financial trading talent, strengthened the innovation and development of financial products, and actively

expanded financial marketing promotions.

(3) Business Plans, Strategies and Performance

The 2024 business plan focused on developing multi-core businesses, including corporate banking, personal banking, wealth management, treasury marketing, deposits and remittances. SCSB continuously strengthened digital finance, innovated financial products and services, recruited workforce from various fields, and promoted sustainable development, thereby improving corporate image.

The results of 2024 business plans and strategies were reflected on the performance of main businesses and profits, year on year, in which the average deposit balance was NT\$1,261.6 billion, up 0.8%, and average loan balance was NT\$879.7 billion, up 1.3%; profit before income tax was NT\$15.01 billion, down 8.9%, net income was NT\$13.48 billion, down 8.0%; EPS was NT\$2.78, down 7.9%; after-tax return on assets and after-tax return on equity were 0.84% and 7.07% respectively.



KUO, CHING-YI
President

(4) Budget Achievement

As for the implementation of main businesses and profit before income tax in 2024, the budget achieving ratio for average deposit balance was 93.9% and average loan balance was 94.9%. The achieving ratio of profit before income tax was only 75.8%, due to the reduction in income from investments adopted by the equity method.

(5) Income, Expense and Profit

Unit: NT\$ Billion, except as indicated

Item \ Year	2024	2023	Change(%)
Net interest income	19.03	19.78	-3.8%
Total non-interest income	8.42	8.63	-2.4%
Net revenue	27.45	28.41	-3.4%
Provisions for bad-debt expense, commitment and guarantee liability	2.61	2.70	-3.3%
Total operating expenses	9.83	9.23	6.5%
Profit before income tax	15.01	16.48	-8.9%
Net income	13.48	14.66	-8.0%
Earnings Per Share (in dollars)	2.78	3.02	-7.9%
ROA (after income tax)(%)	0.84	0.95	-0.1%
ROE (after income tax)(%)	7.07	8.30	-1.2%

Note: Change of ROA (after income tax) and Change of ROE (after income tax) both based on net increase or net decrease.



(6) Research and Development

In 2024, SCSB continued to develop innovative products and services with a customer-centered approach based on customers' needs. SCSB also strengthened the application of financial technology and implemented projects for the establishment of new core systems, upgrading digital finance services. In terms of corporate banking, SCSB continued to align with government policies, made full use of Small and Medium Enterprise Credit Guarantee Fund mechanisms, and enhanced the development of SME financing, and overseas investment and financing by launching diversified credit projects. As for personal banking, SCSB prudently adjusted the structure and improved the efficiency of assets in response to the Central Bank's credit control measures. All four-line relationship managers took the initiative in marketing to provide good financial plans for customers. In terms of customer finance, SCSB continued to expand customer base by using big data, focused on the management of high-net-worth customers, strengthened the visibility of the financial management brand and the development of products, actively developed and promoted the trust business, optimized the insurance operation process and accelerated the digitalization of commodities.

In terms of deposits and remittances, SCSB paid attention to the stability of deposits, reduced funding costs and adjusted the structure, aiming to maintain the most suitable stock to facilitate the development of lending and wealth management. Meanwhile, SCSB strengthened the professional training and legal compliance of deposit personnel and officially launched the teller daily closing account. As for treasury, SCSB launched OBU underwriting and dealing business, independently developed an AI system to manage foreign currency bond positions and obtained CFETS membership for the interbank foreign exchange market, officially commenced USD/CNY spot foreign exchange quotation and trading services. In terms of digital banking, SCSB continued to optimize the transaction and service functions of online banking, increased the portion of digital finance transactions, and built a digital financial ecosystem.

SCSB have aligned with international trends and achieved significant results in promoting sustainable development. During the year, SCSB obtained ISO 20400:2017 certification for sustainable procurement guidelines, received a management-level B score in the Carbon Disclosure Project, were included in the S&P Global Sustainability Yearbook, and ranked among the top 10% of global banks for ESG sustainability performance. Additionally, SCSB were once again selected as a constituent stock in both the Dow Jones Sustainability World Index and Emerging Markets Index. SCSB have enthusiastically complied with the government's policies of 2050 Net-Zero Emissions and Green Finance Action Plan 3.0. SCSB also achieved carbon neutrality for credit cards and debit cards and approved to submit the Science-Based Targets plan, reaffirming the commitment to driving the net-zero transition.

3. Business Plans for 2025

(1) Business Guidelines

In 2025, SCSB's strategic focus will be on "preserving sustainability and driving smart innovation," upholding the spirit of founding principles, strengthening operational capital, promoting sustainable development, and creating enduring value. Leveraging financial technology, SCSB will advance artificial intelligence, innovate products and services, and expand diverse business opportunities.

(2) Business Targets

Taking into account factors including economic growth forecasts, market competition, as well as the growth result in 2024 and business strategies for 2025, SCSB is setting up appropriate growth for 2025 targets.

(3) Business Policies

- A. Fundamental Policy: Maintain stable operations with integrity, achieve healthy and balanced growth, actively pursue sustainable development, and create excellent business results and sustainable achievements.
- B. Operating Policy: Develop diverse core businesses with equal emphasis on corporate banking, personal banking, wealth management, treasury, and deposits, and strengthen digital banking business.
- C. Sales Policy: Strengthen ties with core value customers, provide all-around financial products and services, promote integrated marketing of asset inheritance, and attach importance to fair customer treatment and financial consumer protection.
- D. Management Policy: Implement the three lines of defense in internal control, optimize risk management, enhance information security, cultivate a compliance culture, and refine corporate governance.

4. Future Development Strategies

SCSB's main development strategies for 2025 are as follows:

- (1) Overall operations: Maintain operations with integrity and legal compliance, achieve a balanced and steady development, place equal emphasis on operations and management, and perfect financial businesses
- (2) Channel development: Deepen the market in Taiwan, optimize the tri-"SHANGHAI BANK" alliance, continue to gain greater presence in the Asia-Pacific region, and establish comprehensive service networks.
- (3) Business development: Develop multiple cores, strengthen treasury finance, expand high-net-worth management services, and increase non-interest income.
- (4) Customer relations: Treat customers with fairness, develop high-quality customer base, promote integrated marketing, and expand cross-border business.
- (5) Digital banking: Leverage financial technology, develop artificial intelligence, enhance customer experience, and promote financial inclusion.
- (6) Information technology: Stabilize system operations, upgrade core systems, strengthen information utilization, and refine cybersecurity governance.
- (7) Risk management: Strengthen risk management, optimize early warning mechanisms, maintain asset quality, and enhance capital management.
- (8) Human resources: Attract a diverse workforce, enhance professional competencies, strengthen management succession, and enrich human capital.
- (9) Internal management: Strengthen internal control, fully implement the three lines of defense, embed the culture of compliance, and implement money laundering prevention.
- (10) Sustainable development: Promote sustainable finance, implement carbon reduction policies, fulfill social responsibilities, and refine corporate governance.



5. The Impacts and Countermeasures of the External Competitive Environment, Regulatory Environment, and Macroeconomic Environment

(1) External Competitive Environment

Structural changes such as divergent monetary policy adjustments among major global economies, frequent international capital flows exacerbating financial market volatility, and heightened risks of climate change have contributed to increased economic and price instability. In response to external competitive pressures, SCSB will aim to pursue value-based competition over price-based competition, accelerate digital and sustainable transition, deepen customer relationships, and continue strengthening presence in the Asia-Pacific region to enhance competitiveness.

(2) Regulatory Environment

FSC has established guidelines for the application of artificial intelligence technology to enhance the competitiveness of digital finance. FSC has also released the Green and Transitional Finance Action Plan to expand financial support in scope and intensity, assisting the government and businesses in transition to net zero. SCSB will actively align with FSC policies, implement sustainable development initiatives, and continue to strengthen digital financial technology and financial resilience.

(3) Macroeconomic Environment

In 2025, international geopolitical tensions are expected to persist, Taiwan's CBC is likely to tighten controls over the housing market, and foreign currency interest rate cuts will further compress interest spreads. In the face of such volatile external challenges, SCSB will examine changes to the business environment at all times and anticipate future development trends, seize market opportunities, and adopt suitable operational measures to stably expand businesses and create sources of revenue and profit.

6. Credit Ratings

Rating Agency	Ratings		Outlook	Release Date
	Long-term	Short-term		
Taiwan Ratings	twAA	twA-1+	Stable	2024/12/18
Fitch Ratings, Taiwan Branch	AA(twn)	F1+(twn)	Stable	2024/03/22
S&P Global Ratings	BBB+	A-2	Stable	2025/01/20
Fitch Ratings	A-	F2	Stable	2024/03/22

Going ahead, SCSB will steadfastly uphold business goal of "serving society, supporting industry, and promoting international trade" to develop artificial intelligence and smart technology, stimulate digital transformation, foster sustainable development, and create sustainable value. Other development strategies are innovative products and services, diversified core development, increased non-interest income, and enhanced capital efficiency. SCSB will continue to strengthen talent cultivation, steadily promote business development, and attach importance to the environment, society, and corporate governance. All employees will also uphold service ideals for "warmth, ease and respect" and "always placing customers' needs first" and work together to create the outstanding performance. SCSB welcomes and appreciates the continued guidance and support from all shareholders.



Corporate Governance Report

SCSB Annual Report 2024

1. Directors, Independent Directors and Management Team

(1) Directors and Independent Directors

A. Directors' Information

2025/3/31

Title	Nationality/ Place of Incorporation	Name	Gender / Age	Date of Election	Term (years)	Date of First Elected	Shareholding when Elected		Current Shareholding		Spouse & Minors Shareholding		Shareholding under Other's Name		Experience (Education)	Current Positions in SCSB and Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Member of the Management Team or Directors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relation
Chairman	Singapore	LEE CHING YEN STEPHEN	M 71-80	2024/6/21	3	1979/3/20	6,672,087	0.14%	6,672,087	0.14%	0	0.00%	131,568,608	2.71%	Director, Managing Director and Chairman of SCSB Chairman of Shanghai Commercial Bank Limited Director of Temasek Holdings (Private) Limited Chairman of Board of Singapore Airlines Limited Director of Great Malaysia Textile Investments Private Ltd. Master of Business Administration, Northwestern University	Chairman of Shanghai Commercial Bank Limited Vice Chairman of M+S Pte. Ltd. Managing Director of Great Malaysia Textile Investments Private Ltd. Director of Temasek Holdings (Private) Limited Director of Temasek Capital (China) Holdings Pte. Ltd. Director of Shancom Reconstruction Inc. Director of Wresqueue Limitada Director of Safehaven Investment Corp. Director of Krinein Company Director of Empresa Inversiones Generales, S.A. Director of Logan Investments Enterprises Ltd. Director of G2000 Apparel(S) Private Limited Director of Marina South Investment Pte. Ltd. Director of Ophir-Rochor Investments Pte. Ltd. Director of CapitalLand Group Pte. Ltd. Director of CLA Real Estate Holdings Pte. Ltd. Director of Kidney Kialysis Foundation Special Consultant of Capella Hotel Group Member of the Board of Dr. Goh Keng Swee Scholarship Fund	-	-	-



Title	Nationality/ Place of Incorporation	Name	Gender / Age	Date of Election	Term (years)	Date of First Elected	Shareholding when Elected		Current Shareholding		Spouse & Minors Shareholding		Shareholding under Other's Name		Experience (Education)	Current Positions in SCSB and Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Member of the Management Team or Directors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relation
Vice Chairman	Hong Kong	YUNG CON- SING JOHN (Representative: Magnetic Holdings Limited)	M 51-60	2024/6/21	3	2003/4/25	128,798,376	2.65%	128,798,376	2.65%	0	0.00%	0	0.00%	Chase Bank Hong Kong Branch Deputy Executive Vice President, CIO, Executive Vice President, First Executive Vice President, Director, Managing Director and Vice Chairman of SCSB Master of Business Administration, University of Chicago	Chairman of SCSB Cultural & Educational Foundation Chairman of SCSB Charity Foundation Chairman of Paofoong Insurance Company (Hong Kong) Limited Chairman of Magnetic Holdings Limited Chairman of AMK Microfinance Institution Plc. Chairman of Tilsbury Investments Inc. Chairman of Tassbury Investments Co., S.A. Director of Nanyang Holdings Limited Director of Bright Honest Investment Limited Director of Culvert Investments Limited Director of Infinity Peace Limited Director of Velden Limited Director of East Coast Investments Limited Director of Highriver Estates Limited Director of Mepal International Limited Director of Nanyang Cotton Mill Limited Director of Nanyang Industrial (China) Limited Director of Peninsular Yarn and Fabric Merchandising Limited Director of Merry Co. Inc. Director of Peninsular Inc. Director of Cottage Investments Co. S.A. Director of Shanghai Sung Nan Textile Co., Ltd. Director of Empresa Inversiones Generales, S.A. Director of Krinein Company Chairman of Shancom Reconstruction Inc. Director of Wresqueue Limitada	Director	YUNG, CHU- KUEN	Father and Son

Title	Nationality/ Place of Incorporation	Name	Gender / Age	Date of Election	Term (years)	Date of First Elected	Shareholding when Elected		Current Shareholding		Spouse & Minors Shareholding		Shareholding under Other's Name		Experience (Education)	Current Positions in SCSB and Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Member of the Management Team or Directors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relation
															Director of China Travel Service (Taiwan) Limited Director of CTS Travel International Ltd. Director of Silks Place Taroko Director of Hong Da Investment Co., Ltd. Director of Shanghai Commercial Bank Limited Director of Safehaven Investment Corp. Director of SeaKapital Holdings Ltd. Director of Federation of HK Jiangsu Community Organisations Limited Director of HK Wuxi Trade Association Limited Director of Wusih Residents (H.K.) Association Limited Director of Hong Kong Wuxi Binhu Association Co., Limited Director of Hong Kong Instruments Holdings Ltd.				
Independent Managing Director	R.O.C.	CHEN, MU-TSAI	M 71-80	2024/6/21	3	2018/6/15	0	0.00%	0	0.00%	0	0.00%	0	0.00%	General Manager of Economic Research and Credit Analysis of The City Bank of Taipei Director of Department of Monetary Affairs, Director of Bureau of Monetary Affairs and Administrative Deputy Minister of Ministry of Finance, R.O.C. Chairman of Farmers Bank of China Chairman of Bank of Taiwan Chairman of China Industrial Development Bank Chairman of China Development Financial Holding Corporation Master of Economics, National Taiwan University	-	-	-	



Title	Nationality/ Place of Incorporation	Name	Gender / Age	Date of Election	Term (years)	Date of First Elected	Shareholding when Elected		Current Shareholding		Spouse & Minors Shareholding		Shareholding under Other's Name		Experience (Education)	Current Positions in SCSB and Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Member of the Management Team or Directors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relation
Director	R.O.C.	YUNG, CHU-KUEN	M 71-80	2024/6/21	3	1991/3/28	3,724,924	0.08%	3,724,924	0.08%	2,377,571	0.05%	320,033,331	6.58%	Citi Bank Hong Kong Branch Director and Managing Director of SCSB Chairman of Shanghai Commercial Bank Limited Master of Business Administration, University of Chicago	Chairman of Shanghai Sung Nan Textile Co., Ltd. Chairman of Southern Textile Co., Ltd. Director of Sheen Perfect Enterprises Limited Managing Director of Nanyang Holdings Limited Director of Bright Honest Investment Limited Director of Cottage Investments Co. SA Director of Culvert Investments Limited Director of East Coast Investments Limited Director of Highriver Estates Limited Director of Infinity Peace Limited Director of Mepal International Limited Director of Merry Co. Inc. Managing Director of Nanyang Cotton Mill Limited Director of Nanyang Industrial (China) Limited Director of Peninsular Inc. Director of Peninsular Yam and Fabric Merchandising Limited Director of Merchandising Limited Director of Velden Ltd.	Vice Chairman	YUNG CON-SING JOHN	Father and Son
Director	R.O.C.	CHIOU, YI-JEN	M 61-70	2024/6/21	3	2006/4/21	4,321,733	0.09%	4,321,733	0.09%	708,098	0.01%	0	0.00%	Deputy Executive Vice President, CIO, Executive Vice President, President and Director of SCSB Director of China Travel Service (Taiwan) Limited Master of Business Administration, National Sun Yat-sen University	-	-	-	-

Title	Nationality/ Place of Incorporation	Name	Gender / Age	Date of Election	Term (years)	Date of First Elected	Shareholding when Elected		Current Shareholding		Spouse & Minors Shareholding		Shareholding under Other's Name		Experience (Education)	Current Positions in SCSB and Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Member of the Management Team or Directors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relation
Director	R.O.C.	HUANG, HUI- CHU (Representative: Tilsbury Investments Inc.)	F 61-70	2024/6/21	3	2024/6/21	171,587,731	3.53%	171,587,731	3.53%	0	0.00%	0	0.00%	General Manager of Taiwan IBM DOO and CHRO of Sinyi Realty Inc. Independent Director of Wistron ITS Corporate Director of Commerce Development Research Institute Master of Science, Computer Science Department, National Chiao Tung University	Independent Director of Wistron ITS Corporate Independent Director of PlayNitride Inc. Supervisor of Commerce Development Research Institute	-	-	-
Director	R.O.C.	KUO, CHING-YI	M 61-70	2024/6/21	3	2024/6/21	168,134	0.00%	168,134	0.00%	94,001	0.00%	0	0.00%	Deputy Executive Vice President, Executive Vice President, President and Director of SCSB Director of Taiwan Finance Corporation Director of Paofoong Insurance Company (Hong Kong) Limited National Taipei University	President of SCSB Director of China Travel Service (Taiwan) Limited Director of SCSB Marketing Ltd. Director of SCSB Asset Management Ltd. Supervisor of Financial Information Service Co., Ltd. Director of Taipei Foreign Exchange Market Development Foundation Director of Taiwan Finance Corporation Director of Paofoong Insurance Company (Hong Kong) Limited Director of CTS Travel International Ltd. Director of Silks Place Taroko Director of SCSB Cultural & Educational Foundation Director of SCSB Charity Foundation	-	-	-



Title	Nationality/ Place of Incorporation	Name	Gender / Age	Date of Election	Term (years)	Date of First Elected	Shareholding when Elected		Current Shareholding		Spouse & Minors Shareholding		Shareholding under Other's Name		Experience (Education)	Current Positions in SCSB and Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Member of the Management Team or Directors		
							Shares	%	Shares	%	Shares	%	Shares	%			Title	Name	Relation
Independent Director	R.O.C.	TSENG, KUO-LIEH	M 61-70	2024/6/21	3	2024/6/21	0	0.00%	0	0.00%	0	0.00%	0	0.00%	Chairman of E.SUN Bank Director of Banking Bureau, Financial Supervisory Commission Director of Bureau of Monetary Affairs of Ministry of Finance, R.O.C. Vice President of Central Deposit Insurance Corporation Independent Director of Sinyi Realty Inc. Non-shareholder Director of Taiwan Futures Exchange Master of Public Administration at Harvard University	Director of Victory Social Welfare Foundation	-	-	-
Independent Director	R.O.C.	FANG, YEN-LING	F 61-70	2024/6/21	3	2024/6/21	0	0.00%	0	0.00%	0	0.00%	0	0.00%	Executive Director and Head of Financial Services of KPMG in Taiwan Founder of Chinese Wealth Heritage Consulting Association Part-Time Lecturer of Department of Accounting, Soochow University Elite Lecturer of Taiwan Academy of Banking and Finance Master of School of Law, Soochow University Master of Business Administration, National Chengchi University Doctor of Philosophy in Finance, Xiamen University, Fujian, China	Independent Director of Wistron ITS Corporate Independent Director of Pharmosa Biopharm Inc. Chairman of Taiwan FinTech Association	-	-	-

Note: 1. Please refer to the Market Observation Post System (MOPS) for details on the disclosure of stock trust and shareholding.

2. The chairman and president or equivalent position (highest level manager) are not held by the same person, spouses, or first-degree relatives.

B. Major Shareholders of the Institutional Shareholders

2025/3/31

Name of Institutional Shareholders	Major Shareholders
Magnetic Holding Limited	YUNG CON-SING JOHN (100%)
Tilsbury Investments Inc.	YUNG CON-SING JOHN (100%)

C. Board Professionalism and Independence

SCSB has set up a nominating committee and adopted a candidate nomination system, whereby all director candidates are nominated and qualified by the nominating committee, and are submitted to the shareholders' meeting for election after the resolution of the board of directors is passed. According to Article 26 of the SCSB "Corporate Governance Best Practice Principles", each board member shall have the necessary knowledge, skill, and experience to perform their duties. In order to achieve the SCSB's ideal corporate governance objectives, the abilities that must be present in the board as a whole are as follows:

- A. The ability to make judgments about operations.
- B. Accounting and financial analysis ability.
- C. Business management ability.
- D. Risk management ability.
- E. Crisis management ability.
- F. Knowledge of the industry.
- G. An international market perspective.
- H. Leadership ability.
- I. Decision-making ability.

Disclosure of Directors' professional qualifications and independence information

Criteria Name	Professional qualifications and experience	Independence	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
LEE CHING-YEN STEPHEN	1. Professional competence in business management; has finance industry work experience more than 40 years; served as director, managing director, and Vice Chairman of SCSB; served as Chairman in 2021; currently serving as Chairman of the Board and the Managing Board, convener of Nominating Committee	1. Concurrently serving as chairman and director of SCSB's affiliated enterprises. 2. Independence conforming to the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies."	0



Criteria Name	Professional qualifications and experience	Independence	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
	<p>and Self-owned Building Reconstructing Planning Committee; has extensive experience in banking operations and management.</p> <p>2. Please refer to “Directors and Independent Directors” under “Corporate Governance Report” for the main business/educational background and other information.</p> <p>3. Has a professional background and practical experience in leadership and decision-making, corporate governance, business administration, business judgments, finance, investment, commerce, banking and marketing.</p>		
YUNG CON-SING JOHN (Representative: Magnetic Holdings Limited, BVI)	<p>1. Professional competence in business management; has finance industry work experience more than 20 years; has worked at Chase Bank; served as deputy executive vice president, CIO, executive vice president, first executive vice president, director and managing director of SCSB; serving as Vice Chairman in 2024; currently serving as member of Nominating Committee and Self-owned Building Reconstructing Planning Committee; has extensive experience in banking, investment, insurance, information, tourism operations and management.</p> <p>2. Please refer to “Directors and Independent Directors” under “Corporate Governance Report” for the main business/educational background and other information.</p> <p>3. Has a professional background and practical experience in leadership and decision-making, business administration, business judgments, finance, investment, commerce, banking, marketing, insurance, tourism and real estate.</p>	<p>1. Representative of SCSB’s institutional director (Magnetic Holdings Limited, BVI).</p> <p>2. Concurrently serving as chairman and director of SCSB’s affiliated enterprises.</p> <p>3. A relative within the second degree of kinship of SCSB’s director.</p> <p>4. Independence conforming to the “Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies.”</p>	0



Criteria Name	Professional qualifications and experience	Independence	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
YUNG, CHU-KUEN	<ol style="list-style-type: none"> Professional competence in business management; has finance industry work experience more than 30 years; has worked at Citi Bank; has served as Chairman of SCB; served as director and managing director of SCSB; has extensive experience in banking, investment, textiles, real estate operations and management. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information. Has worked in different industries and has a professional background and practical experience in leadership and decision-making, business administration, corporate governance, business judgments, finance, investment, commerce, banking, marketing, accounting, real estate and textiles. 	<ol style="list-style-type: none"> A relative within the second degree of kinship of SCSB's director. Independence conforming to the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies." 	0
CHIOU, YI-JEN	<ol style="list-style-type: none"> Professional competence in finance industry; joined SCSB in 1980 and served as deputy executive vice president, CIO, executive vice president and president; when served as president, SCSB won "2011 Taiwan Chapter's Annual Risk Management Excellence Award" by the Global Association of Risk Professionals (GARP); has finance industry work experience more than 40 years; currently serving as member of Risk Management Committee and Self-owned Building Reconstructing Planning Committee; has extensive experience in finance industry operations and management. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information. Has a professional background and practical experience in leadership and decision-making, business administration, risk management, business judgments, finance, commerce, marketing, banking and sales. 	Independence conforming to the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies."	0

Criteria Name	Professional qualifications and experience	Independence	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
HUANG, HUI-CHU (Representative: Tilsbury Investments Inc., Liberia)	<ol style="list-style-type: none"> 1. Professional competence in IT; has served as General Manager of Taiwan IBM and DOO and CHRO of Sinyi Realty Inc.; has extensive experience in marketing, IT and management. 2. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information. 3. Serving as director of SCSB in 2024; currently serving as member of Remuneration Committee. 4. Has worked by academia across industries and has a professional background and practical experience in leadership and decision-making, business administration, risk management, business judgments, finance, commerce, communication and influence. 	<ol style="list-style-type: none"> 1. Representative of SCSB's institutional director (Tilsbury Investments Inc., Liberia). 2. Independence conforming to the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies." 	2
KUO, CHING-YI	<ol style="list-style-type: none"> 1. Professional competence in finance industry; joined SCSB in 1985 and served as deputy executive vice president, executive vice president, first executive vice president and senior executive vice president; serving as president in 2023; has banking industry work experience more than 40 years; currently serving as member of Self-owned Building Reconstructing Planning Committee; has extensive experience in banking operations and management. 2. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information. 3. As a manager on the Board to communicate and interact with all directors regarding business administration strategy and offers opinions on business administration. 4. Has a professional background and practical experience in leadership and decision-making, business administration, risk management, business judgments, finance, commerce, banking and sales. 	<ol style="list-style-type: none"> 1. Concurrently serving as president of SCSB and is a manager. 2. Concurrently serving as chairman and director of SCSB's affiliated enterprises. 3. Independence conforming to the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies." 	0



Criteria Name	Professional qualifications and experience	Independence	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
TSENG, KUO-LIEH	<ol style="list-style-type: none"> 1. Professional competence in banking and international finance; has banking industry work experience more than 40 years. 2. Has served as director of the Banking Bureau of Financial Supervisory Commission and Bureau of Monetary Affairs of Ministry of Finance, vice president of Central Deposit Insurance Corporation and non-shareholder director of Taiwan Futures Exchange; has extensive experience in finance industry operations and management; made extraordinary contributions to the development of Taiwan's financial industry. 3. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information. 4. Has served as an adjunct Professor at the School of Law, National Yang Ming Chiao Tung University, and also taught at National Taiwan University and Shih Chien University; has professor-level expertise in the "Banking Act of the Republic of China" and international finance. 5. Academic Publications: 2009 Joint Credit Information Center, Joint Credit Information Bimonthly No. 5: "International financial supervision after the G20 leaders' meeting", 1995 Deposit Insurance Quarterly No. 9:1 "Supervision Issues and Risk Management of Derivatives Financial Instruments", and co-author of Central Deposit Insurance Corp. "Study on the Timeliness of Dealing with Financial Institutions in Current Regulations" in 1986, etc. 6. Serving as independent director of SCSB in 2021; currently serving as convener of Risk Management Committee, member of Audit Committee and Remuneration Committee. 7. Has worked and linked in the competent authority of finance, academia and industry; has a professional background and practical experience in leadership and decision-making, corporate governance, business administration, business judgments, risk management, financial analysis, marketing, banking regulations, sales, international finance and real estate. 	An independent director with the required qualifications set forth in the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies" of the Financial Supervisory Commission and Article 14-2 of the Securities and Exchange Act in the two years before appointment and during the term as independent directors. All independent directors are given the power to participate in decision-making and express opinions according to Article 14-3 of the Securities and Exchange Act, and independently perform their duties on this basis.	0

Criteria Name	Professional qualifications and experience	Independence	Number of Other Public Companies in Which the Individual is Concurrently Serving as an Independent Director
FANG, YEN-LING	<ol style="list-style-type: none"> 1. Certified public accountant; professional competence in accounting; has accounting industry work experience more than 30 years; has served as executive director and head of Financial Services of KPMG in Taiwan; has work experience more than 30 years in audit, internal control, AML and credit risk for finance industry. 2. Please refer to "Directors and Independent Directors" under "Corporate Governance Report" for the main business/educational background and other information. 3. Has served as part-time lecturer of Department of Accounting, Soochow University; currently serving as elite lecturer of Taiwan Academy of Banking and Finance for courses related to "High Net Worth Professional Training", "Family Trust Planning Consultant" and "Corporate Governance." 4. Serving as independent director of SCSB in 2024; currently serving as member of Audit Committee and Risk Management Committee. 5. Has a professional background and practical experience in family inheritance, financial technology, leadership and decision-making, business administration, risk management, corporate governance, business judgments, finance, commerce, accounting and audit. 	An independent director with the required qualifications set forth in the "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies" of the Financial Supervisory Commission and Article 14-2 of the Securities and Exchange Act in the two years before appointment and during the term as independent directors. All independent directors are given the power to participate in decision-making and express opinions according to Article 14-3 of the Securities and Exchange Act, and independently perform their duties on this basis.	2

Note: 1. SCSB has complied with the "Articles of Incorporation" and the "Corporate Governance Best Practice Principles" to obtain written statements, work history, and kinship tables from each director during the nomination and selection of board members to verify independence of the spouse and their relatives within three degrees of kinship from SCSB.

2. SCSB's directors do not have any of the conditions specified in Article 30 of the "Company Act" and comply with the "Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks."

D. Board Diversity

To strengthen corporate governance and promote the sound development of the composition and structure of the Board, according to Article 26 of the SCSB "Corporate Governance Best Practice Principles", the composition of the Board shall take diversity into consideration. An appropriate diversity policy shall be formulated based on SCSB's operations, business model, and development needs. Diversity policy covers the fundamental requirements and values (such as gender, age, nationality, ethnicity, and culture) and professional knowledge and skills (such as law, accounting, industry, finance, marketing, or technology).

The current Board consists of 9 Directors, including 3 independent directors and 6 non-independent directors. SCSB attaches great importance to gender equality in the composition of the Board, and aims to increase the number of female directors to one-third, with 7 male and 2 female directors currently on the Board, and will strive to increase the number of female directors in the future to achieve this goal.



The implementation status of the Board diversity policy is as follows:

Title	Chairman	Vice Chairman	Director				Independent director		
Name	LEE CHING YEN STEPHEN	YUNG CON-SING JOHN (*1)	YUNG, CHU-KUEN	CHIOU, YI-JEN	HUANG, HUI-CHU (*2)	KUO, CHING-YI	CHEN, MU-TSAI	TSENG, KUO-LIEH	FANG, YEN-LING
Gender	Male	Male	Male	Male	Female	Male	Male	Male	Female
Age	71-80	51-60	71-80	61-70	61-70	61-70	71-80	71-80	61-70
Nationality	Singapore	Hong Kong	Republic of China						
Concurrently an employee of SCSB						✓			
Term as independent director (3 terms or less)							✓	✓	✓
Professional Background									
Banking	✓	✓	✓	✓		✓	✓	✓	✓
Law							✓	✓	✓
Accounting									✓
Industry experience	✓	✓	✓	✓		✓	✓	✓	
Finance	✓	✓	✓	✓	✓	✓	✓	✓	✓
Marketing	✓	✓	✓	✓	✓	✓	✓	✓	✓
Technology / Commerce	✓	✓	✓	✓	✓	✓	✓	✓	✓
Professional knowledge and skills									
Ability to make judgments about operations	✓	✓	✓	✓	✓	✓	✓	✓	✓
Accounting and financial analysis ability	✓	✓	✓	✓	✓	✓	✓	✓	✓
Business management ability	✓	✓	✓	✓	✓	✓	✓	✓	✓
Risk management ability	✓	✓	✓	✓	✓	✓	✓	✓	✓
Crisis management ability	✓	✓	✓	✓	✓	✓	✓	✓	✓
Knowledge of the industry	✓	✓	✓	✓	✓	✓	✓	✓	✓
An international market perspective	✓	✓	✓	✓	✓	✓	✓	✓	✓
Leadership ability	✓	✓	✓	✓	✓	✓	✓	✓	✓
Decision-making ability	✓	✓	✓	✓	✓	✓	✓	✓	✓

※1 Representative of institutional shareholder: Magnetic Holdings Limited (BVI)

※2 Representative of institutional shareholder: Tilsbury Investments Inc. (Liberia)

(2) Management Team

2025/3/31

Title	Nationality	Name	Gender	Date Effective	Shareholding		Spouse & Minors Shareholding		Shareholdings under Other's Name		Experience (Education)	Current Position with Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Manager of SCSB		
					Shares	%	Shares	%	Shares	%			Title	Name	Relation
President	R.O.C	KUO, CHING-YI	M	2023/09/13	168,134	0.003%	94,001	0.002%	0	0.000%	Senior Vice President, Deputy Executive Vice President, Executive Vice President, First Executive Vice President, Senior Executive Vice President, President, Director National Taipei University	Director of China Travel Service (Taiwan) Limited Director of SCSB Marketing Ltd. Director of SCSB Asset Management Ltd. Supervisor of Financial Information Service Co., Ltd. Director of Taipei Foreign Exchange Market Development Foundation Director of Taiwan Finance Corporation Director of Paofoong Insurance Company (Hong Kong) Limited Director of CTS Travel International Ltd. Director of Silks Place Taroko Director of SCSB Cultural & Educational Foundation Director of SCSB Charity Foundation	-	-	-
Senior Executive Vice President	R.O.C	PENG, KUO-KUEI	M	2023/07/01	647,213	0.013%	400,409	0.008%	0	0.000%	Senior Vice President, Deputy Executive Vice President, Executive Vice President, First Executive Vice President, Senior Executive Vice President Master's degree, Soochow University	Chairman of SCSB Asset Management Ltd. Director of SCSB Leasing (China) Co., Ltd. Director of SCSB Marketing Ltd. Director of SCSB Cultural & Educational Foundation Director of SCSB Charity Foundation Director of IBF Securities Co., Ltd. Supervisor of China Travel Service (Taiwan) Limited Supervisor of CTS Travel International Ltd.	-	-	-
Executive Vice President	R.O.C	HSIEH, FANG-HUI	F	2017/01/01	105,130	0.002%	0	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, Executive Vice President Master's degree, Soochow University	Director of SCSB Marketing Ltd. Director of SCSB Asset Management Ltd.	-	-	-
Executive Vice President	R.O.C	CHANG, WEN-CHEN	F	2022/04/01	0	0.000%	0	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President, Executive Vice President National Chengchi University	Director of China Travel Service (Taiwan) Limited Director of CTS Travel International Ltd. Supervisor of SCSB Marketing Ltd. Director of SCSB Charity Foundation	-	-	-
Executive Vice President	R.O.C	HUANG, PING-HUA	M	2024/01/01	788,251	0.016%	0	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, Executive Vice President Tunghai University	Director of SCSB Asset Management Ltd. Director of SCSB Cultural & Educational Foundation	-	-	-
Executive Vice President	R.O.C	LIN, GEENG-YAU	M	2024/01/01	436,378	0.009%	27,403	0.001%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President, Executive Vice President Master's degree, Feng Chia University	-	-	-	-



Title	Nationality	Name	Gender	Date Effective	Shareholding		Spouse & Minors Shareholding		Shareholdings under Other's Name		Experience (Education)	Current Position with Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Manager of SCSB		
					Shares	%	Shares	%	Shares	%			Title	Name	Relation
Executive Vice President	R.O.C	LU, SHAO-YU	M	2024/01/01	92,092	0.002%	137,679	0.003%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President, Executive Vice President Master's degree, National Taipei University	Director of China Travel Service (Taiwan) Limited Director of CTS Travel International Ltd. Director of SCSB Asset Management Ltd. Director of SCSB Leasing (China) Co., Ltd.	-	-	-
First Deputy Executive Vice President	R.O.C	DI, CHIN-LI	M	2019/01/01	248,593	0.005%	0	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President Master's degree, National Chengchi University	-	-	-	-
First Deputy Executive Vice President	R.O.C	HUANG, YUAN-CHING	F	2021/01/01	176,091	0.004%	0	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President Master's degree, National Sun Yat-sen University	Director of SCSB Leasing (China) Co., Ltd.	-	-	-
First Deputy Executive Vice President	R.O.C	LIU, BING-SHEN	M	2021/01/01	199,912	0.004%	14,250	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President Chinese Culture University	-	-	-	-
First Deputy Executive Vice President	R.O.C	LIN, CHANG-KUANG	M	2021/01/01	903,116	0.019%	0	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President National Taipei University	-	-	-	-
First Deputy Executive Vice President	R.O.C	HSIEH, PI-FEN	F	2021/01/01	194,815	0.004%	0	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President Master's degree, Kainan University	-	-	-	-
First Deputy Executive Vice President	R.O.C	JIN, LING	F	2023/01/01	264,007	0.005%	345	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President Feng Chia University	-	-	-	-
First Deputy Executive Vice President	R.O.C	CHEN, CHENG-CHUNG	M	2023/01/01	51,508	0.001%	3,643	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President Master's degree, Renmin University of China	Director of AMK Microfinance Institution Plc. Director of SCSB Leasing (China) Co., Ltd.	-	-	-
First Deputy Executive Vice President	R.O.C	HUANG, WAN-SHUI	M	2023/01/01	200,681	0.004%	6,141	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President, First Deputy Executive Vice President Master's degree, Tunghai University	-	-	-	-
Deputy Executive Vice President	R.O.C	HSIEH, SHU-HUI	F	2021/01/01	242,083	0.005%	1,197	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, San Diego State University	-	-	-	-
Deputy Executive Vice President	R.O.C	CHIEN, YEN-HUNG	M	2021/01/01	654,041	0.013%	2,000	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President National Cheng Kung University	-	-	-	-
Deputy Executive Vice President	R.O.C	CHEN, SHU-MIN	F	2021/01/01	592,245	0.012%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Fu Jen Catholic University	-	-	-	-
Deputy Executive Vice President	R.O.C	LEE, KEN-TIEN	M	2021/01/01	634,554	0.013%	152,729	0.003%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President National Taiwan University	Director of China Travel Service (Taiwan) Limited Director of CTS Travel International Ltd.	-	-	-

Title	Nationality	Name	Gender	Date Effective	Shareholding		Spouse & Minors Shareholding		Shareholdings under Other's Name		Experience (Education)	Current Position with Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Manager of SCSB		
					Shares	%	Shares	%	Shares	%			Title	Name	Relation
Deputy Executive Vice President	R.O.C	TENG, WAN-LI	M	2022/01/01	627,475	0.013%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, National Cheng Kung University	-	-	-	-
Deputy Executive Vice President	R.O.C	LEE, SHIH-HAO	M	2022/02/09	105,063	0.002%	0	0.000%	0	0.000%	Deputy Executive Vice President Master's degree, National Taiwan University	Director of Taipei Forex Inc.	-	-	-
Deputy Executive Vice President	R.O.C	CHUNG, TIEN-TSANG	M	2022/03/01	5,054	0.000%	0	0.000%	0	0.000%	Deputy Executive Vice President Master's degree, University of Findlay	-	-	-	-
Deputy Executive Vice President	R.O.C	TSENG, CHIEN-FU	M	2022/04/01	353,314	0.007%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, National Chengchi University	Director of SCSB Asset Management Ltd.	-	-	-
Deputy Executive Vice President	R.O.C	CHIANG, CHUN-HUI	F	2022/06/01	155,224	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President National Taipei University	-	-	-	-
Deputy Executive Vice President	R.O.C	CHENG, CHIEN-LING	M	2023/01/01	745,889	0.015%	0	0.000%	0	0.000%	Senior Vice President, Deputy Executive Vice President Ph.D, National Chiao Tung University	Director of AMK Microfinance Institution Plc.	-	-	-
Deputy Executive Vice President	R.O.C	CHEN, CHANG-SHU	M	2023/01/01	275,487	0.006%	3,219	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, National Taipei University of Technology	-	-	-	-
Deputy Executive Vice President	R.O.C	HSIAO, LI-FENG	M	2023/01/01	683,542	0.014%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Tamkang University	-	-	-	-
Deputy Executive Vice President	R.O.C	HUANG, CHING-TSUNG	M	2023/01/01	386,402	0.008%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, National Chiao Tung University	Supervisor of SCSB Leasing (China) Co., Ltd.	-	-	-
Deputy Executive Vice President	R.O.C	CHEN, WEN-LING	F	2024/01/01	435,550	0.009%	150,000	0.003%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President National Taiwan University	-	-	-	-
Deputy Executive Vice President	R.O.C	LIU, SHU-FANG	F	2024/01/01	478,094	0.010%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President National Taipei College of Business	-	-	-	-
Deputy Executive Vice President	R.O.C	WANG, YU-JUI	M	2024/01/01	199,041	0.004%	122,910	0.003%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, Shih Hsin University	-	-	-	-
Deputy Executive Vice President	R.O.C	WANG, MEI-HUI	F	2024/01/01	514,017	0.011%	440,354	0.009%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, Southern Taiwan University of Science and Technology	-	-	-	-
Deputy Executive Vice President	R.O.C	CHEN, TUNG-YUNG	M	2024/01/01	640,395	0.013%	13,087	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, National Taipei University	-	-	-	-
Deputy Executive Vice President	R.O.C	CHEN, CHIA-HUNG	F	2024/01/01	298,100	0.006%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, National Taiwan University	Supervisor of SCSB Asset Management Ltd. Director of SCSB Leasing (China) Co., Ltd.	-	-	-



Title	Nationality	Name	Gender	Date Effective	Shareholding		Spouse & Minors Shareholding		Shareholdings under Other's Name		Experience (Education)	Current Position with Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Manager of SCSB		
					Shares	%	Shares	%	Shares	%			Title	Name	Relation
Deputy Executive Vice President	R.O.C	LIAO, YI-CHI	F	2024/01/01	56,252	0.001%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President National Taiwan University	Chairman of SCSB Marketing Ltd. Director of SCSB Cultural & Educational Foundation	-	-	-
Deputy Executive Vice President	R.O.C	YANG, TZU-YING	F	2024/01/01	270,073	0.006%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, National Taiwan Normal University	-	-	-	-
Deputy Executive Vice President	R.O.C	KU, CHENG-CHUN	M	2024/03/01	354,410	0.007%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, Tamkang University	Director of China Travel Service (Taiwan) Limited Director of CTS Travel International Ltd.	-	-	-
Deputy Executive Vice President	R.O.C	KU, KUJEI-HSIANG	F	2024/07/01	158,790	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Master's degree, National Taipei University	-	-	-	-
Deputy Executive Vice President	R.O.C	WU, TSUNG-TAI	M	2024/11/15	301,356	0.006%	0	0.000%	0	0.000%	Vice President, Senior Vice President, Deputy Executive Vice President Soochow University	-	-	-	-
Senior Vice President	R.O.C	HSIAO, HUNG-YU	M	2006/01/01	198,269	0.004%	69,791	0.001%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taipei University	-	-	-	-
Senior Vice President	R.O.C	CHEN, SHIH-CHIEH	M	2012/01/01	92,349	0.002%	8,119	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taiwan University of Science and Technology	-	-	-	-
Senior Vice President	R.O.C	HUANG, CHI-YUAN	M	2013/05/01	142,489	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taiwan University of Science and Technology	-	-	-	-
Senior Vice President	R.O.C	WU, MING-TA	M	2016/05/01	224,664	0.005%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taiwan University of Science and Technology	-	-	-	-
Senior Vice President	R.O.C	WU, CHIA-HUNG	M	2017/05/01	175,733	0.004%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taiwan Institute of Technology	-	-	-	-
Senior Vice President	R.O.C	CHEN, I-HSIANG	M	2017/05/01	416,354	0.009%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Chengchi University	-	-	-	-
Senior Vice President	R.O.C	CHANG, CHEN-MO	M	2017/05/01	168,197	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, Soochow University	-	-	-	-
Senior Vice President	R.O.C	WU, TSUNG-JEN	M	2018/05/01	601,517	0.012%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, University of Stirling	-	-	-	-
Senior Vice President	R.O.C	SHEN, HSIN-CHENG	M	2019/05/01	92,902	0.002%	26,432	0.001%	0	0.000%	Vice President, Senior Vice President National Taiwan Institute of Technology	-	-	-	-
Senior Vice President	R.O.C	HUNG, WEI-SHENG	M	2019/05/01	437,677	0.009%	319,890	0.007%	0	0.000%	Vice President, Senior Vice President Feng Chia University	-	-	-	-
Senior Vice President	R.O.C	YAO, PEI-SHAN	F	2019/05/01	343,384	0.007%	10,529	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taipei University	-	-	-	-
Senior Vice President	R.O.C	LIAO, HUI-LIN	F	2020/05/01	416,486	0.009%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taipei University	-	-	-	-

Title	Nationality	Name	Gender	Date Effective	Shareholding		Spouse & Minors Shareholding		Shareholdings under Other's Name		Experience (Education)	Current Position with Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Manager of SCSB		
					Shares	%	Shares	%	Shares	%			Title	Name	Relation
Senior Vice President	R.O.C	HSIAO, CHANG-CHIH	M	2020/05/01	475,077	0.010%	0	0.000%	0	0.000%	Vice President, Senior Vice President Tamkang University	-	-	-	-
Senior Vice President	R.O.C	LIN, CHIU-FANG	F	2020/05/01	219,677	0.005%	718	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, Feng Chia University	-	-	-	-
Senior Vice President	R.O.C	WENG, CHIA-CHU	F	2020/05/01	409,076	0.008%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taiwan Normal University	-	-	-	-
Senior Vice President	R.O.C	CHANG, CHENG-HSIN	M	2020/05/01	3,940	0.000%	3,456	0.000%	0	0.000%	Vice President, Senior Vice President Soochow University	-	-	-	-
Senior Vice President	R.O.C	LIU, CHIH-HO	M	2020/05/01	117,329	0.002%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taipei University	-	-	-	-
Senior Vice President	R.O.C	LU, WEN-HUA	F	2022/05/01	116,576	0.002%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taipei College of Business	-	-	-	-
Senior Vice President	R.O.C	TSAI, CHENG-HSIUNG	M	2022/05/01	428,008	0.009%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taipei University of Technology	-	-	-	-
Senior Vice President	R.O.C	SU, HUI-CHUAN	F	2022/05/01	321,930	0.007%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taichung College of Business	-	-	-	-
Senior Vice President	R.O.C	LIN, TSUNG-MAO	M	2022/05/01	62,895	0.001%	25,715	0.001%	0	0.000%	Vice President, Senior Vice President Master's degree, National Chiao Tung University	-	-	-	-
Senior Vice President	R.O.C	CHANG, WEN-LUNG	M	2022/05/01	427,141	0.009%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taipei University	-	-	-	-
Senior Vice President	R.O.C	WANG, WEI-SHUN	M	2022/05/01	95,597	0.002%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Chengchi University	-	-	-	-
Senior Vice President	R.O.C	CHENG, HUNG-CHIEH	M	2022/05/01	778	0.000%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taipei University	-	-	-	-
Senior Vice President	R.O.C	HUNG, CHIA-LING	F	2022/05/01	244,727	0.005%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Chengchi University	-	-	-	-
Senior Vice President	R.O.C	LU, CHANG-CHING	M	2022/05/01	111,098	0.002%	0	0.000%	0	0.000%	Vice President, Senior Vice President Chang Jung Christian University	-	-	-	-
Senior Vice President	R.O.C	KUO, CHUN-TING	M	2022/05/01	60,000	0.001%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Kaohsiung First University of Science and Technology	-	-	-	-
Senior Vice President	R.O.C	LIAO, TA-CHANG	M	2022/05/01	235,666	0.005%	0	0.000%	0	0.000%	Vice President, Senior Vice President Feng Chia University	-	-	-	-
Senior Vice President	R.O.C	LIEN, CHUN-YING	F	2023/01/01	270,678	0.006%	0	0.000%	0	0.000%	Vice President, Senior Vice President Tamsui Institute of Business Administration	-	-	-	-
Senior Vice President	R.O.C	YANG, KUN-HSIN	M	2023/01/01	419,896	0.009%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Central University	-	-	-	-
Senior Vice President	R.O.C	SU, SHIH-JUNG	M	2023/01/01	452,178	0.009%	0	0.000%	0	0.000%	Vice President, Senior Vice President Fu Jen Catholic University	-	-	-	-



Title	Nationality	Name	Gender	Date Effective	Shareholding		Spouse & Minors Shareholding		Shareholdings under Other's Name		Experience (Education)	Current Position with Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Manager of SCSB		
					Shares	%	Shares	%	Shares	%			Title	Name	Relation
Senior Vice President	R.O.C	MA, MIN-LING	F	2023/01/01	157,748	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taipei College of Business	-	-	-	-
Senior Vice President	R.O.C	LEE, WEN-HSUN	M	2023/01/01	133,156	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Sun Yat-sen University	-	-	-	-
Senior Vice President	R.O.C	WANG, CHUNG-HUI	M	2023/01/01	210,105	0.004%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taiwan University of Science and Technology	-	-	-	-
Senior Vice President	R.O.C	HSU, YU-CHUAN	F	2023/01/01	315,129	0.006%	0	0.000%	0	0.000%	Vice President, Senior Vice President Tamsui Institute of Business Administration	-	-	-	-
Senior Vice President	R.O.C	YANG, MING-TSUNG	M	2023/01/01	26,833	0.001%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, Yuan Ze University	-	-	-	-
Senior Vice President	R.O.C	YANG, WEN-TE	M	2023/01/01	125,164	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, Soochow University	-	-	-	-
Senior Vice President	R.O.C	WANG, CHENG-YAO	M	2023/01/01	142,523	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President Tamkang University	-	-	-	-
Senior Vice President	R.O.C	HUANG, CHIA-CHUN	M	2023/01/01	56,269	0.001%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taipei College of Business	-	-	-	-
Senior Vice President	R.O.C	YEH, LI-TIEN	M	2023/01/01	149,655	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President Fu Jen Catholic University	-	-	-	-
Senior Vice President	R.O.C	HSIEH, TING-KUEI	M	2023/01/01	59,788	0.001%	0	0.000%	0	0.000%	Vice President, Senior Vice President Tamkang University	-	-	-	-
Senior Vice President	R.O.C	LU, FENG-WEI	M	2023/01/01	187,711	0.004%	11,806	0.000%	0	0.000%	Vice President, Senior Vice President Tamkang University	-	-	-	-
Senior Vice President	R.O.C	LIN, CHIEN-YU	M	2023/01/01	105,091	0.002%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Chi Nan University	-	-	-	-
Senior Vice President	R.O.C	YU, SHU-MIN	F	2023/06/16	304	0.000%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Central University	-	-	-	-
Senior Vice President	R.O.C	TSAI, I-SHAN	F	2024/01/01	44,578	0.001%	227	0.000%	0	0.000%	Vice President, Senior Vice President Providence University	-	-	-	-
Senior Vice President	R.O.C	LIN, CHIEN-NUNG	M	2024/01/01	245,977	0.005%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Taipei College of Business	-	-	-	-
Senior Vice President	R.O.C	CHUO, KUANG-TING	M	2024/01/01	40,967	0.001%	19,061	0.000%	0	0.000%	Vice President, Senior Vice President Ming Chuan University	-	-	-	-
Senior Vice President	R.O.C	CHEN, JYH-AN	M	2024/01/01	6,000	0.000%	0	0.000%	0	0.000%	Senior Vice President Master's degree, National Tsing Hua University	-	-	-	-
Senior Vice President	R.O.C	KAO, SHIH-CHUN	M	2024/01/01	158,738	0.003%	24,879	0.001%	0	0.000%	Vice President, Senior Vice President Master's degree, National Chengchi University	-	-	-	-
Senior Vice President	R.O.C	CHEN, CHIEN-HUNG	M	2024/01/01	44,092	0.001%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, Tamkang University	-	-	-	-

Title	Nationality	Name	Gender	Date Effective	Shareholding		Spouse & Minors Shareholding		Shareholdings under Other's Name		Experience (Education)	Current Position with Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Manager of SCSB		
					Shares	%	Shares	%	Shares	%			Title	Name	Relation
Senior Vice President	R.O.C	CHU, MEI-JEN	F	2024/04/01	426,366	0.009%	0	0.000%	0	0.000%	Vice President, Senior Vice President Takming Institute of Technology	-	-	-	-
Senior Vice President	R.O.C	HUI, CHIH-CHUN	M	2025/01/01	659,968	0.014%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Central University	-	-	-	-
Senior Vice President	R.O.C	CHEN, MEI-JU	F	2025/01/01	401,365	0.008%	0	0.000%	0	0.000%	Vice President, Senior Vice President Soochow University	-	-	-	-
Senior Vice President	R.O.C	LIN, CHI-HUI	M	2025/01/01	334,442	0.007%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Kaohsiung University of Applied Sciences	-	-	-	-
Senior Vice President	R.O.C	CHIANG, JEN-CHUNG	M	2025/01/01	392,350	0.008%	0	0.000%	0	0.000%	Vice President, Senior Vice President Tamkang University	-	-	-	-
Senior Vice President	R.O.C	KUO, NAN-HSING	M	2025/01/01	153,000	0.003%	31,670	0.001%	0	0.000%	Vice President, Senior Vice President Feng Chia University	-	-	-	-
Senior Vice President	R.O.C	TSAI, YA-LIEN	F	2025/01/01	41,219	0.001%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Central University	-	-	-	-
Senior Vice President	R.O.C	HUANG, LIN-HUI	M	2025/01/01	189,432	0.004%	6,393	0.000%	0	0.000%	Vice President, Senior Vice President China University of Technology	-	-	-	-
Senior Vice President	R.O.C	PENG, KUANG-CHENG	M	2025/01/01	125,000	0.003%	0	0.000%	0	0.000%	Vice President, Senior Vice President Feng Chia University	-	-	-	-
Senior Vice President	R.O.C	WU, KUANG-TING	M	2025/01/01	33,147	0.001%	0	0.000%	0	0.000%	Vice President, Senior Vice President Hsing Kuo University of Management	-	-	-	-
Senior Vice President	R.O.C	HSU, CHENG-YANG	M	2025/01/01	112,000	0.002%	0	0.000%	0	0.000%	Vice President, Senior Vice President National Taiwan University	-	-	-	-
Senior Vice President	R.O.C	KUO, CHING-LONG	M	2025/01/01	10,091	0.000%	0	0.000%	0	0.000%	Vice President, Senior Vice President Tamkang University	-	-	-	-
Senior Vice President	R.O.C	YEN, SHUN-LI	M	2025/01/01	93,867	0.002%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Sun Yat-sen University	-	-	-	-
Senior Vice President	R.O.C	CHEN, WEI-CHUN	M	2025/01/01	20,061	0.000%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, National Kaohsiung First University of Science and Technology	-	-	-	-
Senior Vice President	R.O.C	TSAI, JIN-LING	F	2025/01/01	222,044	0.005%	0	0.000%	0	0.000%	Vice President, Senior Vice President Master's degree, Soochow University	-	-	-	-
Vice President	R.O.C	LIN, LI-CHEN	F	2021/05/28	101,932	0.002%	175,175	0.004%	0	0.000%	Assistant Vice President, Vice President Master's degree, National Central University	-	-	-	-
Vice President	R.O.C	LIN, HSUEH-YAO	M	2023/01/01	34,134	0.001%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Fu Jen Catholic University	-	-	-	-
Vice President	R.O.C	YANG, JEN-YU	M	2023/05/03	66,163	0.001%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Master's degree, Chang Gung University	-	-	-	-
Vice President	R.O.C	HSU, TAI-YIN	M	2023/08/22	2,466	0.000%	59,493	0.001%	0	0.000%	Assistant Vice President, Vice President National Chengchi University	-	-	-	-



Title	Nationality	Name	Gender	Date Effective	Shareholding		Spouse & Minors Shareholding		Shareholdings under Other's Name		Experience (Education)	Current Position with Other Company	Spouse or Relatives within the 2nd Degree of Kinship who is a Manager of SCSB		
					Shares	%	Shares	%	Shares	%			Title	Name	Relation
Vice President	R.O.C	WENG, WEI-TING	M	2024/01/03	57,000	0.001%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Lunghwa University of Science and Technology	-	-	-	-
Vice President	R.O.C	LEE, CHIEN-PANG	M	2024/03/06	32,091	0.001%	569	0.000%	0	0.000%	Assistant Vice President, Vice President Chinese Culture University	-	-	-	-
Vice President	R.O.C	CHIANG, KE-HSIANG	M	2024/04/01	120,000	0.002%	202,112	0.004%	0	0.000%	Assistant Vice President, Vice President Chung Yuan Christian University	-	-	-	-
Vice President	R.O.C	LIN, CHIH-MING	M	2024/04/01	8,030	0.000%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Lan Yang Institute of Technology	-	-	-	-
Vice President	R.O.C	WU, SHENG-YAN	M	2024/06/17	33,771	0.001%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Tamkang University	-	-	-	-
Vice President	R.O.C	LIN, HSIN-YU	M	2024/07/01	77,287	0.002%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Chung Yuan Christian University	-	-	-	-
Vice President	R.O.C	CHIANG, TAI-NAN	M	2024/07/01	100,183	0.002%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Feng Chia University	-	-	-	-
Vice President	R.O.C	LIN, CHE-AN	M	2024/08/01	28,678	0.001%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Chung Yuan Christian University	-	-	-	-
Vice President	R.O.C	CHENG, CHU-HSIN	M	2024/11/20	28,000	0.001%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Master's degree, Soochow University	-	-	-	-
Vice President	R.O.C	TUNG, HUI-LING	F	2025/01/01	64,110	0.001%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Master's degree, National Taipei University	-	-	-	-
Vice President	R.O.C	LU, FANG-CHAO	M	2025/01/01	214,902	0.004%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Fu Jen Catholic University	-	-	-	-
Vice President	R.O.C	WANG, JYH-KUEN	M	2025/01/01	24,457	0.001%	1,105	0.000%	0	0.000%	Assistant Vice President, Vice President Master's degree, National Taipei University	-	-	-	-
Vice President	R.O.C	LEE, TAI-HUANG	M	2025/01/01	0	0.000%	231,606	0.005%	0	0.000%	Assistant Vice President, Vice President Chinese Culture University	-	-	-	-
Vice President	R.O.C	LAI, CHUN-LIN	M	2025/01/01	74	0.000%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Master's degree, National Central University	-	-	-	-
Vice President	R.O.C	LIN, PEI-HSUAN	F	2025/01/18	41,129	0.001%	7,003	0.000%	0	0.000%	Assistant Vice President, Vice President Chihlee College of Business	-	-	-	-
Vice President	R.O.C	SHEN, SHIH-CHANG	M	2025/02/01	0	0.000%	0	0.000%	0	0.000%	Assistant Vice President, Vice President Tamkang University	-	-	-	-

Note: Please refer to the MOPS for details on the disclosure of stock trust and shareholding.

(3) Information on Retired Chairmen and Presidents Rehired as Consultant: None.

2. Remuneration of Directors (including Independent Directors), President, and Executive Vice Presidents :

(1) Remuneration of Directors (including Independent Directors)

2024/12/31 / Unit: NT\$ thousand

Title	Name	Remuneration								Ratio of Total Remuneration (A+B+C+D) to Net Income (%)		Relevant Remuneration Received by Directors Who are Also Employees								Ratio of Total Compensation (A+B+C+D+E+F+G) to Net Income (%)		Compensation paid to directors from an invested company other than SCSB's subsidiary	
		Base Compensation (A)		Severance Pay (B)		Bonus to Directors (C)		Allowances (D)				Salary, Bonuses, and Allowances (E)		Severance Pay (F)		Profit Sharing-Employee Bonus (G)							
		SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements	SCSB		All companies in the consolidated financial statements		SCSB	All companies in the consolidated financial statements		
																		Cash	Stock	Cash	Stock		
Chairman	LEE CHING YEN STEPHEN																						
Vice Chairman	YUNG CON-SING JOHN (Representative: Magnetic Holdings Limited, BVI) (2024/6 new appointment)																						
Director	YUNG, CHU-KUEN																						
Director	CHIOU, YI-JEN																						
Director	HUANG, HUI-CHU (Representative: Tilsbury Investments Inc., Liberia) (2024/6 new appointment)	16,557	26,693	-	-	40,420	50,134	4,825	6,290	0.46%	0.62%	8,358	8,358	57	57	50	-	50	-	0.52%	0.68%	None	
Director	KUO, CHING-YI (2024/6 new appointment)																						
Director	LIN, CHIH-HUNG (2024/6 term expired)																						
Director	GU, CHAO-CHI (2024/6 term expired)																						
Independent Managing Director	CHEN, MU-TSAI																						
Independent Director	TSENG, KUO-LIEH																						
Independent Director	FANG, YEN-LING (2024/6 new appointment)	24,417	24,417	-	-	-	-	260	260	0.18%	0.18%	-	-	-	-	-	-	-	-	-	0.18%	0.18%	None
Independent Director	HSIEH, KING-HU (2024/6 term expired)																						

Note: 1. Please explain the policy, system, standards, and structure of independent directors' remuneration, and clarify the relation between the amount of remuneration and the duties, risks, and time committed by independent directors: According to Article 31, Paragraph 2 of the SCSB "Articles of Incorporation", independent directors of SCSB do not participate in the distribution of directors' remuneration. Furthermore, the Remuneration Committee has discussed and determined individual directors' annual salaries, and submitted the proposal to the Board of Directors for approval based on the complexity of their responsibilities and the businesses the directors are involved in.

2. In addition, the remuneration the directors received in the past year for providing services (such as serving as non-employee consultants) to all companies mentioned in the financial report totals: NT\$3.63 million.

3. SCSB provided one self-owned company car and one rental car. The cost of self-owned car totals NT\$2.47 million. In 2024, the total depreciation was NT\$137 thousand; the annual lease of rental car was NT\$1,073 thousand; and the fuel cost was NT\$122 thousand. In addition, the salary of the three drivers totaled NT\$2.279 million, which was not included in the remuneration.



Remuneration Bracket

Range of Remuneration	Name of Directors			
	Total of (A+B+C+D)		Total of (A+B+C+D+E+F+G)	
	SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements
Under NT\$ 1,000,000	-	-	-	-
NT\$1,000,001 ~ NT\$2,000,000	GU, CHAO-CHI LIN, CHIH-HUNG HUANG, HUI-CHU KUO, CHING-YI	GU, CHAO-CHI LIN, CHIH-HUNG HUANG, HUI-CHU KUO, CHING-YI	GU, CHAO-CHI LIN, CHIH-HUNG HUANG, HUI-CHU	GU, CHAO-CHI LIN, CHIH-HUNG HUANG, HUI-CHU
NT\$2,000,001 ~ NT\$3,500,000	YUNG, CHU-KUEN CHIOU, YI-JEN	YUNG, CHU-KUEN CHIOU, YI-JEN	YUNG, CHU-KUEN CHIOU, YI-JEN	YUNG, CHU-KUEN CHIOU, YI-JEN
NT\$3,500,001 ~ NT\$5,000,000	HSIEH, KING-HU FANG, YEN-LING	HSIEH, KING-HU FANG, YEN-LING	HSIEH, KING-HU FANG, YEN-LING	HSIEH, KING-HU FANG, YEN-LING
NT\$5,000,001 ~ NT\$10,000,000	TSENG, KUO-LIEH	TSENG, KUO-LIEH	TSENG, KUO-LIEH KUO, CHING-YI	TSENG, KUO-LIEH KUO, CHING-YI
NT\$10,000,001 ~ NT\$15,000,000	CHEN, MU-TSAI	CHEN, MU-TSAI	CHEN, MU-TSAI	CHEN, MU-TSAI
NT\$15,000,001 ~ NT\$30,000,000	YUNG CON-SING JOHN	YUNG CON-SING JOHN	YUNG CON-SING JOHN	YUNG CON-SING JOHN
NT\$30,000,001 ~ NT\$50,000,000	LEE CHING YEN STEPHEN	LEE CHING YEN STEPHEN	LEE CHING YEN STEPHEN	LEE CHING YEN STEPHEN
NT\$50,000,001 ~ NT\$100,000,000	-	-	-	-
Over NT\$100,000,000	-	-	-	-
Total	12	12	12	12

(2) Remuneration of the President and Executive Vice Presidents

2024/12/31 / Unit: NT\$ thousand

Title	Name	Salary (A)		Severance Pay (B)		Bonuses and Allowances (C)		Profit Sharing-Employee Bonus (D)				Ratio of Total Compensation (A+B+C+D) to Net Income (%)		Compensation paid to the president and executive vice presidents from an invested company other than SCSB's subsidiary
		SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements	SCSB	All companies in the consolidated financial statements	SCSB		All companies in the consolidated financial statements		SCSB	All companies in the consolidated financial statements	
								Cash	Stock	Cash	Stock			
President	KUO, CHING-YI	36,526	36,526	6,236	6,236	36,896	36,896	575	-	575	-	0.60%	0.60%	None
Senior Executive Vice President	PENG, KUO-KUEI													
Executive Vice President	HSIEH, FANG-HUI													
Executive Vice President	LIN, SHIU-YEN (2024/2/18 retired)													
Executive Vice President	CHANG, WEN-CHEN													
Executive Vice President	LIN, GEENG-YAU													
Executive Vice President	HUANG, PING-HUA													
Executive Vice President	LU, SHAO-YU													

Note: SCSB provided one rental car. In 2024, the annual lease for the rental car was NT\$404 thousand; the cost of fuel was NT\$25 thousand; in addition, the salary of one driver totaled NT\$1.207 million, which was not included in the remuneration.

Remuneration Bracket

Range of Remuneration	Name of President and Executive Vice Presidents	
	SCSB	All companies in the consolidated financial statements
Under NT\$ 1,000,000	-	-
NT\$1,000,001 ~ NT\$2,000,000	-	-
NT\$2,000,001 ~ NT\$3,500,000	-	-
NT\$3,500,001 ~ NT\$5,000,000	-	-
NT\$5,000,001 ~ NT\$10,000,000	CHANG, WEN-CHEN HUANG, PING-HUA LIN, GEENG-YAU LU, SHAO-YU LIN, SHIU-YEN	CHANG, WEN-CHEN HUANG, PING-HUA LIN, GEENG-YAU LU, SHAO-YU LIN, SHIU-YEN
NT\$10,000,001 ~ NT\$15,000,000	PENG, KUO-KUEI HSIEH, FANG-HUI	PENG, KUO-KUEI HSIEH, FANG-HUI
NT\$15,000,001 ~ NT\$30,000,000	KUO, CHING-YI	KUO, CHING-YI
NT\$30,000,001 ~ NT\$50,000,000	-	-
NT\$50,000,001 ~ NT\$100,000,000	-	-
Over NT\$100,000,000	-	-
Total	8	8



(3) Managers Receiving Employee Bonus & Bonus Distribution

2024/12/31 / Unit: NT\$ thousand

Title	Number of Persons	Stock Amount	Cash Amount	Total	Ratio of Total Amount to Net Income (%)
Managers	122	-	7,060	7,060	0.052%

(4) Comparison of Remuneration for Directors, President and Executive Vice Presidents in the Past Two Years

A. An analysis of the total remuneration paid to Directors, President, and Executive Vice Presidents, etc. as a percentage of the net income after tax of SCSB and all companies included in the consolidated financial statements for the last two years:

Unit: NT\$ thousand

Item Title	SCSB				All Companies in the Consolidated Financial Statements			
	2023		2024		2023		2024	
	Total	% of net income after tax	Total	% of net income after tax	Total	% of net income after tax	Total	% of net income after tax
Remuneration to Directors	85,662	0.58%	86,479	0.64%	105,044	0.72%	107,794	0.80%
Remuneration to President and Executive Vice Presidents	78,457	0.54%	80,233	0.60%	78,457	0.54%	80,233	0.60%
Net income after tax	14,659,995	-	13,478,483	-	14,659,995	-	13,478,483	-

The increase in total remuneration of directors in 2024 compared to 2023 was due to the raise for Independent Directors. The increase in total remuneration of President and Executive Vice Presidents compared to 2023 was mainly due to the change of executive managers.

B. The relevant policies, criteria, and composition of remuneration, the procedures for setting remuneration, and the relationship to operating performance and future risks:

(A) Policy, Criteria, and Composition of Remuneration:

- In order to improve the remuneration system for directors and managers, SCSB has established Remuneration Committee to regularly review the policies, systems, standards, and structures of performance evaluation and remuneration for directors and managers, as well as to regularly evaluate and set the remuneration for directors and managers, and submit recommendations to the Board of Directors for discussion.
- The remuneration of directors shall be determined in accordance with Article 31-1 of SCSB's "Articles of Incorporation", "Remuneration to directors shall be fixed by the Board of Directors with reference to the normal rates prevalent in horizontal trades." In addition, the remuneration of directors is based on Article 36-1, Paragraph 1, "If SCSB has profit for the year, an amount not more than 0.6% of the profit for the year shall be distributed as compensation to the directors." The independent directors shall not participate in the distribution of remuneration to the directors of in accordance with Article 31-2 of "Articles of Incorporation".

The performance appraisal of the Board of Directors shall be carried out by the Nominating Committee in accordance with the "Rule for Performance Evaluation of Boards", and the remuneration of Directors shall be regularly evaluated and determined by the Remuneration Committee, and the performance appraisal and remuneration of Directors shall be submitted to the Board.

- c. The remuneration of managers is determined by the "Regulations for Remuneration Management", which specify fixed salaries, variable salaries, and duty allowances, and conducts annual market salary surveys to confirm that fixed salaries of managers who are competitively-positioned in the market. Based on the annual performance results, earnings, and performance evaluation, bonuses will be paid for the achievement of targets, net income before tax, return on equity, and earnings per share after tax, as well as non-financial indicators such as the implementation of risk management policies, customer policies, internal controls, compliance with laws and regulations, and corporate ESGs. In addition, according to Article 36-1 of "Articles of Incorporation", "If SCSB has profit for the year, an amount of not less than 0.1% of the profit for the year shall be distributed as compensation to the employees", and the remuneration system shall be reviewed from time to time in accordance with actual operating conditions and relevant laws and regulations.
- d. The compensation package, as defined by the Remuneration Committee's organizational structure, includes cash compensation, stock options, bonus shares, retirement benefits or severance pay, allowances, and other tangible incentives. The scope of the remuneration package is consistent with the "Regulations Governing Information to be Published in Annual Reports of Public Companies".

(B) Procedures for Setting Remuneration Standards:

- a. The remuneration of directors and managers is determined based on the performance results conducted according to the "Rule for Performance Evaluation of Boards" and the "Regulations for Employee Performance Improvement and Handling" applicable to the managers and employees, respectively. The performance evaluation of the Board of Directors is based on internal evaluation and external evaluation. The scope of internal evaluation covers the Board of Directors, functional committees and individual directors, and for different aspects, the methods of internal self-evaluation and member self-evaluation are adopted. The external evaluation is conducted once every three years, and the scope of evaluation covers the Board of Directors and functional committees. The Taiwan Corporate Governance Association was commissioned to conduct the performance evaluation of the Board of Directors in 2024. The performance evaluation of managers includes financial aspects, customer aspects, process aspects, learning and growth aspects, internal control aspects, and various performance objectives related to key assigned job responsibilities.
- b. The results of the self-evaluation of the performance of the Board of Directors, members of the Board of Directors, and members of functional committees in 2024 indicated good and outstanding scores, demonstrating that the directors and members of the Board of Directors have positive comments on the management of the Board of Directors and functional committees, and that the directors have fulfilled their responsibilities as good stewards, guiding and overseeing the SCSB's strategies, actively participating in the SCSB's operations, and proposing informed decisions. As a result of the performance review of managers for 2024, the performance of all managers met or exceeded the targets set, and most of the evaluation results of the SCSB's annual operating indicators also exceeded the predefined targets.
- c. The performance evaluation and the reasonableness of the remuneration of the directors and managers are regularly evaluated and reviewed by the Nominating Committee, Remuneration Committee and the Board of Directors on an annual basis, with reference to their individual performance achievement rate and respective



contributions, the overall operating performance, and the future risks and development trends of the industry. Furthermore, the compensation system is reviewed in a timely manner in light of the actual operating conditions and relevant laws and regulations, providing reasonable compensation after considering the current trend of corporate governance in order to strike a balance between sustainable development and risk management. The actual amounts of directors' and managers' remuneration for 2024 will be considered by the Remuneration Committee and submitted to the Board of Directors for approval.

(C) Correlation between Operating Performance and Future Risks:

- a. SCSB's remuneration policy is regularly reviewed based on the overall operating performance, and the remuneration standards are approved based on the performance achievement rate and contribution, thus enhancing the effectiveness of the Board of Directors and the overall organizational team of the managerial department. SCSB also makes reference to industry salary standards to ensure that the remuneration of the management level is competitive in the industry in order to retain outstanding management talent.
- b. The performance objectives of managers are integrated with "risk control" to ensure effective management and prevention of possible risks within the scope of duties and responsibilities, and the results of the actual performance evaluation are linked to the relevant human resources and related salary and remuneration policies. The key decisions made by SCSB's management team are reflected in SCSB's profitability, which in turn is linked to the performance of the management's remuneration and risk management.
- c. With regard to the sustainable development, SCSB establishes relevant strategic goals in the annual strategic plan every year. In 2024, SCSB has completed the TCFD report and uploaded it to the website, the green power consumption percentage of the entire SCSB has achieved 8% of the total electricity consumption, the green loan and green investment amount has increased by 15% from last year, the impact assessment of major credit cases and investment cases on ESG has been disclosed, and the greenhouse gas inventory, verification and disclosure have also been completed in accordance with the schedule specified by the competent authority. For the commitment in energy resource reduction goal: SCSB's gasoline/fuel/water consumption/waste consumption per NT\$million of revenue have all been reduced by 3% from last year, respectively. SCSB has also established various strategic goals of cultivation of 30 sustainable financial talents and continuous winning of awards for the sustainable report, etc. All units of SCSB have set up their goals and implemented them properly.

3. Implementation of Corporate Governance

(1) Board of Directors

A. In 2024, the Board of Directors convened 10 meetings, and all directors attended in person, with an average attendance rate of 100%, and the directors attended as follows:

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) (B/A)	Remarks
Chairman	LEE CHING-YEN STEPHEN	10	0	100%	
Vice Chairman	YUNG CON-SING JOHN (Representative: Magnetic Holdings Limited, BVI)	10	0	100%	
Independent Managing Director	CHEN, MU-TSAI	10	0	100%	
Director	YUNG, CHU-KUEN	10	0	100%	
Director	GU, CHAO-CHI	4	0	100%	1
Director	CHIOU, YI-JEN	10	0	100%	
Director	LIN, CHIH-HUNG	4	0	100%	1
Director	HUANG, HUI-CHU (Representative: Tilsbury Investments Inc., Liberia)	6	0	100%	2
Director	KUO, CHING-YI	6	0	100%	2
Independent Director	HSIEH, KING-HU	4	0	100%	1
Independent Director	TSENG, KUO-LIEH	10	0	100%	
Independent Director	FANG, YEN-LING	6	0	100%	2

Note 1: 2024/6/21 term expired

2: 2024/6/21 new appointment

B. Other mentionable items

(A) When the directors' meetings encounter any of the following circumstances, the meeting date, ordinal number of session, content of agenda item, opinions of every Independent Director and SCSB's handling of such opinions shall be recorded:

- Matters listed in Article 14-3 of the "Securities and Exchange Act": SCSB has established an Audit Committee; thus, the provision is not applicable.
- In addition to the foregoing, there were other matters to be resolved by directors' meetings about which an Independent Director expressed objections or reservations that were included in records or stated writing: None.



(B) Practice of Directors' avoidance of proposals in conflict of interest

Name	Proposal	Reason for recusal	Voting status
YUNG CON-SING JOHN YUNG, CHU-KUEN	1. Credit loan to stakeholder*4 2. Donation to stakeholder 3. Restructure of stakeholder	Directors listed were the stakeholders	Recusals from discussion and voting
CHEN, MU-TSAI TSENG, KUO-LIEH	Nomination of independent director candidates	Directors listed were the stakeholders	Recusals from discussion and voting
LEE CHING YEN STEPHEN YUNG CON-SING JOHN YUNG, CHU-KUEN CHIOU, YI-JEN	Nomination of director candidates	Directors listed were the stakeholders	Recusals from discussion and voting
YUNG CON-SING JOHN YUNG, CHU-KUEN LIN, CHIH-HUNG	Credit loan to stakeholder	Directors listed were the stakeholders	Recusals from discussion and voting
LEE CHING YEN STEPHEN YUNG CON-SING JOHN YUNG, CHU-KUEN GU, CHAO-CHI CHIOU, YI-JEN LIN, CHIH-HUNG	1. Director remuneration distribution proposal 2. Remuneration structure and system for directors	Directors listed were the stakeholders	Recusals from discussion and voting
CHEN, MU-TSAI TSENG, KUO-LIEH HSIEH, KING-HU	Remuneration structure and system for independent directors	Directors listed were the stakeholders	Recusals from discussion and voting
CHEN, MU-TSAI TSENG, KUO-LIEH HUANG, HUI-CHU	Appointment of members of the Remuneration Committee	Directors listed were the stakeholders	Recusals from discussion and voting
KUO, CHING-YI	Re-appointment of the President	Director listed was the stakeholder	Recusals from discussion and voting
YUNG CON-SING JOHN YUNG, CHU-KUEN KUO, CHING-YI	Credit loan to stakeholder	Directors listed were the stakeholders	Recusals from discussion and voting

(C) Implementation of Performance Assessment

SCSB's Board of Directors in November 2020 adopted the resolution to amend the "Rules for Performance Evaluation of Boards," in order to implement corporate governance and enhance functions of the Board of Directors. The regulations specify that internal board performance evaluations shall be conducted once a year, external board performance evaluations shall be conducted once every three years, in order to establish performance goals and improve operational efficiency.

a. Internal Evaluation

Cycle	Duration	Scope	Method	Content
Implemented once a year	2024/1/1 to 2024/12/31	Board of Directors	Self-assessment	The Board of Directors' performance evaluation items are divided into five major aspects and 45 items: including the aspects of participation level in SCSB operations, improvement of the quality of the Board of Directors' decision making, composition and structure of the Board of Directors, election and continuing education of directors, and internal control.
		Audit Committee Remuneration Committee Risk Management Committee Nominating Committee Self-owned Building Reconstructing Planning Committee	Self-assessment	The performance evaluation of the functional committees is divided into five major aspects, and each committee is evaluated for 19 to 24 items: including the aspects of participation level in SCSB operations, awareness of the duties of the functional committee, improvement of the quality of decision making of the functional committee, composition and selection of the members of the functional committee, and internal control.
		Individual Directors	Self-assessment	The performance evaluation of individual directors covers six major aspects and 23 items: including the aspects of grasp of the goals and missions of SCSB, awareness of the duties of a director, participation in SCSB operations, internal relationship management and communication, the director's professionalism and continuing education, and internal control.



※ Assessment results summary

1. The Secretarial Office of Board is responsible for the implementation. At the end of the year, the internal questionnaire method is adopted. According to the seven aspects of the Board of Directors' operations, directors' participation, Audit Committee's operations, Remuneration Committee's operations, Risk Management Committee's operations, Nominating Committee's operations, and Self-owned Building Reconstruction Planning Committee's operations, evaluations including the directors' evaluation of the Board operations, directors' self-assessment, and members' evaluation of functional committees operations are conducted.
2. The 5-level method is adopted to evaluate the performance. The score of 5 points is given to the rating of Excellent, 4 points is for the rating of Good, 3 points is for the rating of Average, 2 points is for the rating of Fair, and 1 point is for the rating of Poor. The scoring standards are evaluated in a quantitative manner, and the scores are calculated by the weighted method based on the proportion of each measurement item, and the average score is used as the basis for the evaluation results. The results of the aforementioned performance evaluation will be used as a reference for the selection or nomination of directors, and the results of the performance evaluation of directors and functional committee members will be used as a reference for determining their individual remuneration.
3. After collecting the questionnaires in January each year, the Secretarial Office of Board analyzes the results in accordance with the aforementioned measures and submits the results to the Board of Directors, and proposes improvement methods based on the suggestions of the directors.
4. SCSB has completed the performance evaluation of the Board of Directors, directors, Audit Committee, Remuneration Committee, Risk Management Committee, Nominating Committee, and Self-owned Building Reconstruction Planning Committee in January 2025. After the review by the Nominating Committee in February 2025, the evaluation results and the method of continuous improvement are to be presented to the Remuneration Committee and the Board of Directors in March 2025.

The evaluation results of the current year are rated, in general, as Excellent.

1. Board of Directors

The self-evaluation questionnaire of the Board of Directors' performance evaluation covers five major aspects and 45 items. The Board of Directors interacts well with the management team. They regularly review management performance, and invite accountants to attend to explain important accounting and financial matters, in order to achieve sufficient communication and exchange.

Evaluation result: Good.

2. Audit Committee

In the self-evaluation questionnaire for the performance of functional committees, the Audit Committee has 24 measuring items covering 5 major aspects. Members of the committee have spoken positively about the efficiency and effectiveness of the committee's operation, and said the committee was able to fulfill its responsibilities as a good administrator. The Committee will continue to improve its operation in the future.

Evaluation result: Excellent.

3. Remuneration Committee

In the self-evaluation questionnaire for the performance of functional committees, the Remuneration Committee covers five major aspects and 21 items. The communication between the management team and the committee is, in general, rated excellent. The committee members assist the Board of Directors in reviewing the performance evaluation of directors and managers, and the remuneration policies, systems, standards and structure with reference to industry standards, and taking into account individual performance, operating performance, and the reasonableness of the connection in the future risks.

Evaluation result: Excellent.

4. Risk Management Committee

In the self-evaluation questionnaire for the performance of functional committees, the Risk Management Committee covers five major aspects and 19 items. Members have rated the committee excellent and have strengthened the completeness and timeliness of the information provided to enable members to perform their duties smoothly.

Evaluation result: Excellent.

5. Nominating Committee

In the self-evaluation questionnaire for the performance of functional committees, the Nominating Committee has 21 measuring items covering 5 major aspects. SCSB takes into account the professional knowledge, technology and experience required for performance evaluation based on the size and nature of the business, and recommends suitable candidates as independent directors and delegated managers to the Board of Directors.

Evaluation result: Good.

6. Self-owned Building Reconstruction Planning Committee

In the self-evaluation questionnaire for the performance of functional committees, the Self-owned Building Reconstruction Planning Committee covers five major aspects and 19 items. Members have evaluated the committee under the rating of Good and have strengthened the completeness and timeliness of the information provided to enable members to perform their duties smoothly.

Evaluation result: Good.

7. Board members

The self-evaluation questionnaire of the board members covers six major aspects and 23 items. All directors possess the professional skills required by financial institutions, actively participate in the operations, pay attention to the strategic development and direction, and fully perform their duties; all of them are positively evaluated.

Evaluation result: Good.

b. External evaluation

In 2024, SCSB engaged the Taiwan Corporate Governance Association to conduct a performance evaluation for the Board of Directors. The Association appointed a review panel consisting of three scholars and experts in the fields of board governance, corporate governance, and accounting. The evaluation was conducted based on the five key dimensions of board operational effectiveness through comprehensive observation and assessment. The Association and the review panel maintained independence and had no business relationship with SCSB. Based on the evaluation results, the performance assessment report was submitted in September 2024. Following the review by the Nominating Committee in November 2024, the results were submitted to the Board of Directors that same month.

Cycle	Duration	Scope	Method	Content
Implemented triennially	From 2023/8/1 to 2024/7/31	Board of Directors and Functional Committees	1. Online self-assessment 2. Paper review 3. Virtual interviews and assessment	Board composition and division of responsibilities, guidance and supervision, delegation and risk management, communication and collaboration of the board, as well as board self-discipline and continuous improvement.

※ Assessment results summary

1. Overall assessment

(1) Although SCSB was listed in 2018, it had begun establishing several functional committees under the board as early as 2014, gradually enhancing the governance structure. Since its listing, SCSB has been included in various ESG-related index constituents, such as the Corporate Governance 100 Index and both the DJSI World and Emerging Markets Indices. These efforts demonstrate the board's commitment to sound governance and the management team's dedication.



- (2) SCSB has a five-year strategic plan that is reviewed annually to reflect environmental changes and inform the next year's planning. It has published sustainability reports for 17 consecutive years, with limited assurance conducted in recent years.
- (3) The Chairman shows high regard for directors' opinions. Directors submit comments in writing prior to meetings, facilitating thorough communication with proposing departments and improving meeting efficiency. The management team also promptly informs directors of significant developments, fostering mutual trust. The Board operates with an open and collaborative culture. Survey results from the online questionnaire show high levels of alignment and commitment to corporate governance across the Board. During this year's Board re-election, independent directors participated in candidate interviews, reflecting the proper functioning of the Nominating Committee. Independent directors are well-versed in banking operations, possess strong expertise, and actively contribute to the functional committees, helping the board fulfill its guiding and oversight roles. Their involvement enhances corporate culture and governance systems, effectively translating personal wisdom into organizational intelligence.
- (4) In response to upcoming retirements, potential talent gaps, and external challenges, the Board, Nominating Committee, and Remuneration Committee have worked with management to actively implement succession planning and senior executive development. The approach includes identifying high-potential talent and accelerating rotation to deepen capabilities and build human capital for long-term sustainability.

2. Suggestions and improvements

Suggestions	Improvements
To ensure that functional committees have clear reference points for exercising their responsibilities and to enhance operational efficiency, it is recommended that the scope of authority defined in each committee's charter be reviewed periodically. Regarding sustainability development, although a Sustainable Development Committee has already been established by the management team, it is recommended to evaluate the feasibility of elevating it to a functional committee under the Board of Directors. This would allow the Board and its functional committees to fully exercise their supervisory and guiding roles through appropriate delegation and division of responsibilities.	Functional committee charters are reviewed regularly each year. In November 2024, the Board approved that the Audit Committee would oversee and guide sustainability-related responsibilities.
A Nominating Committee is in place and a comprehensive director nomination procedure has been established. It is recommended that this existing mechanism be formally documented by proposing and discussing the required qualifications for each term's director candidates within the Nominating Committee. This would ensure a clear written record of the nomination process and gradually enhance the oversight system of the Nominating Committee to serve as a basis for ongoing operations.	All procedures for director nomination include the collection and retention of relevant information and working papers verifying candidates' qualifications. Moving forward, supporting documentation will be attached to proposals submitted to the Nominating Committee to ensure the nomination process is clearly recorded in writing.
It is recommended that, in assessing the suitability of the CPA, an internal evaluation mechanism be established with reference to the Audit Quality Indicators (AQI) information provided by the CPA firm. This mechanism would serve as the basis for the Audit Committee and the Board of Directors in determining the reappointment of the CPA and reviewing audit fees.	In 2025, the appointment and remuneration proposal of the certifying CPA incorporated the AQI information provided by the CPA firm and established an internal evaluation mechanism to assess the CPA's suitability across various dimensions, serving as a reference for the Audit Committee and the Board of Directors in reappointment of the CPA and reviewing audit fees.

(D) Evaluation on the implementation status of the goals to strengthen the functions of the Board of Directors for the current and the latest years

- a. In 2024, there were 90 board meetings held for all directors. All directors attended each meeting in person, resulting in a 100% actual attendance rate.
- b. In 2024, each director completed the required training hours in accordance with the “Guidelines for the Continuing Education of Directors and Supervisors of TWSE/TPEx Listed Companies”.
- c. In 2024, the attendance rate of all independent directors was 100%, meeting the requirement that at least one independent director must attend each Board meeting in person.
- d. Board Succession Planning and Operations

The structure of SCSB's Board of Directors was established based on the scale of business and development, as well as needs of practical operations.

The candidate nomination system is used for directors' elections. Shareholders nominate candidates and the Board of Directors reviews the qualifications of candidates according to the “Regulations Governing Qualification Requirements and Concurrent Serving Restrictions and Matters for Compliance by the Responsible Persons of Banks.” The professional background, professional skills, and diversity of directors is taken into consideration according to the “Corporate Governance Best Practice Principles”. Directors also have leadership, business administration ability, an international perspective, and business planning and banking-related expertise. There are currently 9 directors (including 3 independent directors) with a variety of complementing industry experience and expertise in finance and accounting. To cultivate executive managers to become members of the Board of Directors, SCSB plans to let executive managers attend board meetings and functional committee meetings (audit, remuneration, risk management, nominating, and Self-owned Building Reconstructing Planning) without voting rights, or arranges for them to gain experience on the board of directors of affiliated enterprises, so that they become familiar with the operations and affairs of related meetings, and also gain industry and management experience through job rotations.

SCSB provides long-term training to executive management talent and currently has a sufficient talent pool to appoint directors from. The number of directors concurrently serving as a manager does not exceed one third of all directors due to diversity considerations, and suitable training plans are formulated based on operations, type of business, and development needs. Training on finance, risk management, commerce, legal affairs, ESG, internal control policy, and financial reporting responsibility is arranged for directors to improve their expertise and meet international standards on corporate governance.

The current Chairman, Mr. LEE CHING YEN STEPHEN, was elected as a board member in 1979, and has served as a director and a managing director. He was elected as the Vice Chairman in 2020, and assumed the role of Chairman in 2021. In 2004, Mr. YUNG CON-SING JOHN assumed the positions of Deputy Executive Vice President, Chief Information Officer, and Executive Vice President. He was elected as a director of the board in 2003, and assumed the position of managing director in 2021, and was then elected as the Vice Chairman in 2024. In 1980, Mr. CHIOU, YI-JEN was assumed the positions of Deputy Executive Vice President, Chief Information Officer, Executive Vice President, President, and director of affiliated enterprises of SCSB, and was elected as a board member in 2006.



(2) Audit Committee

SCSB's Board of Directors passed the "Audit Committee Charter" in November 2014 to implement corporate governance. The Audit Committee was established in June 2015.

To implement SCSB's sustainable development goals, to strengthen sustainable governance, management mechanisms and to demonstrate the importance of sustainable development, the Board of Directors has taken into account the functions and effectiveness of each functional committee under the Board of Directors. In November 2024, the Board of Directors has approved the proposal to change the name of the "Audit Committee" to the "Audit and Sustainable Committee" (becomes effective after the amendment of the "Articles of incorporation" is approved by the 2025 shareholders' meeting). Accordingly, the "Audit Committee Charter" is amended, and the name of aforementioned charter is changed to the "Audit and Sustainable Committee Charter".

A. Composition, professional qualifications, experience, and independence of the member

The committee is composed of all Independent Directors and shall not be less than three members. One of them shall be the convener, and at least one of them shall have accounting or financial expertise.

Please refer to "Disclosure of Directors' professional qualifications and independence information" under "Corporate Governance Report".

B. Duties

The primary objectives are to oversee the fair presentation of the financial statements, the selection (dismissal) and independence and performance of CPAs, the effective implementation of internal control, the compliance with applicable laws and regulations, the management of existing or potential risks, as well as sustainability-related responsibilities and supervision.

C. Annual work focus

- (A) Establish or amend the internal control system.
- (B) Internal control system and related policies and procedures.
- (C) Establish or amend the major procedures for the acquisition or disposal of assets, derivative transactions, loans to others, endorsements or guarantees for others.
- (D) Matters involving the directors' personal interests.
- (E) Significant asset/derivative transactions.
- (F) Offering/issuance/private placement of equity-type securities.
- (G) Appointment/dismissal/remuneration of CPAs.
- (H) Appointment and dismissal of financial/accounting/internal auditing officers.
- (I) Audit of financial statements.
- (J) Sustainable development policy, strategy, and overall framework.
- (K) Annual sustainability plans, objectives, and implementation initiatives.
- (L) Sustainability performance review and evaluation.
- (M) Other important matters required by SCSB or the competent authority.

D. Operations

- (A) The committee is composed of three members, all of whom are independent directors, and at least one member possesses expertise in accounting.

(B) In 2024, the committee convened 7 meetings, and all directors attended in person, with an average attendance rate of 100%, and the directors attended as follows:

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) (B/A)	Remarks
Independent Managing Director	CHEN, MU-TSAI	7	0	100%	Convener
Independent Director	HSIEH, KING-HU	4	0	100%	1
Independent Director	TSENG, KUO-LIEH	7	0	100%	
Independent Director	FANG, YEN-LING	3	0	100%	2

Note 1: 2024/6/21 term expired

2: 2024/6/21 new appointment

E. Other mentionable items

(A) When the operations of Audit Committee encounter any of the following circumstances, the meeting date, ordinal number of session, content of proposals, opinions of every Independent Director and SCSB's handling of such opinions shall be recorded (both non-voting attendees and presenters left the meeting before discussions and voting on the proposals):

a. Matters as provided by Article 14-5 of the "Securities and Exchange Act"

Term/Date	Proposal and Follow-up Treatment	Resolutions and the Handling of the Committee's Opinions
17th meeting of 3rd-term 2024/2/20	2023 business report, financial statements, and consolidated financial statements	Approved as proposed.
	Credit loan to stakeholder	
	Reconstruction of unsafe and old self-owned building	The amended proposal was approved.
	■ Result of the resolution of the board meeting: Approved as proposed.	
18th meeting of 3rd-term 2024/3/15	2023 H2 implementation status of legal compliance system	The amended proposal was noted.
	2023 annual audit report	Noted.
	2023 internal audit quality self-assessment report of the Auditing Department	
	2023 H2 AML/CFT statement	
	2023 Q4 risk management statement	
	■ Result of the resolution of the board meeting: Noted.	



Term/Date	Proposal and Follow-up Treatment	Resolutions and the Handling of the Committee’s Opinions	
18th meeting of 3rd-term 2024/3/15	Amendment to Standard for Sustainable Development Promotion, Guidelines Governing Internal Audit System, Guidelines Governing the Security and the Maintenance of Personal Data Files, Guidelines Governing Financial Dealings between Affiliates, Policy and Procedures for Handling Business Solicitation, Guidelines Governing Treasury Products Authorization, Guidelines Governing Treasury Business Authorization, Treasury Policy, Regulations for Stakeholder Management, Things to Note for AML/CFT, Asset Acquisition or Disposal Procedures	Approved as proposed.	
	2023 implementation report on compliance risk management and supervision 2023 draft assurance report on AML/CFT internal control system 2023 earnings distribution proposal 2023 report on overall implementation of information security and improvement		
	2023 internal control system statement 2023 statement on AML/CFT internal control system 2023 customer statement 2023 statement on matters after the period		
	Lease of building to stakeholder Credit loan to stakeholder		
	Appointment and remuneration of CPAs for 2024 Communication with internal audit officers in 2024 Self-owned building reconstruction Eestablishment of Business Continuity Policy		
	Amendment to Codes of Ethical Conduct, Rules of Procedure for Board of Directors Meetings, Audit Committee Charter	The amended proposals were approved.	
	■ Result of the resolution of the board meeting: Approved as proposed.		
	19th meeting of 3rd-term 2024/4/22	2024 Q1 financial statements	The amended proposal was approved.
		■ Result of the resolution of the board meeting: The amended proposal was approved.	
Negotiations for supplemental contracts due to project changes		The amended proposal was approved.	
■ Result of the resolution of the board meeting: Approved as proposed.			

Term/Date	Proposal and Follow-up Treatment	Resolutions and the Handling of the Committee’s Opinions
20th meeting of 3rd-term 2024/6/7	2024 Q1 risk management status	The amended proposal was noted.
	■ Result of the resolution of the board meeting: Noted.	
	2023 implementation report on consumer protection 2023 implementation report on principles for treating customers fairly 2023 implementation report on friendly service initiatives	Noted.
	■ Result of the resolution of the board meeting: Noted.	
	Amendment to Treasury Policy, Regulations for Trust Business, Internal Management Rules for Structured Products	Approved as proposed.
	2023 AML/CFT risk assessment report Reassignment of the Chief Auditor Donation to stakeholder	
	Amendment to Guidelines Governing Internal Control System, Guidelines Governing Supervision and Management of Subsidiaries	The amended proposals were approved.
	Public auction of self-owned building	
	■ Result of the resolution of the board meeting: Approved as proposed.	
	Adjustment of organizational structure	The amended proposals were approved.
	■ Result of the resolution of the board meeting: Deferred for further discussion.	
1st meeting of 4th-term 2024/8/5	2024 Q2 risk management status 2024 H1 compliance system implementation status 2024 H1 audit report	Noted.
	2024 H1 AML/CFT implementation satus	The amended proposal was approved.
	■ Result of the resolution of the board meeting: Noted.	
	2024 H1 financial statements	Approved as proposed.
	Amendment to Internal Control System, Guidelines Governing Trading Futures, Guidelines Governing Treasury Business Authorization, Guidelines Governing Treasury Products Authorization, Compliance Policy of AML/CFT International Sanctions, AML/CFT Policy	
	Appointment and dismissal of Accounting Officer Credit loan to stakeholder Adjustment of organizational structure	The amended proposals were approved.
	Amendment to Delegation of Authority and Segregation of Duties, Articles of Incorporation	
	■ Result of the resolution of the board meeting: Approved as proposed.	
	Eestablishment of Business Continuity Management Policy	Approved as proposed.
■ Result of the resolution of the board meeting: The amended proposal was approved.		



Term/Date	Proposal and Follow-up Treatment	Resolutions and the Handling of the Committee’s Opinions
	Relocation of stakeholder registration	The amended proposal was approved.
	■ Result of the resolution of the board meeting: To be discussed on a later date.	
2nd meeting of 4th-term 2024/9/6	Relocation of stakeholder registration Credit loan to stakeholder	The amended proposals were approved.
	■ Result of the resolution of the board meeting: Approved as proposed.	
3rd meeting of 4th-term 2024/11/1	2024 Q3 risk management status IFRS sustainability disclosure standards project task force members	Noted.
	■ Result of the resolution of the board meeting: Noted.	
	2024 Q3 financial statements 2025 strategy plans Credit loan to stakeholder Rename of the Audit Committee and amendment to its charter	Approved as proposed.
	Amendment to Policy and Procedures for Handling Business Solicitation, Guidelines Governing Treasury Business Authorization, Treasury Counterparty Authorized Limit Guidance, Regulations for Securities Investment, Guidelines Governing Risk Management and Supervisory Framework of Compliance, Guidelines Governing Financial Dealings between Affiliates, Guidelines Governing the Security and the Maintenance of Personal Data Files, Corporate Governance Best Practice Principles	
	Establishment of Guidelines Governing Responsibility Map System, strategy plans	The amended proposals were approved.
	Amendment to Asset Acquisition or Disposal Procedures, Internal Control System	
	2024 operating budget	
	■ Result of the resolution of the board meeting: Approved as proposed.	
	System conversion for stakeholder	The amended proposals were approved.
	Establishment of Responsibility Map, Responsibility Map Statement	
	Amendment to Organizational Rules	
	■ Result of the resolution of the board meeting: The amended proposals were approved.	
	Establishment of a company with the syndicated loan bank to dispose collaterals	Please provide supplementary information for further consideration.

b. In addition to the foregoing, there were other matters which have not been adopted by Audit Committee yet have received agreement by resolution of two-thirds at least of all directors: None.

(B) Practice of Independent Directors' avoidance of motions in conflict of interest: None.

(C) Communication principles between the Independent Directors, Chief Auditor and CPAs

a. The Chief Auditor and CPAs maintain close contact with Independent Directors and have engaged in smooth communication.

b. In addition to the usual audit reports, the Chief Auditor reports important matters to the Independent Directors in at least one forum each year. This includes status of the audit implementation and outcomes which are sufficiently communicated.

c. The Chief Auditor reports to the Audit Committee on a regular basis

(a) Annual audit plan

(b) Improvements made in the external audit report

(c) Implementation of audit tasks

(d) Audit quality self-assessment

d. CPAs report the financial statement audit status and results to Independent Directors during quarterly discussions. Other topics such as business situation and internal control policy are irregularly communicated and discussed.

e. The CPAs attended the meeting of the Audit Committee and reported the audit results.

f. Communication meetings may be irregularly convened if a material event occurs or when an Independent Director, the Chief Auditor, or CPA deems it necessary to separately communicate matters.

g. Communications between the Independent Directors, Chief Auditor and CPAs (e.g., the items, methods and results of audits of corporate finance or operations)

(a) Audit Committee

Date	Subject of Communication	Matter for Communication	Result
2024/2/20	CPAs	2023 financial statements, and consolidated financial statements	Approved as proposed.
2024/3/15	Chief Auditor	1. 2023 internal audit quality self-assessment report of the Auditing Department 2. 2023 annual audit report 3. Amendment to Guidelines Governing Internal Audit System	1. Noted. 2. Noted. 3. Approved as proposed.
2024/4/22	CPAs	2024 Q1 financial statements	Approved as proposed.
2024/8/5	CPAs	2024 H1 financial statements	Approved as proposed.
	Chief Auditor	2024 H1 audit report	Noted.
2024/11/1	CPAs	2024 Q3 financial statements	Passed and submitted to the Board of Directors for approval.
	Chief Auditor	2025 audit plan	



(b) Symposium

Date	Subject of Communication	Matter for Communication	Result
2024/11/1	Chief Auditor Auditors (no management level)	1. Improvement status for credit card outsourcing operation 2. Improvement status for handling and using customers' personal data 3. Improvement status for filing data to the competent authority	1. Rectified. 2. Rectified. 3. Rectified.

(c) Communication meeting

Date	Subject of Communication	Matter for Communication	Result
2024/2/20	CPAs (no management level)	Audit of 2023 Q4 financial statements	1. Explained and exchanged opinions on questions raised by independent directors. 2. Noted and no other matters to be discussed.
2024/4/22	CPAs (no management level)	2024 Q1 financial statements and the Audit Process	1. Explained and exchanged opinions on questions raised by independent directors. 2. Noted and no other matters to be discussed.
2024/8/5	CPAs (no management level)	2024 Q2 financial statements and the Audit Process	1. Explained and exchanged opinions on questions raised by independent directors. 2. Noted and no other matters to be discussed.
2024/11/1	CPAs (no management level)	2024 Q3 financial statements and the Audit Process	1. Explained and exchanged opinions on questions raised by independent directors. 2. Noted and no other matters to be discussed.

(3) Information Disclosure in accordance with Bank Corporate Governance Best-Practice Principles

Please refer to the SCSB website "Corporate Governance".

(4) Corporate Governance

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
1. Shareholding structure & Shareholders' Equity				
(1) Does the Bank establish an internal operating procedure to deal with shareholders' suggestions, doubts, disputes and litigations, as well as act in accordance with the said procedure?	✓		SCSB has established the "Standard Operating Procedures for Handling Shareholders' Suggestions, Doubts, Disputes and Litigation", and has also appointed a spokesperson and an investor relations management unit to properly handle shareholders' suggestions. In terms of share service, SCSB appoints a professional share service agency to handle related issues.	No difference.
(2) Does the Bank possess the list of its major shareholders as well as the ultimate owners of those shares?	✓		Using the list of shareholders provided by the stock affairs agency, SCSB maintains a list of major shareholders that have actual control over SCSB and a list of ultimate owners of those major shareholders.	No difference.
(3) Does the Bank establish and execute the risk management and firewall system with the Bank's related companies?	✓		<p>1. For healthy financial and business transactions between SCSB and affiliated enterprises, and to prevent irregular transactions and funneling between affiliated enterprises during purchase/sales of goods, acquisition/disposal of assets, endorsements and guarantees, and lending between affiliated enterprises, SCSB established the "Guidelines Governing Financial Dealings between Affiliates", "Regulations for the Supervisory and Management of Subsidiaries," "Regulations for Stakeholder Management," and "Asset Acquisition or Disposal Procedures" in accordance with Articles 32 and 33 of the "Banking Act of the Republic of China" and provisions of the "Company Act". Contents include management procedures for financial and business transactions, supervision and management, and acquisition or disposal of assets. Major transactions must be submitted to the Audit Committee for approval, then submitted to the Board of Directors for a resolution, and then submitted to the shareholders' meeting for approval before the contract may be signed and payment may be made.</p> <p>2. To step up the supervision and management of subsidiaries, SCSB calls all departments to a meeting every month to consolidate and review the operational practices of subsidiaries and prepare meeting minutes, which are reported to the Board of Directors every quarter.</p>	No difference.



Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
<p>2. Composition and Responsibilities of the Board of Directors</p> <p>(1) Does the Board of Directors formulate a diversity policy and specific management goals?</p>	✓		<p>1. The nomination and election of SCSB's directors are in compliance with the "Articles of Incorporation", and the candidate nomination system is adopted. The number of directors is determined based on SCSB's business development scale and actual operational needs. The number of independent directors shall not be less than three. The Nominating Committee shall specify the composition of the Board of Directors in accordance with the "Corporate Governance Best Practice Principles", the number of directors concurrently acting as managerial officers shall not exceed 1/3, all candidates shall be evaluated to have the qualifications of professional knowledge, skills, education and experience, and other criteria, in order to nominate suitable director candidates, thereby ensuring the diversity and independence of the Board of Directors.</p> <p>2. Board composition and structure is evaluated in annual internal board performance evaluations, in hopes achieving corporate governance and sustainable development goals through diversity, independence, and competence.</p> <p>3. SCSB's Board of Directors currently consists of 9 directors, including 3 independent directors (their terms of office have not exceeded 3 terms), and 1 director concurrently acting as SCSB's manager. The board members are diverse, including two female members, and all directors are equipped with the knowledge, skills and competencies necessary to perform their duties. Directors have all signed the "Declaration for Compliance with the Ethical Corporate Management Policy" upon assumption of their positions.</p> <p>4. The percentage of directors equipped with the identity of managers is 11%, the percentage of independent directors is 33%, and the percentage of female directors is 22%. SCSB values the gender equality of the board members. The original goal is to have at least one female director, which has been achieved in 2024, and the goal is to increase the female directors to 30% or more in the future.</p>	No difference.

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
(2) Does the Bank voluntarily establish other functional committees in addition to the Remuneration Committee and the Audit Committee?	✓		<ol style="list-style-type: none"> SCSB has not only established the Remuneration Committee and Audit Committee as required by law, but also established the Risk Management Committee, Nominating Committee and Self-owned Building Reconstruction Planning Committee. All of the aforementioned committees have established charters or regulations. 	No difference.
(3) Does the TWSE/GTSM Listed Bank develop policies and methods of its board performance assessment, regularly implement performance assessment on an annual basis, submit the results to the board of directors meetings, and use them as a reference for individual directors' remuneration and nomination for employment renewal?	✓		<ol style="list-style-type: none"> SCSB's Board of Directors established the "Rule for Performance Evaluation of Boards" to enhance functions of the Board of Directors and improve operational efficiency. The regulations specify that internal performance evaluations shall be conducted once a year, and external performance evaluations shall be conducted once every three years. Contents of evaluation include the cycle, period, scope and method, implementing unit(s), procedure, and other compliance matters. In 2024, the Taiwan Corporate Governance Association was commissioned to perform external performance evaluation on the Board of Directors. The evaluation result has been submitted to the Nominating Committee and the Board of Directors in March 2024 with approval. In 2024, SCSB has conducted the annual routine internal performance evaluation (Board of Directors, functional committees, and individual directors). The evaluation results are to be submitted to the Nominating Committee, Remuneration Committee, and the Board of Directors in March 2025. The purpose is to strengthen the functions of the Board of Directors and to improve the effectiveness of corporate governance. The evaluation results are also used as a reference for the nomination and remuneration determination of individual directors. 	No difference.
(4) Does the Bank regularly evaluate the independence of CPAs?	✓		<p>Pursuant to SCSB's "Corporate Governance Best Practice Principles", the independence of the CPAs shall be evaluated on an annual basis, and results shall be submitted to the Audit Committee and Board of Directors.</p> <p>The evaluation mechanism is as follows:</p> <ol style="list-style-type: none"> Confirm the non-existence of direct or indirect stakeholder relations in finance with SCSB. Confirm the non-existence of margin trading or guarantee with SCSB or SCSB directors. 	No difference.



Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>3. Confirm the non-existence of close commercial relations and potential employer-employee relations with SCSB.</p> <p>4. Confirm that CPAs and their audit service team members have not acted as directors, managers, or other positions that may have major impact on audit at SCSB in the last two years.</p> <p>5. Confirm that non-audit service categories that may directly affect audit have not been provided.</p> <p>6. Confirm that the stocks or other securities issued by SCSB are not brokered by CPAs.</p> <p>7. Verify that no accountants have acted as SCSB's advocates or represented it in negotiating conflicts with third parties.</p> <p>8. Confirm that there is no kinship between CPAs and SCSB's directors, managers, or personnel serving positions that have significant influence on audit cases.</p> <p>9. Confirm that the independence statements presented by CPAs are regularly obtained.</p> <p>10. Confirm that none of SCSB's CPAs are related parties to the company and its directors.</p> <p>11. SCSB has obtained the information on the five major audit quality index (AQIs) provided by the CPA firm, and has evaluated the audit quality of the CPA firm and the audit team in accordance with the "Guidelines on Audit Committee Interpretation of Audit Quality Index (AQI)" published by the competent authority.</p> <p>Evaluation results are as follows:</p> <p>1. According to Article 68 of SFAS No. 46, SCSB has assessed the retained CPAs for their execution of the financial statement audit in most recent seven years. After the assessment, SCSB has not retained the same CPAs consecutively for seven years.</p> <p>2. According to the FSC's "list of sanctions imposed in accordance with the Certified Public Accountant Act (last five years)", no CPAs cooperating with SCSB were found to receive disciplinary actions or be involved in matters that damage their independence.</p> <p>3. SCSB annually assesses the independence of CPAs. Past assessments by all relevant units show that CPAs have not built relationships with SCSB nor had their independence compromised.</p> <p>4. The "CPA Independence Declaration" issued by the CPA firm has been obtained.</p>	

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			5. The Audit Committee evaluates the independence and competence of the retained CPAs annually, and requires CPAs to provide information on "Audit Quality Indicators (AQIs)" information. The result of the most recent evaluation has been submitted to the Audit Committee for discussion and approved on March 4, 2025, which was also submitted to the Board of Directors for resolution and approved on March 21, 2025.	
3. Does the Bank appoint competent corporate governance personnel of an appropriate number, and designate a corporate governance officer who is in charge of matters related to corporate governance (including, but not limited to, providing directors and supervisors with data required for the implementation of related businesses; assisting directors and supervisors to exercise compliance; organizing the board of directors meeting, the shareholders' meeting and other related matters; and preparing the minutes of the board of directors meeting and the shareholders' meeting)?	✓		<p>1. SCSB has established the Secretarial of Board as the dedicated unit for corporate governance, and Deputy Executive Vice President, Chen Shu-Min, acts as the Corporate Governance Officer, the highest officer in charge of corporate governance affairs, in order to protect the rights and interests of shareholders and to strengthen the functions of the Board of Directors. Miss Chen has more than 10 years of experience serving as a manager in the legal and compliance departments of a public company, and is qualified for the role of Corporate Governance Officer. Main scope of duties:</p> <p>(1) Handle relevant matters of the Board of Directors meeting and the shareholders' meeting as required by law.</p> <p>(2) Produce minutes for the Board of Directors meetings and shareholders' meetings.</p> <p>(3) Provide induction program to new Directors and arrange continuing education and training for existing Directors.</p> <p>(4) Provide required information for directors' performance of duties.</p> <p>(5) Assistance in directors' compliance.</p> <p>(6) Other matters specified in accordance with the SCSB "Articles of Incorporation" or contracts.</p> <p>2. Implementation status of operations in 2024:</p> <p>(1) Matters related to shareholders' meetings, board meetings, managing board meetings, Audit Committee meetings, Remuneration Committee meetings, Risk Management Committee meetings, Nominating Committee meetings, and Self-owned Building Reconstruction Planning Committee meetings (prepare the agenda, meeting notices, compliance, avoiding conflict of interest, follow-up and report on directors' opinions, and meeting minutes).</p>	No difference.



Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>(2) Provide directors with data necessary for performing their duties and information on the latest laws and regulations related to corporate governance.</p> <p>(3) Assist directors with performing their duties, compliance, communication with the management department, and arrange continuing education.</p> <p>(4) Conduct performance evaluations on the Board of Directors, functional committees, and board members.</p> <p>(5) Formulate or amend corporate governance related regulations (Corporate Governance Best Practice Principles, Rules of Procedure for Board of Directors Meetings) in coordination with SCSB operations and the latest laws.</p> <p>(6) Update the Chinese and English version of Corporate Governance Section on SCSB's website at any time.</p> <p>(7) Implement the formulation, supervise and training on SCSB's ethical corporate management policy.</p> <p>(8) Conduct corporate governance evaluations.</p> <p>(9) Announce material information.</p> <p>3. The Corporate Governance Officer also participated in training courses related to corporate governance for a total of 43.66 hours in 2024.</p>	
4. Does the Bank establish a channel to communicate with interest related parties (including but not limited to shareholders, employees and customers, etc)?	✓		<p>1. SCSB provides multiple smooth channels for addressing customer complaints, and a 24-hour customer service hotline is available at Call Center. SCSB also set up a feedback mailbox for customers to offer feedback through branches or e-mail, or through the Financial Supervisory Commission, Financial Ombudsman Institution, government agencies or banking associations, which will forward the feedback to SCSB. The telephone number of the complaint hotline is also published in the "financial consumer compliant hotline" section on the website of the competent authority Banking Bureau of the Financial Supervisory Commission. The number is also notified to financial consumers via each of SCSB's contact channels and SCSB website. SCSB's website has a customer service section providing a smart customer service system, and the system is able to provide text-based business inquiries/answers and related links. SCSB has set up official accounts on</p>	No difference.

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>Facebook, IG and Line. In addition to providing customers with information about SCSB, customers can also communicate with SCSB through social media and text messages. They can also receive various notifications through personalized Line settings.</p> <p>2. Announcement on the SCSB website:</p> <p>(1) Investor Section: Discloses information on financial position, business performance, and shareholders' meetings.</p> <p>(2) Stakeholders section: Provides the public, investors/shareholders, employees, customers, suppliers, and independent directors with a contact channel, i.e., a communication channel for stakeholders. SCSB also responds to material topics of concern to stakeholders by preparing sustainability reports each year. Communication with various stakeholders is reported to the Board of Directors, including: stakeholder types; stakeholders' meaning (importance) to SCSB; communication channels; communication frequencies; and other issues that attracted stakeholders' attention.</p> <p>(3) To protect customers' rights, SCSB has produced the "Wealth Management Customer Rights Handbook," including the "Customer Complaint Channel and Reply", and made it available to customers for download from the SCSB's wealth management website.</p> <p>3. SCSB's spokesperson, deputy spokesperson, and investor relations contact person are announced on the MOPS as channels for communication with stakeholders.</p> <p>4. SCSB has established "Regulations for Employee Communication". Employees may communicate with SCSB via internal meetings, the employee feedback mailbox, or the human resources website. The "iTalking" employee care mailbox is also set up to offer employees a communication channel where they can raise concerns immediately. SCSB maintains contact with the labor union and 12 business locations and the Headquarters periodically convene labor/management meetings every quarter.</p>	



Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>5. For suppliers of SCSB's top five procurement categories (goods, services, engineering, information, and insurance), SCSB selects the top three suppliers of each category for a total of 15 suppliers to engage in active negotiations. SCSB has conducted supplier ESG self-assessment questionnaires to understand the legal compliance status of suppliers in different sustainability aspects. SCSB has also identified potential risk suppliers based on the results of the questionnaires and external records. SCSB has issued a written engagement document of "Supplier ESG Self-assessment Questionnaire Feedback" and has also provided the reference document of "Sustainable Topic Implementation Measures Suggestions" to suppliers, in order to understand suppliers' current status in their management of specific sustainability topics.</p> <p>6. The trust business has established procedures for handling business disputes, and announced the full content of the dispute acceptance and handling procedures at the business premises and on the website.</p> <p>7. The business lounge provides a friendly environment and service. A barrier-free "insurance zone" is set up. For elderly and persons with disabilities customers, salespersons are available to provide in-home service. There is an easy-to-read version to assist the persons with disabilities in applying for insurance.</p> <p>8. The high-net worth customer service business has established customer complaint handling operations and channels. In addition to the financial consumer complaint channel provided by SCSB, an exclusive contact channel for high-net worth customers is provided, and the contact window is the business planning officer of the Success Wealth Management Department.</p>	
<p>5. Information Disclosure</p> <p>(1) Does the Bank set up a website for the disclosure of financial information and corporate governance?</p>	✓		SCSB discloses financial, operational, business, corporate governance and other information on official website and updates such information in a timely manner.	No difference.

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
(2) Does the Bank have other information disclosure channels (e.g. building an English website, appointing designated people to handle information collection and disclosure, implementing a spokesperson system, and placing the record of investor conferences on its website)?	✓		<ol style="list-style-type: none"> 1. To enhance the acquisition of information by foreign nationals, SCSB has set up both Chinese and English websites, and the collection and disclosure of information is handled by dedicated personnel. Material information is announced on the MOPS according to regulations. The information will be disclosed on the MOPS and SCSB's official website, such as monthly revenues, quarterly financial statements audited or reviewed by CPAs, and other information. Investor conference data is also disclosed on the MOPS and SCSB's official website according to regulations. 2. SCSB established the "Regulations for Spokesperson and Press Release Management" to establish a spokesperson system and integrate press releases of SCSB. According to the regulation, spokesperson and deputy spokesperson are appointed to represent SCSB in disclosing information. The contact method of the spokesperson is also disclosed on SCSB's official website and the MOPS. 3. Relevant information shall be disclosed through public announcements, the internet or in the manner designated by the competent authority. 	No difference.
(3) Does the Bank announce and declare its annual financial report after the fiscal year ends in accordance with the Banking Act and Securities and Exchange Act, and announce and declare the financial reports for the first, second and third quarters as well as monthly operations well before respective deadlines?	✓		All SCSB's financial reports and operation reports have been announced and submitted within the deadlines specified by competent authorities.	No difference.



Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
6. Does the Bank provide other important information to facilitate better understanding of the Bank's corporate governance practices (including but not limited to employee benefits, employee wellness, investor relations, stakeholder rights, directors' and supervisors' training records, the implementation of risk management policies and risk evaluation measures, the implementation of customer relations policies, purchasing insurance for directors and supervisors, political donation and donation to stakeholder and public interested group)?	✓		<p>1. Employee benefits: In compliance with regulatory requirements, SCSB offers competitive salary and retirement plans and leave policies for each job position, as well as employee stock ownership trust, labor insurance, health insurance, group insurance, and monthly pension contributions. Labor meetings are held to bring harmony to the workplace.</p> <p>2. Employee wellness: SCSB cares the health of employees by providing a sound work environment and medical subsidies, setting up health consultation centers, and offering physical checkups, medical consultation and health seminars from time to time. SCSB has collaborated with "Chinese Psychology Research and Development Foundation" to establish employee assistance programs (EAPs). The goal is to establish a healthy and physically and mentally healthy workplace. Furthermore, the New Employee Care Program was implemented in 2022 and continues to implement questionnaire surveys, and telephone interviews to understand how new employees are adapting to SCSB, and to provide immediate assistance where assistance is needed and collect suggestions from employees for providing them to the responsible units as the direction of future business adjustments. In order to have a comprehensive and effective understanding of employees' perspectives, SCSB plans the "Employee Engagement and Satisfaction Survey", which is conducted through an objective third-party survey, and the information obtained from the survey is expected to evaluate the talent attraction and retention indicators, so as to provide a reference for SCSB to develop more specific and complete recommendations for the implementation of talent strategy issues.</p> <p>3. Investor relations: SCSB operates with full integrity and honesty to create the best market value for investors. SCSB has a dedicated unit to address investor affairs and maintain a good relationship with investors. Financial information is available on the SCSB website and the MOPS for investors' reference.</p>	No difference.

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>4. Stakeholder rights: Full disclosure of information and smooth communication for stakeholders is available through the SCSB website, the call center, and the spokesperson. SCSB website has a section dedicated to disclosing communications and practices on issues of concern to all stakeholders. If stakeholders have any question, they can raise the questions through the contact channels in this section. For relevant measures, please see SCSB's Sustainability Report.</p> <p>5. Directors' training: in 2024: Please refer to MOPS.</p> <p>6. Implementation of risk management policies and risk evaluation measures: To strengthen the risk management mechanism and to comply with the international risk management trends, SCSB has established the Risk Management Committee to improve the operational efficiency and decision-making ability of the Board of Directors, in order to effectively reduce the decision-making risks, to improve the internal control quality, and to implement the core value of risk control.</p> <p>(1) SCSB' risk management policies ensure the effectiveness of internal controls, and set up specific risk management goals and risk measurement framework which provides adequate gauge and assessment of risks, taking into account risk diversification and tolerance. Risk limits are set and monitored real-time through information technology and risk management reports. The aim is to maximize shareholders' equity and market value while minimizing potential risks and achieving long-term sustainable growth.</p> <p>(2) Metrics of risk measurement: SCSB's credit risk is measured by the amount of exposure less the secured debt; market risk is measured on a daily basis based on market prices to monitor loss limit; interest rate risk is analyzed using interest rate sensitivity gap (IRSG) with limits set and IRRBB; liquidity risk is calculated by the current ratio, fund gap in that period, LCR and NSFR; country risk is measured by the claims or assets in the country where the debtor or final debtor is located; operational risk is measured by operational losses reported internally; climate risk is measured via scenario analysis of physical risks and transition risks.</p>	



Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>(3) Operating manuals have been prepared for different business operations based on the management needs and characteristics of each business. SCSB has set up Risk Management Department to monitor reports and integrate bank-wide risk management. A board-level Risk Management Committee is set up to oversee risk controls and the Risk Management Department regularly reports bank-wide risk status to senior managers, the Risk Management Committee, and the Board of Directors. Risk management is centralized with regular self-checks and internal audits conducted that show good risk management results.</p> <p>(4) Market risk is assessed based on market price each day to monitor the risk limit. Market risk is measured using a stress test with extreme market changes to determine the impact of changes in profit and loss on bond positions in the trading book and banking book on bank-wide profit and loss and minimum capital requirement for market risk.</p> <p>(5) Besides referencing the "Principles for Supervision and Review of Compliance with Capital Adequacy by Domestic Banks" announced by the Financial Supervisory Commission for quantified indicators of market risk used in stress test scenarios for financial products, we conduct additional stress tests deemed necessary based on the market situation.</p> <p>7. Implementation of customer relations policies:</p> <p>(1) To implement a corporate culture centered on consumer protection, SCSB has established the "Consumer Protection and Treating Customers Fairly Committee" in the management of the Headquarters. The committee's convener, committee members, and general level are the President and the managers of relevant units, respectively. The head of the department holds monthly inter-departmental meetings to approve the review and follow-up of important matters related to Fair Customer Treatment, review proposals for improvement or innovation of Fair Customer Treatment, and review SCSB's implementation of Fair Customer Treatment and</p>	

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>financial consumption disputes. SCSB continuously strengthens management mechanism and measures for Fair Customer Principles by monitoring and tracking matters, as well as by establishing internal regulations concerning consumer protection approved by the Board of Managing Directors or the Board of Directors.</p> <p>(2) SCSB establishes the “Policies of the Principles for Treating Customers Fairly” and “Strategies for the Principles for Treating Customers Fairly”. To improve friendly service and provide financial services and rights protection to persons with disabilities and elderly customers, SCSB has established the “Guidelines Governing Friendly Financial Service” and the “Guidelines Governing Fair Treatment of Senior Customers,” and regularly reports the implementation of the consumer rights protection system and the principle of fair customer treatment to the Board of Managing Directors or the Board of Directors.</p> <p>(3) To improve the management and handling of customer complaints, SCSB has introduced the “ISO 10002 customer complaint management system” since 2021, and continues to pass the international accreditation to conduct a comprehensive review of customer complaint management and strengthen the participation of senior management and horizontal cooperation and communication among various departments.</p> <p>(4) To implement financial inclusion and provide financially friendly services, a “Friendly Service” item has been added to the welcome call system of the business units, giving priority to the elderly, pregnant women, and customers of persons with disabilities. The “exemption for filling out forms service” and the online form filling using QR Code friendly services are provided. An age-friendly section has been set up on SCSB’s website to provide elderly-friendly and convenient financial services. Sign language interpretation and simultaneous call-in service are available at all branches, and an announcement of service information is made on SCSB’s official website.</p>	



Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>(5) All business units of SCSB have jointed the "Dementia-friendly Organization" promoted by the Ministry of Health and Welfare, and approximately 1,500 employees of SCSB have become "dementia-friendly angels." Employees with "dementia-friendly angel" qualifications serve as "dementia-friendly personnel" of business units, and there are also "dementiafriendly spaces" to continue implementing SCSB's spirit of providing services that are "always placing customers' need first."</p> <p>(6) In the continuous efforts to improve the quality of service and customer satisfaction, SCSB sends mystery shoppers on an irregular basis every year to visit our operating offices and make phone calls to branches and the offices of logistics units. The monthly Customer Relationship Management Report enables staff to learn and share experience in customer service and complaints through case studies, thus conveying the SCSB's commitment to consumer service and protection.</p> <p>(7) To implement financial consumer protection and improve customers' understanding of their own rights, the customer service policy includes service quality commitment, standardized service system, standardized service of customer service personnel, customer relationship management and complaint handling, and SCSB has also stipulated the "Consumer Protection Guidelines" and the "Wealth Management Customer Rights Handbook," which are available on SCSB's website for consumers to refer to.</p> <p>(8) SCSB's deposits business policies center around high-quality customers. SCSB established a customer relationship management system to strengthen relationships with quality customers, increase customer contributions, and elevate SCSB's competitive position in the market. SCSB also aims to increase the ratio of demand deposits and lower funding costs, increase non-interest income, raise deposit/withdrawal interest spreads, enhance debt management, and enhance competitiveness. SCSB promotes online application and e-billing for environmental protection.</p>	

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>(9) To fulfill the social responsibility as a corporate citizen, SCSB has adopted environmentally friendly materials for its credit cards since 2022. In 2023, SCSB obtained the Carbon Footprint Certification and Carbon Neutral for its credit and debit card.</p> <p>(10) SCSB provides customers with a comprehensive loan service platform, and has also applied for carbon labeling and carbon reduction labeling with the Environmental Protection Administration based on the digital service survey of carbon emissions from the housing and personal loan products, in order to calculate carbon emissions for customers, and to reduce carbon dioxide emissions via digital services.</p> <p>(11) SCSB has set up a 24-hour customer service/complaint hotline, and the information of the consumer service hotline is provided at business locations and on the official website, which also has an opinion mailbox (service@scsb.com.tw). Furthermore, an exclusive contact channel is provided to high-net worth customers during business hours, and the contact person is the business planning manager at the Success Wealth Management Department.</p> <p>(12) In addition to the internal regulations governing financial consumer protection, information classification management, customer data confidentiality, personal data protection, and stakeholder transaction prevention, SCSB's trust services are also based on the concept of giving back to the society and fulfilling corporate social responsibility. In response to an aging and childless society, and the realization of the vision of financial inclusion, the "pre-opening type of nursing trust" (family heirloom trust) was launched in 2013 to encourage people to protect assets (pension) or put aside the pension fund features with low service charge and no threshold for commitment, which is suitable for retirees or young and middle-aged people who want to accumulate pension gradually. In addition, flexible preferential mechanisms are provided, including: (1) Trust management fees are not collected before the distribution mechanism is activated; (2) Additional entrusted</p>	



Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>properties may be added at any time without additional service fees; (3) Persons with disabilities are given free of service fees, and the management fee is 50% off; (4) It allows customers to have less burden and gives customers more flexibility in accumulating funds, and there is no minimum threshold limit for each delivery of trust property.</p> <p>(13) According to the 2nd term of Sustainable Banking Evaluation Public Hearings Score Indicator - "Ratio of number of bilingual branches to total number of branches in Taiwan", SCSB has achieved the "Ratio of 100% of bilingual branches to total number of branches in Taiwan" before the end of 2023.</p> <p>(14) SCSB's official website and online banking website have obtained "A" grade for accessibility certification, providing a user-friendly interface conforming to the A-grade standard for all websites and providing online banking and mobile APP banking services with services for the visually impaired.</p> <p>(15) At present, all ATMs are qualified for the use specifications for persons with disabilities and offer the function of "application for fee waiver of automated service for persons with disabilities and modification of account number".</p> <p>(16) According to Article 4 of SCSB's "Regulations for Stakeholder Management": Before an insurance product is released, SCSB shall complete the stakeholder verification inquiry (if an individual is a stakeholder, the vesting condition before the release of the product shall not be superior to the evidence document of other subject in the same category). For partners of joint ventures and promotions, inquiries shall be made to find out whether or not they are stakeholders of SCSB, and to inquire about the insurance company's credit rating, capital adequacy, financial indicators and cooperation strategies and other conditions, evaluate the name verification operations for the subjects that SCSB is suitable for cooperation and AML.</p>	

Evaluation Item	Implementation Status			Deviations from Bank Corporate Governance Best-Practice Principles and Reasons
	Yes	No	Summary	
			<p>Insurance Agency Department regularly reviews and reconfirms whether each cooperating insurance company is a stakeholder of SCSB and matters are processed according to relevant applications. Reviews are completed before Quarter 4 of each year.</p> <p>8. Purchasing insurance for directors and supervisors: SCSB has purchased liability insurance for directors and managers.</p> <p>9. Political donation and donation to stakeholder and public interest groups: SCSB has established "Regulations Governing Outward Donations" to govern all external donations, in addition to applicable laws and regulations.</p> <p>10. SCSB has established the sustainable development plan in accordance with the "Standard for Sustainable Development Promotion", in order to promote social cultural education and charity events, and the Insurance Agency Department has provided donation funds for accident insurance of "Micro-insurance" to disadvantaged groups over the years.</p>	
<p>7. Please elaborate upon improvements the company has made regarding the Corporate Governance Evaluation results for the past year released by the Center of Corporate Governance of Taiwan Stock Exchange Co., Ltd., and upon priorities and measures for areas yet to be improved. (Not required for companies excluded from reviews):</p> <p>SCSB was ranked in the top 6%-20% of all public companies in the 10th Term of Corporate Governance Assessment in 2023, and the same result was also achieved for the last term. The ranking of the industry - financial insurance category was slightly lowered to 41%-60% (21%-40% in the previous year).</p> <p>The convention of SCSB's investor conference was increased to two times from one time in 2024. In addition, SCSB has newly added two female directors and the dividend policy has been clearly disclosed. In the future, SCSB will continue to improve corporate governance.</p>				



(5) Remuneration Committee

SCSB's Board of Directors passed the "Remuneration Committee Charter" in November 2013 to establish a robust remuneration system for all directors and managers. The Remuneration Committee was established in July 2014 and is formed by all independent directors.

A. Composition, professional qualifications, experience, and independence of the member

The committee shall consist of three to five members appointed by the resolution of the Board of Directors.

Please refer to "Disclosure of Directors' professional qualifications and independence information" under "Corporate Governance Report".

B. Duties

The committee is responsible for regular reviews of the policies, systems, standards, and structures of performance assessments and remunerations of directors and managers, as well as for regular assessment and proposal of the remuneration for directors and managers. The proposals in relation to these matters shall be submitted to the Board of Directors meeting for discussion.

C. Operations

(A) The committee consists of three members, all of whom possess the necessary experience required for the business.

(B) In 2024, the committee convened 6 meetings, and all directors attended in person, with an average attendance rate of 100%, and the directors attended as follows:

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) (B/A)	Remarks
Independent Managing Director	CHEN, MU-TSAI	6	0	100%	Convener
Independent Director	HSIEH, KING-HU	4	0	100%	1
Independent Director	TSENG, KUO-LIEH	6	0	100%	
Director	HUANG, HUI-CHU	2	0	100%	2

Note 1: 2024/6/21 term expired

2: 2024/6/21 new appointment

D. Other mentionable items

(A) If the Board of Directors does not accept or revises the Remuneration Committee's recommendation, specify the date of the Board meeting, session, contents of the proposals, resolution of the Board of Directors, and SCSB's response to the Remuneration Committee's opinions (if the remuneration passed by the Board of Directors is higher than the recommendation of the Remuneration Committee, specify the discrepancy and reason): none.

(B) If with respect to any resolution of the Remuneration Committee, any member has a dissenting or qualified opinion that is on record or stated in a written statement, describe the date of committee meeting, term of the committee, proposals, opinions of all members, and actions taken by the company in response to the opinion of members: none.

(C) In 2024, the committee convened to review and evaluate the remuneration information of SCSB as follows:

Term/Date	Proposal and follow-up treatment	Resolutions and the Handling of the Committee’s Opinions
14th meeting of 4th-term 2024/1/12	The monthly fixed salary of the appointed managers and the amount of individual performance bonus distributed in 2023	The amended proposal was approved and handled in accordance with Article 5 of the “Regulations for Remuneration Management”. Relevant operations have been carried out in accordance with the resolution.
15th meeting of 4th-term 2024/2/20	Total amount of 2023 director and employee remuneration	Approved as proposed.
	Establishment of calculation method, distribution standards and individual payment amounts of the remuneration for appointed managers in 2023	
	■ Result of the resolution of the board meeting: Approved as proposed.	
16th meeting of 4th-term 2024/3/15	Remuneration structure and system for directors	The amended proposals were approved.
	2023 director remuneration distribution proposal	
	Review results of performance assessment, remuneration and benefit system applicable to appointed managers	
	■ Result of the resolution of the board meeting: Approved as proposed.	
17th meeting of 4th-term 2024/6/7	Amendments to “Regulations for Remuneration Management”	The amended proposal was approved.
	■ Result of the resolution of the board meeting: Approved as proposed.	
	2024 adjustment of remuneration for appointed managers	Approved as proposed, and handled in accordance with Article 4 of the “Regulations for Remuneration Management”. Relevant operations have been carried out in accordance with the resolution.
1st meeting of 5th-term 2024/8/5	Remuneration structure and system for directors	The amended proposal was approved.
	■ Result of the resolution of the board meeting: Approved as proposed.	
2nd meeting of 5th-term 2024/11/1	Amendments to "Regulations for Business Performance Assessment and Bonus"	The amended proposal was approved.
	Establishment of "2025 Regulations for Employees Travel Subsidies"	Approved as proposed.
	■ Result of the resolution of the board meeting: Approved as proposed.	



(6) Risk Management Committee

SCSB's Board of Directors established the Risk Management Committee Charter in March 2016 to enhance board functions, strengthen risk management mechanism, and become aligned with international risk management trends. The Risk Management Committee was established in July the same year to improve the board's operational efficiency and decision-making ability, and thus effectively lower decision-making risks, improve the quality of internal control, and realize the core value of risk management.

A. Composition, professional qualifications, experience, and independence of the member

The committee shall consist of at least three directors, of which more than half of the members shall be Independent Directors, and the convener shall be an Independent Director.

The term of a director serving as a member of the committee, except as otherwise provided by laws and regulations or the SCSB "Articles of Incorporation" or bylaws, shall extend from the date of the director's selection as committee member by the Board to the date of expiration of the director's term, the director's resignation from the committee or the directorship, or the director's replacement by another director selected as committee member by the Board.

Please refer to "Disclosure of Directors' professional qualifications and independence information" under "Corporate Governance Report".

B. Duties

With authorization from the Board of Directors, the committee shall exercise the due care of a good administrator to faithfully perform the following duties, and shall submit its recommendations or reports to the Board of Directors.

- (A) Risk management policy and strategies.
- (B) The appropriateness of various risk management mechanisms and the overall risk management framework.
- (C) Risk management reports regularly submitted by the management.
- (D) Risk management-related matters that require submission to the Board of Directors.
- (E) Other matters related to duties as requested by the Board of Directors.

C. Annual work focus

- (A) Review risk management reports.
- (B) Review risk management mechanisms for new businesses.
- (C) Review the appropriateness of the risk management policy and strategies established and revised.

D. Operations

- (A) The committee is formed by 3 directors, in which 2 are independent directors; the convener is also an independent director.
- (B) In 2024, the committee convened 4 meetings, and all directors attended in person, with an average attendance rate of 100%, and the directors attended as follows:

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) (B/A)	Remarks
Independent Director	TSENG, KUO-LIEH	4	0	100%	Convener
Director	CHIOU, YI-JEN	4	0	100%	
Independent Director	HSIEH, KING-HU	2	0	100%	1
Independent Director	FANG, YEN-LING	2	0	100%	2

Note 1: 2024/6/21 term expired

2: 2024/6/21 new appointment

E. Implementation status of proposals discussed by the committee

Term/Date	Proposal and follow-up treatment	Resolutions and the Handling of the Committee’s Opinions
11th meeting of 3rd-term 2024/3/13	Launching of the structured products business 2023 implementation report on overall implementation of information security 2023 implementation report on compliance risk management and supervision Establishment of insurance referral service proposal	Approved as proposed.
	Amendments to Guidelines Governing Treasury Products Authorization, Guidelines Governing Treasury Business Authorization, Procedures for Proprietary Trading of Bonds in Concurrent Engagement in Securities, Standards for Recognizing Professional Investors and High Net-worth Customers in Concurrent Engagement in Securities, Treasury Policy, Risk Management Policy, Regulations for Trust Business Risk Management, Guidelines Governingr for Operating Risk Management, Guidelines Governing Nature and Climate Risk Management, Regulations for Authorized Amount Limits Management for Operating Risk Losses	Approved as proposed.
	■ Result of the resolution of the board meeting: Approved as proposed.	
12th meeting of 3rd-term 2024/5/29	Amendments to Treasury Policy, Guidelines Governing Liquidity Risk Management	The amended proposals were approved.
	■ Result of the resolution of the board meeting: Approved as proposed.	
1st meeting of 4th-term 2024/7/31	Amendments to Regulations for Trust Product Review, Regulation for the Management of Customers Rights and Interests for Financial Products, Regulation for the Credit Risk Management for Financial Products, Regulations Governing Financial Products Operations, Guidelines Governing Financial Products Authorization, Guidelines Governing Treasury Business Authorization, Guidelines Governing Structured Products Authorization, Guidelines Governing Trading Futures, Recovery Plan	Approved as proposed.
	Report on business plan, capital adequacy evaluation results, and description of self-assessment of risk indicators	Approved as proposed.
	Science-Based Targets for Emissions Reduction	The amended proposals were approved.
	Amendments to Guidelines Governing Investment Risk Management, Guidelines Governing Group Credit Loan Risk Management	
	■ Result of the resolution of the board meeting: Approved as proposed.	
	Improvement of inspection reports	Approved as proposed.
	■ Result of the resolution of the board meeting: The amended proposals were approved.	



Term/Date	Proposal and follow-up treatment	Resolutions and the Handling of the Committee's Opinions
2nd meeting of 4th-term 2024/10/30	Amendments to Guidelines Governing Treasury Business Authorization, Guidelines Governing Discretionary Management of Securities Investment, Guidelines Governing Interest Rate Risk Management, Regulation for the Management of Customers Rights and Interests for Financial Products, Regulations for Structural Products, Regulations for Foreign Currency Securities Investment, Regulations for Detecting SCSB's Operating Risks, Suitability Policy for Proprietary Bond Trading Business, Credit Risk Management Policy, Guidelines Governing Group Credit Loan Risk Management	The amended proposals were approved.
	Launching of new features in internet banking	
	Amendments to Business Plan for Electronic Payment Institutions	
	Establishment of Regulations Governing Valuation Methods for Financial Products	
	Amendments to Treasury Counterparty Authorized Limit Guidance, Guidelines Governing Liquidity Risk Management, Regulations for Liquidity Management, Financial Business Relationship and Investment Risk Management Policy	Approved as proposed.
	■ Result of the resolution of the board meeting: Approved as proposed.	

(7) Nominating Committee

SCSB's Board of Directors established the "Nominating Committee Charter" in March 2016 to enhance board functions and strengthen management mechanism. The Nominating Committee was established on July 1 the same year to improve the board's operational efficiency and decision-making ability.

To assess the accountability of executive management personnel and to review the performance evaluation of appointed managers, the Board of Directors has taken into account the functions and effectiveness of each functional committee under the Board of Directors. In November 2024, the Board of Directors has approved the proposal of appointing the Nominating Committee to be in charge of the assessment of accountability, and the name of the "Nominating Committee" is proposed to be changed to the "Nominating and Accountability Committee" (becomes effective after the amendment of the "Articles of incorporation" is approved by the 2025 shareholders' meeting). Accordingly, the "Nominating Committee Charter" is amended, and the name of aforementioned charter is changed to the "Nominating and Accountability Committee Charter".

A. Composition, professional qualifications, experience, and independence of the member

The Board of Directors appoints at least three directors to serve on the committee, which must include an independent director.

The term of a director serving as a member of the committee, except as otherwise provided by laws and regulations or the SCSB "Articles of Incorporation" or bylaws, shall extend from the date of the director's selection as committee member by the Board to the date of expiration of the director's term, the director's resignation from the committee or the directorship, or the director's replacement by another director selected as committee member by the Board.

Please refer to "Disclosure of Directors' professional qualifications and independence information" under "Corporate Governance Report".

B. Duties

With authorization from the Board of Directors, the committee shall exercise the due care of a good administrator to faithfully perform the following duties and shall submit its proposals to the Board for discussion or report.

- (A) Review and nominate candidates for independent directors.
- (B) Review the appointed manager candidates.
- (C) Conduct performance evaluations for the Board of Directors, functional committees, and individual Board members; review the performance evaluations of appointed managers; regularly review succession planning; and evaluate the independence of independent directors.
- (D) Handle accountability measures and rewards for appointed managers.
- (E) Submit recommendations on accountability matters based on the Responsibility Map.
- (F) Implement the Responsibility Map System.
- (G) Supervise and manage the operations and decision-making of business categories related to the responsibilities of the Committee and SCSB.
- (H) Review the Responsibility Map system and other matters required by regulatory authorities or SCSB to be submitted to this Committee for deliberation.
- (I) Perform other responsibilities as assigned by the Board of Directors.

C. Annual work focus

- (A) When nominating the list of independent director candidates, attention should be paid to the qualifications, professionalism, integrity and status of the nominee (compared to other candidates), and whether the candidate is also a director, supervisor, committee member, or chair of another company, and whether the candidate meets the "Securities and Exchange Act," "Regulations Governing Appointment of Independent Directors and Compliance Matters for Public Companies" and the qualifications for independent directors set by the Taiwan Stock Exchange or the Taipei Exchange, and the long-term interests of shareholders shall be the main consideration.
- (B) Consider the professional knowledge, skills, experience, and gender of the appointed managers based on SCSB's scale and business nature, and review the appointed manager candidates and regularly review the qualifications that must be met by the appointed managers. Evaluate the performance of appointed managers based on the conditions set, and propose to the Board of Directors the promotion or successor candidates for appointed managers, and submit them to the Board of Directors for review and approval.

D. Operations

- (A) The committee has 3 members, in which 1 is independent director.
- (B) In 2024, the committee convened 4 meetings, and all directors attended in person, with an average attendance rate of 100%, and the directors attended as follows:

Title	Name	Attendance in Person (B)	By Proxy	Attendance Rate (%) (B/A)	Remarks
Chairman	LEE CHING YEN STEPHEN	4	0	100%	Convener
Vice Chairman	YUNG CON-SING JOHN	4	0	100%	
Independent Managing Director	CHEN, MU-TSAI	4	0	100%	



E. Implementation status of proposals discussed by the committee

Term/Date	Proposal and follow-up treatment	Resolutions and the Handling of the Committee's Opinions
13th meeting of 3rd-term 2024/3/28	Re-appointment of the Senior Executive Vice President 2023 Performance evaluation results for the Board of Directors, functional committees, and Board members The current Board of Directors is about to complete the service term and shall be re-elected in the Shareholders' Meeting	Approved as proposed.
	Adjustment and promotion of appointed managers Nomination of 22nd-term director and independent director candidates	The amended proposals were approved.
	■ Result of the resolution of the board meeting: Approved as proposed.	
14th meeting of 3rd-term 2024/6/19	Reward and adjustment of appointed managers	Approved as proposed.
	Disciplinary action, adjustment and promotion of appointed managers	The amended proposals were approved.
	■ Result of the resolution of the board meeting: Approved as proposed.	
1st meeting of 4th-term 2024/8/15	Re-appointment of the President	Approved as proposed.
	■ Result of the resolution of the board meeting: Approved as proposed.	
	Reward, disciplinary action and adjustment of appointed managers	Approved as proposed.
	■ Result of the resolution of the board meeting: The amended proposals were approved.	
2nd meeting of 4th-term 2024/11/14	Establishment of Guidelines Governing Responsibility Map System for Executive Management	Approved as proposed.
	Amendment to Nominating Committee Charter	Approved as proposed.
	2025 appointed managers talent reserve development program 2025 executive managers performance evaluation method Assignment of appointed managers	The amended proposals were approved.
	■ Result of the resolution of the board meeting: Approved as proposed.	
	Establishment of Responsibility Map and Responsibility Map Statement	Approved as proposed.
	Assignment, adjustment and promotion of appointed managers	The amended proposals were approved.
	■ Result of the resolution of the board meeting: The amended proposals were approved.	

(8) Sustainable Development

Evaluation Item	Implementation Status			Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons
	Yes	No	Summary	
1. Does the Bank establish a governance structure for the promotion of sustainable development, and establish dedicated (part-time) units for the promotion of sustainable development, whose business shall be handled by executive management under the authorization of the Board of Directors, and does the Board of Directors supervise related matters?	✓		<p>1. The highest governance and supervisory body for promoting sustainable development in SCSB is the Board of Directors. To implement sustainable development goals, to strengthen sustainable governance, management mechanisms and to demonstrate the importance of sustainable development, the Board of Directors has taken into account the functions and effectiveness of each functional committee under the Board of Directors. In November 2024, the Board of Directors has approved the proposal to assist in the supervision and review of sustainability-related matters by Audit Committee. It will change the name to the "Audit and Sustainable Committee" (becomes effective after the amendment of the "Articles of incorporation" is approved by the 2025 shareholders' meeting). Additionally, a Sustainable Development Committee has been established under the management department, chaired by the President, responsible for formulating and implementing sustainability-related initiatives.</p> <p>2. The implementation is as follows: The Head Office is responsible for planning and promoting sustainable development. SCSB also uses the resources of SCSB Cultural & Educational Foundation and SCSB Charity Foundation, to jointly promote the implementation of sustainable development. There are six functional groups under the Sustainable Development Committee. The Responsible Finance team promotes regulations for sustainable development-related credit loans, green finance, and responsible investment finance, and improves stewardship. The Environmental Sustainability team preserves biodiversity, promotes environmental protection, energy conservation and carbon reduction, and evaluates climate risks and response measures. The Social Welfare team promotes social welfare and charity, cares the disadvantaged, preserves biodiversity and participates in communal developments. The Customer Rights team promotes fair customer treatment, creates friendly environment, maintains customer rights, and improves the quality of financial products and services. The Employee Care team promotes talent development, recruits diverse talents, strengthens core functions, protects human rights, cares employee benefits and workplace health,</p>	No difference.



Evaluation Item	Implementation Status			Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons
	Yes	No	Summary	
			<p>and condenses centripetal force. The Corporate Governance team promotes corporate governance best practice, perfects and refines corporate governance systems, and improves corporate governance efficiency. Each functional team sets goals for its work every year, and reports to the quarterly meeting of the Sustainable Development Committee on the promotion and implementation of its work.</p> <p>3. The supervision of the Board of Directors includes: The implementation of sustainable development shall be reported by the Head Office to the Board of Directors at least once a year. In 2024, reports were presented to the Board of Directors on March 29, June 20, August 16, and November 15, covering the revision of the “Standard for Sustainable Development Promotion”, stakeholder concerns and communication status, ESG achievements, as well as the execution results and future goals of the Sustainable Development Committee. Additionally, an IFRS Sustainability Disclosure Standards task force was established, with a progress plan for implementation and the integration of sustainability information management into the internal control system.</p>	
2. Does the Bank implement risk assessments of the environmental, social, and corporate governance related to its operations in accordance with the materiality principle, and formulate relevant risk management policies and strategies?	✓		<p>1. SCSB adopts the EU’s “double materiality” approach to conduct materiality analyses of sustainability-related issues. Based on GRI 3: Material Topics 2021, SCSB’s internal executive managers are also invited to evaluate the actual and potential impacts of sustainability issues in terms of their positive and negative effects. Subsequently, the “materiality of impact” and “financial materiality” of each sustainability-related issue are discussed based on the results of surveys on the intensity of individual stakeholder concerns and degrees of impact of sustainability-related issues. SCSB has stipulated the “Risk Management Policy” to establish a comprehensive risk identification and response process in order to control material risk items of the market, credit, country, operation, asset/liability and climate risk. In addition, international ESG trends and annual sustainability materiality analysis results are also included in order to establish relevant risk identification process, to formulate SCSB’s response, mitigating measures or supervision mechanism for handling emerging risks, thereby reducing the probability of risk occurrence or possible impact on SCSB as much as possible.</p>	No difference.

Evaluation Item	Implementation Status			Deviation from Sustainable Development Best Practice Principles for TWSE/TPEX Listed Companies and Reasons						
	Yes	No	Summary							
			<p>2. Based on the assessed risks, SCSB has established risk management policies and other strategies, explained as follows:</p> <table><tr><th>Material issue</th><th>Risk assessment category</th><th>Explanation</th></tr><tr><td>Environment</td><td>Impact and management of climate change</td><td><p>1. SCSB has signed agreements in support of TCFD, and identifies risks and opportunities of climate change based on the TCFD framework.</p><p>2. SCSB has established the "Guidelines Governing Climate Risk Management", thereby establishing the structure and strategies of climate risk governance. SCSB also implements climate risk management based on the three lines of defense in our internal control.</p><p>3. SCSB has obtained ISO 14001, ISO 45001, ISO 50001, ISO 46001, and ISO 20400, which are certifications related to the environment, occupational safety and health, energy, water resource, and sustainable procurement management, respectively.</p><p>4. SCSB has implemented inventory of greenhouse gas emissions in accordance with ISO 14064-1 and obtained its certification.</p><p>5. SCSB follows the Carbon Accounting and Financing Alliance (PACF) and the Science Based Targets (SBT) to conduct a carbon inventory of the investment and lending portfolios, sets reduction targets, and also formulates carbon reduction plans and action plans to reduce carbon emissions year by year.</p><p>6. SCSB has established the "Regulations for Sustainable Development Engagement" to promote engagement subjects to implement carbon reduction and sustainable development with actions in practice.</p></td></tr></table>	Material issue	Risk assessment category	Explanation	Environment	Impact and management of climate change	<p>1. SCSB has signed agreements in support of TCFD, and identifies risks and opportunities of climate change based on the TCFD framework.</p> <p>2. SCSB has established the "Guidelines Governing Climate Risk Management", thereby establishing the structure and strategies of climate risk governance. SCSB also implements climate risk management based on the three lines of defense in our internal control.</p> <p>3. SCSB has obtained ISO 14001, ISO 45001, ISO 50001, ISO 46001, and ISO 20400, which are certifications related to the environment, occupational safety and health, energy, water resource, and sustainable procurement management, respectively.</p> <p>4. SCSB has implemented inventory of greenhouse gas emissions in accordance with ISO 14064-1 and obtained its certification.</p> <p>5. SCSB follows the Carbon Accounting and Financing Alliance (PACF) and the Science Based Targets (SBT) to conduct a carbon inventory of the investment and lending portfolios, sets reduction targets, and also formulates carbon reduction plans and action plans to reduce carbon emissions year by year.</p> <p>6. SCSB has established the "Regulations for Sustainable Development Engagement" to promote engagement subjects to implement carbon reduction and sustainable development with actions in practice.</p>	
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3. Environmental Issues				
(1) Does the Bank establish proper environmental management systems based on the characteristics of their industries?	✓		<p>1. SCSB, in accordance with ISO 14001: 2015, ISO 50001: 2018, ISO 46001: 2018, and ISO 20400: 2017, has established environmental management systems for environmental, energy, and water efficiency, as well as sustainable procurement-guideline based on international standards.</p> <p>2. The validity period for ISO 14001 Environmental Management is from July 13, 2022, to July 13, 2025; for ISO 50001 Energy Management, from December 9, 2022, to December 9, 2025; and for ISO 46001 Water Efficiency Management, from May 30, 2023, to May 30, 2026. The scope of these management systems covers the Minsheng Building. The validity period for ISO 20400 Sustainable Procurement is from December 4, 2024, to December 3, 2025, covering the entire bank. ISO 14064-1 GHG Inventory 2024 data has been verified on March 17, 2025, and the 2024 verification statement is pending, covering all domestic and foreign bases and subsidiaries.</p>	No difference.
(2) Does the Bank commit to raising the efficiency of energy use and using renewable materials with low environmental impact?	✓		<p>1. SCSB actively promotes various energy carbon reduction measures, including building green computer rooms, replacing corporate vehicles with hybrid electric vehicles or electric vehicles, encouraging employees to adopt low-carbon commuting methods, replacing air-conditioning to one that are of low-horsepower high-efficiency air conditioning systems, and prioritizes the purchase of low-carbon materials, gave priority to the procurement of energy-saving and environmentally-friendly products, obtained Silver-Grade Green Building certification for new headquarters building, replaced old lighting fixtures with power-saving LED lighting in about 60% of branches, and promoted resource recycling, reuse, and use of green renewable energy.</p> <p>2. Announcement of the Ministry of Economic Affairs on the replacement plan of energy-saving subsidies for lighting and air-conditioning equipment, and SCSB seizes the grant opportunity to replace equipment to achieve power-saving benefits; SCSB also adjust the closing time of signboard lights to save power.</p>	No difference.



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(3) Does the Bank evaluate its current and potential risks and opportunities brought about by climate change, and take response measures to tackle related issues?	✓		<p>3. Gradually increasing the procurement of green renewable energy aligns with operational goals, targeting an additional 5.8 million kWh of green energy by 2030, with an estimated share of over 40%. In 2024, 1,423,815 kWh of green electricity was purchased, accounting for 9.35% of SCSB's total electricity consumption of 15,232,105 kWh. Achieved RE9.35 and acquired 1,420 renewable energy certificates in 2024.</p> <p>At the beginning of each year, SCSB compiles opinions from various departments to identify potential risks and opportunities related to climate change. After the identification results are compiled, SCSB invites internal executive management to evaluate the probability of occurrence and impact level of risks and opportunities and has various business management units formulate related response measures.</p> <p>SCSB's Task Force on Climate-Related Financial Disclosures (TCFD) Report has disclosed relevant information on SCSB's governance status, strategies, risk management, indicators and goals with respect to climate-related risks and opportunities.</p>	No difference.
(4) Does the Bank collect statistics of its GHS emission, water consumption, and total weight of waste over the past two years, and formulate policies of GHG reduction, water consumption reduction, or other plans related to waste management?	✓		<p>1. SCSB reports "Greenhouse Gas Emissions and Reduction Information" and "Sustainability Report" to the Market Observation Post System every year to disclose the effectiveness of SCSB's energy conservation and carbon reduction implementation.</p> <p>2. (1) The GHG emissions from domestic locations were 12,010.302 tCO₂e in 2023 and 11,860.350 tCO₂e in 2023, a decrease of 149.952 tCO₂e. The primary reasons include the decrease of input power, which contributed by promoting various energy carbon reduction measures. Furthermore, the other reasons include the decrease of business travel, commodity - upstream fuel, and commodity - manufacturing of credit cards and debit cards.</p> <p>(2) The water usage at domestic sites was 65,144 metric tons in 2023 and 69,119 metric tons in 2024, up 6.1%.</p> <p>(3) The general waste produced at domestic sites was 201 metric tons in 2023 and 193 metric tons in 2024, down 3.7%.</p>	No difference.

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			3. SCSB will continue to encourage each unit to save electricity and water through energy and water conservation competitions. The headquarters implements energy and water resource efficiency management to continually explore opportunities for saving electricity and water. It also continues to replace fuel-powered vehicles with hybrid vehicles to reduce fuel consumption.	
4. Social Issues (1) Does the Bank formulate appropriate management policies and procedures according to relevant regulations and the International Bill of Human Rights?	✓		1. SCSB has established a “Human Rights Policy” in accordance with relevant regulations, affirming and supporting various international human rights conventions such as the “International Bill of Human Rights,” the “Core Labor Standards Conventions” issued by the ILO, and the “United Nations Global Compact (UNGC)”. The policy mainly covers workplace human rights protection, health and safety in the workplace, freedom of association, the right to collective bargaining, and the implementation of information security controls. SCSB also requires suppliers and customers to adhere to the spirit and basic principles of this policy. 2. In accordance with the “Human Rights Policy”, SCSB has established a “Human Rights Risk Due Diligence Process”, focusing on human rights issues such as “overtime working hours” and “workplace mental health”. This process assesses the potential sources of risks related to these issues and conducts human rights impact analysis and mitigation/adaptation measures. In July 2024, a three-week bank-wide early meeting was held to promote sexual harassment prevention and SCSB’s complaint and psychological counseling channels. In October, an online course on “Sexual Harassment Prevention and the Prevention of Illegal Harm Infringement While Performing Duties” was arranged for the entire bank. To enhance gender sensitivity, awareness, and ability to recognize power differential relationships among management, an advanced course on “Sexual Harassment Prevention and the Prevention of Illegal Infringement While Performing Duties” was arranged for managers. Additionally, in June 2024, the Q2 compliance training for compliance officers focused on promoting regulations related to sexual harassment prevention. In December, further promotion of the concept “Creating a Bullying-Free Workplace, Starting with You and Me” was conducted through the Business Affairs Meeting to foster a healthy working environment.	No difference.



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(2) Does the Bank develop and implement reasonable employee benefits policies (including remuneration, leave, and other benefits), and appropriately reflect employee operating performance or results in their remuneration?	✓		<p>1. SCSB regards employees as valuable assets and, in order to care for and prioritize their physical health, provides travel subsidies, medical subsidies, and education subsidies. If an employee needs to personally care for a family member suffering from a serious illness or major accident, or if a female employee experiences physical discomfort due to pregnancy, they may apply for family care or maternity leave. SCSB also offers maternity leave days exceeding legal requirements. Starting in March 2024, a "Breastfeeding Delivery Subsidy" program will be implemented to encourage female colleagues to return to the workplace after childbirth. Additionally, SCSB has established an employee health consultation center to provide health and medical consultation services, allowing employees to work with peace of mind.</p> <p>2. To provide employees with safe and privacy-ensured communication channels, SCSB established the "iTalking employee care mailbox". Utilizing this channel, SCSB can more profoundly understand employees' needs and seek their feedback and suggestions, thereby facilitating adequate adjustments to relevant strategies and measures. Furthermore, in 2022, the New Employee Care Program was established. It seeks to understand the orientation of new employees, offers timely assistance to their needs, and collects employee feedback for relevant responsible units as a reference for their future business adjustments.</p> <p>3. SCSB provides employees with regular health checkups every three years, hires professional nursing care personnel and corporate masseurs, and appoints professional physicians to provide medical cares. Through regular health checkups, and health-related seminars, and activities of employee associations, SCSB relieves employees' stress and improve their mental and physical health. In order to create a friendly workplace environment and assist employees in balancing work and family caregiving responsibilities, SCSB has set up four breastfeeding rooms and actively encourages female colleagues to return to the workplace after childbirth. To support a gender-friendly work environment, SCSB has launched a "Breastfeeding Delivery Subsidy" program, offering 12 subsidies per person per year.</p>	No difference.

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			<p>4. SCSB established employee assistance programs (EAPs), providing employees with counseling services in collaboration with an external professional consultant, the Taiwan Institute of Psychotherapy, in the hope of building a workplace conducive to both physical and mental health. The scope of counseling in Employee Assistance Programs (EAPs) encompasses work, family, parenting, relationships, interpersonal relations, self-discovery, emotional management, and legal issues such as housing purchases, car accident disputes, divorce and alimony, and property inheritance. Employees can use this service via free service hotline, email, or face-to-face counseling. In addition, the Human Resource Department shares EAPs-themed articles titled "A Spiritual Refreshment" with employees every month in the hope motivating them through reading and improving their physical and mental health. SCSB's EAPs offer employees a way to alleviate stress, so as to strike a balance between work and life.</p> <p>5. To create a friendly workplace environment and help employees balance work and family responsibilities, SCSB has established nursery rooms at headquarters building and Neihu building and signed a corporate childcare service contract with Hess Educational Enterprise Co., Ltd. Children of employees enrolled in preschools or day care centers affiliated to that company can enjoy related discounts and extended childcare services.</p> <p>6. SCSB has set up a total of 12 labor-business units and headquarters, each of which convenes meetings every quarter, in accordance with Article 2 of the "Regulations for Implementing Labor-Management Meeting", which requires a business entity with more than 30 employees at each of its offices to convene its own labor-management meeting.</p> <p>7. SCSB is committed to promoting diversity and equality in the workplace. At the end of 2024, female employees accounted for 56% (1,635 people) and 38% (15 people) of executive managers.</p> <p>8. There are 3 indigenous employees, 17 employees with disabilities, and 92 non-local employees (including Mainland China, Hong Kong, Vietnam and Singapore).</p>	



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	Yes	No	Summary	
(3) Does the Bank provide a healthy and safe working environment and organize training on health and safety for its employees on a regular basis?	✓		<p>9. SCSB formulates reasonable salary adjustment ranges based on the overall financial environment and salary adjustment standards of benchmark financial institutions so that employees can enjoy their due share of company profits, and makes upward adjustments to employee remuneration appropriation ratios. Furthermore, employee remuneration is adjusted according to the performance assessments of employees and their units.</p> <p>As required by law, SCSB implements training of new and existing employees on occupational safety and health every year:</p> <ol style="list-style-type: none"> 1. Held education and training on occupational safety and health-related topics for all employees. In 2024, a 1.5-hour online course titled “Financial Industry Overload Hazard Prevention - Occupationally Induced Cerebrovascular and Heart Diseases” was arranged. 2. In addition to attending the aforementioned course, new employees are also required to take occupational safety and health education and training courses, including a 1.5-hour “Occupational Safety and Health Education and Training” in-person/live course and a 1.5-hour online course titled “Implementing Occupational Safety and Health for Well-being”. 3. SCSB attaches great importance to employee health and safety, and considers employees' work patterns under the framework of the labor health service plan, and proposes the health management of work-related abnormalities and the prevention of occupational diseases are proposed. For example, it has developed the “Physical and Health Examination Abnormalities Follow-up Management and Health Guidance” for early detection and early treatment for the employees, which helps to improve the quality of life, reduce absenteeism due to illness, and improve productivity; the “Illness Prevention Program Due to Abnormal Workload” provides workload survey, and the identification and evaluation of high risk group, adopts measures including health management and interviews with medical staff; the “Human Hazard Prevention Program” aims to prevent work-related skeletal injuries or diseases caused by hazardous factors such as repetitive work, inappropriate work posture, or inappropriate work environments, and provides identification, assessment, and interviews with medical personnel, and related improvement 	No difference.

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			<p>measures are adopted; the “Maternal Health Protection Program” is to support female personnel from pregnancy to postpartum, and to evaluate and control the operations that are likely to pose maternal health hazards, to provide labor health services interview guidance, risk classification management, work suitability arrangements, and other related measures; the “First Aid Response” plan leads to the setting up of AEDs in the Headquarters and Neihu Building, first responders are appointed in accordance with the law, and medicine cabinets in each unit is installed to ensure that in case of sudden injury during operation, SCSB provides immediate first aid measures in response to accidental injuries or emergencies and mitigates the severity of injuries; the “Planning and organization of health promotion activities” plan is to ensure safety at work and the physical and mental health of employees. Occupational safety and health education and training are regularly arranged to prevent occupational disasters and enhance workers' knowledge on safety and health; SCSB also provides employees with health promotion information and organizes health promotion seminars and activities from time to time, and conveys a clear message to employees through electronic newsletters. SCSB arranges on-site health services for employees to prevent occupational injuries or diseases. Occupational safety and health committee meetings are convened regularly to review workplace health and safety issues to ensure the safety and health of employees. (For details of the measures and the effectiveness of implementation, please refer to “Labour Relations”).</p> <p>4. In 2024, SCSB expanded the scope of the ISO 45001 Occupational Safety and Health Management System inventory boundary to include all domestic locations. On May 24, 2024, SCSB passed the third-year verification by SGS.</p> <p>5. In 2024, there were 18 occupational injury cases affecting 18 employees, accounting for 0.6% of the total number of employees.</p> <p>6. There was no fire incident at SCSB in 2024. All units hold fire drills every six months. In 2023, SCSB adopted the ISO 22301 business continuity management international standard system and continued to improve its emergency response procedures according to the recommendations of the consulting company.</p>	



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(4) Does the Bank provide its employees with career development and training sessions?	✓		SCSB has always encourages employees to prioritize their own career development planning. Using the position and rank system as a framework, an internal recruitment mechanism for job vacancies has been established. All job vacancies (except for appointed manager positions) are first made available internally, providing current employees with the opportunity to apply for transfers. SCSB also occasionally organized various financial professional courses (including basic and advanced levels) and arranged for employees to participate in training courses related to digital finance business development and information technology. At the same time, a diverse range of online courses is available on SCSB's E-learning platform.	No difference.
(5) Does the Bank comply with applicable laws, regulations, and international guidelines concerning customer health, safety and privacy, and the marketing and labeling of products and services, and develop relevant policies and complaint procedures that protect customer rights?	✓		SCSB adheres to the ten principles of fair customer treatment set by FSC. In serving customers, SCSB upholds the service philosophy of "always placing customers' needs first", with a sense of mission to "Place customers as the top priority". This ensures that "warmth, ease, and respect" become the best impression customers have of SCSB. To implement and enhance the protection of financial consumers' rights, SCSB has established and regularly reviews and updates regulations related to consumer protection, fair treatment, and customer rights. These include the "ISO 10002 Directions for Customer Complaint Organization and Management", "Guidelines Governing Fair Treatment of Senior Customers", "Guidelines Governing Friendly Financial Service", "Policies of the Principles for Treating Customers Fairly", "Strategies for the Principles for Treating Customers Fairly", "Regulations for Setting up the Consumer Protection and Treating Customers Fairly Committee", "Consumer Protection Guidelines", and "Regulations for Customer Information Management". These ensure that relevant personnel follow standard operating procedures to handle financial consumer complaints in a timely and appropriate manner, safeguarding the rights of financial consumers. SCSB collects customer feedback through various channels. Customers can submit their opinions through branches, 24-hour Call Center, email, official website's intelligent customer service, official Line account, or in writing with their name. SCSB's "Regulations for Customer Information Management" establish procedures for	No difference.

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	Yes	No	Summary	
(6) Does the Bank develop and implement supplier management policies, which require suppliers to comply with regulations related to issues including environmental protection, occupational safety and health, or workers' rights?	✓		<p>handling customer inquiries, response timeframes, confidentiality of customer data, follow-up audits, personnel training, and other related regulations. SCSB maintains records and processing timelines for the receipt, investigation, and response procedures of complaints to make sure of the effectiveness of the consumer dispute resolution mechanism. To provide customers with warm and consistent service, the Call Center standardizes the handling of complaints through a system. The complaint system automatically tracks the process, from acceptance, handling, and satisfaction surveys to case closure, with an independent case closing mechanism to ensure that each complaint is properly addressed. The management unit regularly collects complaint data and analyzes it monthly and quarterly from various perspectives, including customer, product, channel, and service personnel. By identifying potential improvement opportunities from the data, SCSB aims to enhance the attention and awareness of front-end, mid-end, and back-end personnel regarding complaints, maximizing customer satisfaction.</p> <p>To continuously implement customer-first service philosophy and emphasize the importance of customer feedback, SCSB officially introduced the international standard ISO 10002: 2018 Complaint Handling Management System at the end of 2021. This system conducts a comprehensive review of complaint management, strengthens the involvement of executive management, and enhances horizontal cooperation and communication across departments, with annual verification continued. Through monthly management meetings, each case is discussed to explore the possibility of optimizing the customer service experience. Executive management continuously supervises the implementation results.</p> <p>1. SCSB has established procurement documents such as the "Regulations for Procurements", "Regulations for Supplier Management", and "Regulations for Supplier Corporate Social Responsibility". In 2023, SCSB launched the Sustainable Procurement - Guidance (ISO 20400: 2017). For suppliers with a transaction amount of NTD 100,000 or more, a "Supplier Corporate Social Responsibility Self-Assessment Form" must be filled out and submitted</p>	No difference.



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			<p>along with the price inquiry. Suppliers wishing to enter into contracts must sign a “Supplier CSR, Environmental, Occupational Health and Safety, and Energy Commitment” and a contract containing clauses on ethical corporate management, corporate social responsibility, and environmental protection, specifying that suppliers must fulfill and comply with various standards on integrity management, labor rights and human rights, environmental protection, and social co-prosperity.</p> <p>2. SCSB regularly assesses the products and services provided by suppliers. The results of the assessment will affect the continuation of cooperation with the supplier. The assessment areas include “delivery quality”, “company organizational status”, and “sustainability performance” (whether there were any violations in the past year). Suppliers are encouraged to continuously improve their sustainability performance to build a sustainable supply chain together.</p>	
5. Does the Bank, with reference to internationally applicable standards or guidelines for preparation of reports, prepare its CSR reports and other reports that disclose SCSB’s non-financial information? Has the aforementioned reports obtained verification or guarantee and opinions from third-party authentication units?	✓		<p>1. Since 2008, SCSB has prepared CSR reports on its own initiative every year. Since being listed in the stock market in October 2018, SCSB has prepared Sustainability Reports in accordance with standards (e.g., international reporting standards such as the GRI Standards) as required by TWSE.</p> <p>2. Deloitte Taiwan was commissioned as the third-party authentication unit to conduct limited assurance in accordance with the Assurance Standard No. 1 “Assurance Engagement of Examinations or Audits of Non-historical Financial Information” issued by the Accounting Research and Development Foundation. In our Sustainability Reports, indexes for the contents corresponding to GRI Standards are disclosed, and disclosure categories that obtained third-party assurances or guarantees are also noted. The Sustainability Reports and their assurance reports are both published on the MOPS and SCSB’s website.</p>	No difference.
<p>6. If the Bank has established the Sustainable Development Best Practice Principles based on the Sustainable Development Best Practice Principles for TWSE/GTSM Listed Companies, please describe any discrepancy between the Principles and their implementation:</p> <p>The sustainable development has generally followed the SCSB “Sustainable Development Best Practice Principles”.</p>				

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	Yes	No	Summary	
7. Other important information to facilitate better understanding of SCSB's sustainable development practices:				
<p>SCSB places emphasis on environmental, social, and corporate governance-related issues, and integrates sustainability objectives with operational strategies. To enhance its excellent corporate image, SCSB continues to promote corporate ESG, including sound banking operations, protection of depositors' rights and interests, provision of financial services to individuals and enterprises to promote economic and financial development; participation in the "Campus and Community Financial Literacy Campaign" organized by FSC to promote social financial education, which was awarded a certificate of appreciation by FSC; promotion of digital e-billing and establishment of a digital financial payment platform, strengthening environmental management, and promoting energy conservation and carbon reduction to protect the environment. In terms of social engagement, SCSB has formed a team of caring volunteers from the headquarters and regional centers to promote social services and charity activities in the community to facilitate community development. SCSB also actively promotes financial literacy education, social welfare, and academic and cultural activities through "SCSB Cultural and Educational Foundation" and "SCSB Charity Foundation", which were established with the SCSB's donations, such as publishing financial knowledge books, setting up libraries, organizing or co-organizing academic seminars, offering scholarships, sponsoring disadvantaged groups, sponsoring social education and arts activities, advocating public welfare activities, and promoting environmental protection concepts. SCSB will continue to invest resources in arts and cultural activities as well as cultural and creative industries to promote cultural development. In addition, to continue to strengthen the promotion of environmental, social and corporate governance (ESG) sustainable development, SCSB donated NT\$14 million to the "SCSB Cultural and Educational Foundation" in 2022, and NT\$15 million in 2023 and 2024 respectively for the promotion of sustainable development related activities, which focus on environmental protection, maintain biodiversity and social responsibility related public welfare. In 2024, the sponsorship in the support of domestic cultural development exceeded a total of NT\$5.61 million, and details are as follows: sponsorship for domestic performance group, work exhibitions, performance and activities organized by art groups and artists, software/hardware equipment or other technical support, etc. was NT\$3.11 million; sponsorship in the domestic movies, television or music production, release, broadcast, projection show, performance show, or provision of equipment, facilities, technologies or other professional services to assist the completion of production, release, broadcast, projection show and performance show of movies, television or music was NT\$700 thousand; to encourage the general public to participate in culture and art activities, such as art gallery, museum, local cultural institution and art centers, and to support the organization of medium and large art related activities, and to response to the government's policies and plans in art related consumption habits, the sponsorship was NT\$1.8 million.</p> <p>In order to actively participate in cross-disciplinary cooperation and to expand the environmental protection influence, SCSB sponsored NT\$630 thousand to the United Daily News Co., Ltd. in 2024 in response to its "Planting a Tree for the Planet" program, thereby promoting the planting of more than 1,000 Taiwan's native trees, and reducing carbon dioxide and accelerating the achievement of the net-zero goal.</p> <p>Please refer to the SCSB website "Corporate Governance" at https://www.scsb.com.tw/content/csr_en/index.html.</p>				



SCSB's Climate-related Information

1. Climate-related information implementation

Category	Implementation
1. Explain Board of Directors and management's supervision and governance of climate-related risks and opportunities.	<p>SCSB has established the "Guidelines Governing Nature and Climate Risk Management" in accordance with the "Guidelines for Climate Risk Financial Disclosures by Banks of Taiwan" issued by FSC. The Board of Director is the highest governing unit of SCSB's climate related issues; it shall approve the "Guidelines Governing Nature and Climate Risk Management," and instruct, supervise, and manage the exposure to the climate risks accordingly, to ensure the qualitative and quantitative measures defined by SCSB are consistent to its risk appetite. Members of the Board of Directors hold irregular education and training on climate-related issues in order to understand the development trends of international climate change. The Sustainable Development Committee has also been appointed to report climate risk information to the Board of Directors on a regular basis and to formulate relevant countermeasures, so that the Board of Directors can take into account when formulating strategic planning and business monitoring. To demonstrate SCSB's commitment to sustainable development, the Board of Directors approved in 2024 the supervision and review of sustainability affairs by the Audit Committee. The name of the "Audit Committee" was changed to the "Audit and Sustainable Committee" to implement SCSB's sustainability goals and strengthen the sustainability governance and management mechanism.</p> <p>Every year, the Risk Management Department compiles, organizes and analyzes climate risk-related data and reports of the previous year provided by relevant responsible units, which are subsequently reported to the Board of Directors to formulate response measures, so as to provide a reference for strategic planning and monitoring business.</p> <p>Each unit performs its duties in accordance with the SCSB "Best Practice Principle of Three Lines of Defense for Internal Control". Furthermore, according to the nature of its business, each department identifies and evaluates climate risks and opportunities pertaining to SCSB, formulates climate-related strategies and measures (including risks and opportunities brought about climate change), establishes climate risk management mechanisms and processes and other regulations to implement risk management, assists the Risk Management Department in implementing bank-wide climate change scenario analysis and stress testing, and cooperates with the implementation of climate actions.</p> <p>The SCSB's "2023 Climate and Nature Report" (TCFD Report) was submitted to the Board of Directors on June 20, 2024 for review and approval.</p>
2. Explain how the identified climate-related risks and opportunities influence company's business operation, strategies, and finance (for the short, medium, and long terms).	<p>SCSB identifies climate-related risks and opportunities for each business, and after the cross-department discussion, a total of 10 risks and 7 opportunities have been identified. In addition, through qualitative questionnaire evaluation and analysis, the climate risks and opportunities are ranked in sequence. Furthermore, the potential financial impacts of the top three material risks and opportunities are assessed, and response strategies are established. For example: As the competent authority and the market demand stricter net zero requirements, investment and financing subjects of the financial industry must also adopt transformation actions to meet regulatory requirements or to satisfy market</p>

Category	Implementation
	<p>demands. Accordingly, additional costs will be increased, and the situation of development failure due to overly high uncertainty of technology and reduction of the capability to repay loans may occur, such that SCSB's profit may also be affected. In view of the above, SCSB actively reviews investment and financing projects and provides sustainability-linked loans for capital investment. In addition, SCSB also specifies the criteria for transformation progress and carbon reduction goal in the contracts, in order to ensure that customers' technology transfer planning can be executed successfully while maintaining proper operation systems and loan repayment capability at the same time.</p> <p>Please refer to SCSB's Annual TCFD Report for relevant information.</p>
<p>3. Explain the impact of extreme climate-related events and transformational actions on finance.</p>	<p>To measure the financial impact of extreme climate events on SCSB, SCSB has performed physical and/or transformation risk impact assessment on the business location, supplier location, investment/financing real property collaterals, high carbon emission industry risk exposure and energy transformation risk through scenario assumption and analysis. For example: The physical risks of corporate business interruption, depreciation of collateral value, and decrease of corporate revenues due to competent authority's collection of carbon tax on high carbon emission industries are assessed in order to determine the expected loss impact on SCSB. The assessment of the risks of all major businesses of SCSB indicates that the risks are fair and acceptable. In addition, relevant response strategies have been established based on the assessment result.</p> <p>Please refer to SCSB's Annual TCFD Report for relevant information.</p>
<p>4. Explain how the identification, evaluation, and management processes of climate-related risks are integrated into overall risk management policies.</p>	<p>SCSB has included the climate risks and ESG risks in the "Risk Management Policy" and relevant business management regulations. In addition, the climate risk and opportunity identification and risk management processes are as follows:</p> <p>The Risk Management Department performs climate risk and opportunity topic collection with reference to the domestic and foreign climate change research reports, studies the correlation between the risk and opportunity topics and SCSB's business, and also discusses each topic's impact on SCSB one by one according to the nature of the business. In addition, a questionnaire is also prepared and distributed to perform identification. Each business department assesses the possible impact level on its business, occurrence probability, and possible timing of occurrence of the climate risks and opportunities. For the survey result, a matrix diagram is created and the climate-related risk and opportunity materiality topics are identified in order to be used as the basis for subsequent response actions. Response strategies are implemented according to the climate-related risks and opportunities. Qualitative or quantitative KPI indicators are specified, and the strategy goal and implementation outcome are also reviewed periodically. Implementation strategies are adjusted flexibly and handled in a timely manner in order to reduce loss due to the occurrence of relevant risks.</p> <p>In addition to the climate risk, SCSB also includes new emerging risks and ESG materiality assessment results in the measurement indicators and relevant processes of various types of risk management, in order to improve asset quality, to establish sound business development, and achieve the goal of sustainable operation.</p> <p>Please refer to SCSB's Annual TCFD Report for relevant information.</p>



Category	Implementation
<p>5. If use scenarios-based analysis to evaluate resilience in confrontation with climate change risks, please explain the scenarios, parameters, hypotheses, analytical factors, and main financial influences.</p>	<p>1. Scenario analysis and assessment of SCSB's business locations and suppliers: Based on the Assessment Report 5 (AR5) of the Intergovernmental Panel on Climate Change, "IPCC," SCSB uses the Representative Concentration Pathways (RCPs) to define the future climate change scenario, and SCSB also adopts the elevating scenario of RCP8.5 as the assumed scenario of risk impact. Based on the information on TCCIP under MOST, Executive Yuan, SCSB analyzed the impact of locating in high-risk geographic areas based on the three dimensions of climate disaster risk (hazard, vulnerability and exposure). Meanwhile, through quantitative finance, SCSB reviews the exposure amount of SCSB's proprietary location of operation and suppliers under the risk impact. Therefore, the evaluation result of physical risk is able to describe the impact of climate physical risk SCSB encountered as clearly as possible.</p> <p>2. Scenario analysis on SCSB's investment and financing related physical risks and transformation risks: The domestic transformation status and climate risk level are considered for the planning, and analysis is performed in accordance with the "Operation Planning for Climate Change Scenario Analysis Performed by Domestic Banks" and methodology. Three climate change scenarios are set up and the climate change time scale and bank business cycle are considered. Accordingly, the scenario occurrence period is set for the periods of 2030 and 2050 in principle. Each scenario is described in the following:</p> <p>(1) 2050 Net zero (orderly) transition scenario: 2050 Net zero transition scenario is also known as the orderly transition scenario and corresponds to "Net Zero 2050" of NGFS and the "RCP2.6" scenario of IPCC. This scenario is used to assess the potential risks of SCSB under the path where the world progressively achieves the goal of net zero emission in 2050.</p> <p>(2) Disorderly transition scenario: It corresponds to the "Delay Transition" scenario of NGFS and "RCP2.6" of IPCC. This scenario is to assess the potential risks of SCSB under the path where the start of transition is delayed, but the 2050 net zero emission goal still needs to be achieved.</p> <p>(3) No-policy scenario: It corresponds to the "Baseline" scenario of NGFS and "RCP8.5" of IPCC. This scenario assesses the potential risks to SCSB under climate change when no transition policy is adopted.</p> <p>Relevant scenario analysis and assessment results and their impacts on the financial status of SCSB have been disclosed in the content of Sustainability Report.</p>
<p>6. If a transformation plan for climate-related risk management, please explain the contents of the plan, as well as the indicators and goals adopted in identifying and managing physical risks and transformation risks.</p>	<p>SCSB initiated the Science Based Targets (SBT) project at the end of 2022 and passed the review in January 2025. In the future, SCSB will continue to follow the carbon reduction targets under the PACF and SBT and promote carbon reduction action plans, including financed carbon footprint verification and carbon reduction plans to proactively manage the climate-related transition risks.</p> <p>Meanwhile, with respect to the selection of SCSB's business locations and sustainable non-interruption of business, SCSB has established the "Guidelines Governing Management of Branches" to ensure operational resilience and mitigate the physical risks.</p>

Category	Implementation
7. If use internal carbon pricing as a planning tool, please explain the foundations of the pricing.	<p>To increase green operation benefits, SCSB has promoted the internal carbon pricing system since 2023 and has developed a carbon fee risk assessment system at the same time. By implementing carbon pricing, SCSB assesses potential carbon costs and their financial impacts to strengthen the financed decarbonization strategies and also promotes energy-saving and carbon-reduction measures at various locations to have environmental sustainability actions in place. Additionally, SCSB also strengthened internal management to mitigate the impact posed by financed risks and low-carbon transformation.</p> <p>SCSB's internal carbon pricing in 2023 applies to various locations (including overseas locations). The greenhouse gas emissions are calculated based on the power consumption, and priced based on the rate adopted by Ministry of Environment, namely NT\$300 per metric ton. Meanwhile, the price mechanism is applied to review various units' absolute and relative reduction of power consumption (carbon fee as a percentage of unit's operating revenue), and the assessment results are incorporated into the business units' performance evaluation.</p>
8. If set climate-related goals, please explain the activities, scopes of greenhouse gas emissions, timetables, and annual progresses; if reach related goals using carbon offsets or RECs, please explain the sources and amount of carbon reduction used for offsets or the amount of RECs.	<p>1. SCSB has set its 2023 climate-related targets to reduce greenhouse gas emissions, water consumption, power consumption, and waste by 3% per million dollars of revenue each year.</p> <p>2.(1) SCSB completed the inventory of Scope 1 and Scope 2 GHG for all domestic and international locations for the year 2022 in accordance with the "Roadmap for the Sustainable Development of Listed Companies" in 2023. SCSB has also obtained an external verification statement from SGS.</p> <p>(2) Subsidiaries and sub-subsidiaries have joined the internal verification of GHG in 2024.</p> <p>(3) The external verification of the 2024 data for all domestic and international locations, as well as subsidiaries and sub-subsidiaries, was completed on March 17, 2025.</p> <p>(4) In 2024, SCSB used 794,000 kWh of green power and obtained 682 renewable energy certificates.</p>
9. GHG inventory, assurance, reduction goals, strategies and concrete action plans (to be provided separately in 1-1 and 1-2).	<p>1-1-1 GHG Inventory Information</p> <p>1-1-2 GHG Assurance Information</p> <p>1-2 GHG reduction goals, strategies and concrete action plans</p>



1-1 GHG Inventory and Assurance Information

1-1-1 GHG Inventory Information

Describe the GHG volume (metric tons CO₂e), intensity (metric tons CO₂e/NTD million), and data coverage for the most recent two years.

2023: 12,010.302 metric tons CO₂e, GHG emission of 0.4274 metric tons CO₂e per NTD million of revenue

It covers all domestic and international locations, including Scope 1, Scope 2, employee commuting, business travel (excluding short-distance transportation), commodity - energy resources (upstream electricity, upstream fuel, and tap water), commodity - manufacturing of credit cards and debit cards, services - waste disposal, credit card/debit card usage, and credit card/debit card disposal.

2024: 11,860.350 metric tons CO₂e, GHG emission of 0.4321 metric tons CO₂e per NTD million of revenue

It covers all domestic and international locations, as well as subsidiaries and sub-subsidiaries, including Scope 1, Scope 2, employee commuting, business travel (excluding short-distance transportation), commodity - energy resources (upstream electricity, upstream fuel, and tap water), commodity - manufacturing of credit cards and debit cards, services - waste disposal, credit card/debit card usage, and credit card/debit card disposal.

1-1-2 GHG Assurance Information

Describe the status of assurance in the last 2 years up to the date of publication of the annual report, including the scope of assurance, institutions of assurance, criteria of assurance, and opinions of assurance.

2023: It covers all domestic and international locations, including Scope 1, Scope 2, employee commuting, business travel (excluding short-distance transportation), commodity - energy resources (upstream electricity, upstream fuel, and tap water), commodity - manufacturing of credit cards and debit cards, services - waste disposal, credit card/debit card usage, and credit card/debit card disposal.

Assurance report was performed by SGS Taiwan according to ISO 14064-1:2018 Standards.

2024: It covers all domestic and international locations, as well as subsidiaries and sub-subsidiaries, including Scope 1, Scope 2, employee commuting, business travel (excluding short-distance transportation), commodity - energy resources (upstream electricity, upstream fuel, and tap water), commodity - manufacturing of credit cards and debit cards, services - waste disposal, credit card/debit card usage, and credit card/debit card disposal.

Assurance report was performed by SGS Taiwan according to ISO 14064-1:2018 Standards.

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

Describe the GHG reduction base year and data, reduction goals, strategies, and concrete action plans and achievement of the reduction goals.

Following the SBTi commitment, the baseline year is 2022, with emissions of 10,581.783 metric tons of CO₂e (domestic locations). The reduction target is a 42% decrease in carbon emissions by 2030 compared to the baseline year and achieving carbon neutrality by 2050. The specific action plan includes the continuous replacement of fuel-powered vehicles with hybrid vehicles, a phased review and renewal of energy-consuming equipment, and the purchase of green electricity certificates.

(9) Ethical Corporate Management

Evaluation Item	Implementation Status			Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Summary	
1. Establishment of ethical corporate management policies and programs (1) Does the Bank establish business integrity policies approved by its board of directors and state in its regulations or external correspondence about the policies and practices it has in place to maintain business integrity? Are the Board of Directors and the management committed to fulfilling this commitment?	✓		1. SCSB has established the "Ethical Corporate Management Best Practice Principles" and the "Procedures for Ethical Management and Guidelines for Conduct" approved by the Board of Directors. In addition, the content of the aforementioned regulations also specify the policies, practices, the commitment of the Board of Directors and executive management to actively implement the business policy, and requirements for external documents to include compliance with the ethical management policy, which are also reviewed and amended at all times. 2. SCSB's Article 16 of "Work Rules" and Article 12-1 of "Regulations for Employee Service Compensation" approved by the Board of Directors stipulate that employees shall implement ethical corporate management. The relevant provisions to be followed and implemented are described in the new employee training course.	No difference.
(2) Does the Bank establish an assessment mechanism for risks of dishonest conduct, and do it regularly analyze and evaluate operating activities that contain higher risks of dishonest conduct within the scope of its business? Does the Bank develop dishonest conduct prevention plans based on such mechanisms and taken measures to prevent occurrences including at least those listed in Article 7, Paragraph 2 of the Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies?	✓		1. To implement ethical corporate management and raise employees' awareness, SCSB requires all units to assess their own ethical corporate management risks every year, in order to reduce unethical conduct in operating activities. 2. Business units formulate preventive and control measures to prevent the risk of unethical conduct according to their characteristics based on the principle of ethical management and stable operations. 3. Every year, SCSB exercises enhanced promotion of business ethics-related regulations to improve employees' understanding of ethical conduct. 4. To prevent unethical conducts, SCSB has established relevant regulations to include preventive measures of various conducts described in Paragraph 2, Article 7 of the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies", "Ethical Corporate Management Best Practice Principles", "Procedures for Ethical Management and Guidelines for Conduct", "Regulations Governing Outward Donations", "Codes of Ethical Conduct", "Work Rules", "Regulations for Employee Service Compensation", and "Intellectual Property Management Policy", etc.	No difference.



Evaluation Item	Implementation Status			Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Summary	
(3) Does the Bank stipulate, implement, and regularly review and revise operating procedures, behavioral guidelines, disciplinary actions, and complaint systems in its dishonest conduct prevention plans?	✓		SCSB's "Ethical Corporate Management Best Practice Principles", "Procedures for Ethical Management and Guidelines for Conduct", "Codes of Ethical Conduct", "Procedures for Handling Whistleblowing", and "Preventing Insider Trading Administration Measures" have explicitly stated that unethical conduct is prohibited. SCSB specifically regulates the operating procedures and guidelines for employees in carrying out business; if there is any violation of ethical conduct, the method of reporting, punishment for violation, and an appeal system are to be reviewed at any time to determine whether the appropriateness and effectiveness of the relevant regulations need to be amended. In addition, internal executive managers' meetings, morning conferences and educational training were also used to raise employees' awareness towards ethical corporate management.	No difference.
2. Fulfill ethical corporate management (1) Does the Bank evaluate business partners' ethical records and include ethics-related clauses in business contracts?	✓		<ol style="list-style-type: none"> 1. SCSB regulations explicitly state that the lawfulness and ethical corporate management policy of trading counterparties, as well as records of unethical conduct, must be evaluated before engaging in business dealings, in order to ensure that their business is fair and transparent, and that they will not demand, offer, or accept bribes. When engaging in business activities, the contract signed with trading counterparties must include a clause on compliance with ethical corporate management, and that the contract may be terminated at any time if the counterparty is involved in unethical conduct. This prevents transactions with counter parties that were involved in unethical conduct. 2. SCSB has formulated samples for ethical conduct clauses that must be included in contracts signed with trading counterparties. These samples are provided via internal announcements for all SCSB units to use. 3. Every year, SCSB implements assessments of suppliers. 4. SCSB has formulated clauses of ethical conduct in its procurement contracts, including a clause of guarantee that suppliers shall not offer rebates. 	No difference.

Evaluation Item	Implementation Status			Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Summary	
(2) Does the Bank establish a unit affiliated to the Board of Directors and dedicated to promoting business integrity which regularly (at least once per year) reports on the implementation of its business integrity policies and dishonest conduct prevention plans and supervision?	✓		The Secretarial Office of Board is a dedicated unit for promoting ethical management, and is responsible for the promotion and coordination related affairs, and for reviewing the effectiveness of related regulations, in order to ensure the implementation of the "Ethical Corporate Management Best Practice Principles". The implementation status of ethical management is reported to the Board of Directors on a regular basis annually. The latest report to the Board of Directors on the implementation status of ethical management was made on March 21, 2025. The report included the review of relevant regulations, the statement and commitment of directors and executive management to comply with the ethical management policy, the implementation of each unit, the communication of ethical management policy, the training situation, internal and external audits, self-inspection of the implementation of ethical management policy, and the handling status of reported cases.	No difference.
(3) Does the Bank establish policies to prevent conflicts of interest and provide appropriate communication channels, and implement it?	✓		1. SCSB's "Corporate Governance Best Practice Principles" state that proper limits must be put on loans to stakeholders. Real estate transactions must be based on the principles of fair, just, and objective, and comply with regular business practices. Business dealings between affiliated enterprises must be based on the principle of fair and reasonable, and written regulations must be established for financial and business transactions between affiliates. Establish and announce whistleblowing channels for internal and external personnel, and establish a whistleblower protection system and include it in the internal control policy. Directors must have a high level of self-discipline, and must recuse themselves from discussing and voting on agenda items of board meetings that involve their own interests or the interests of the legal entity they represent, which is cause for concern that it will damage SCSB's interests; such directors also may not exercise voting rights on behalf of other directors. Directors shall also exercise self-discipline amongst themselves and may not provide inappropriate support for each other.	No difference.



Evaluation Item	Implementation Status			Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Summary	
(4) Does the Bank establish an effective accounting and internal control systems in order to implement integrity management? Does its internal audit unit develop relevant audit plans based on dishonest conduct risk assessment results and check or assign external CPAs to check compliance with dishonest conduct prevention plans based on such audit plans?	✓		<p>2. All directors recused themselves and did not participate in discussions and voting when they had a conflict of interest during a meeting of the Board of Directors, Board of Managing Directors or a functional committee.</p> <p>3. Whistleblowing methods and channels are disclosed on SCSB's intranet and website.</p> <p>4. To improve employees' understanding of SCSB's businesses and facilitate the opinion exchange between executive management and all employees, SCSB established the "Regulations for Employee Communication", which specifies communication mechanisms through which employees offer feedback, including: internal meetings, the President's Mailbox (employee feedback mailbox), human resources communications website, and the iTalking employee care mailbox, which has the merit of immediacy.</p> <p>5. Through public announcement, SCSB has communicated to all employees Article 12 of the "Regulations Governing Employee Service Compensation", quoted as follows: "Employees and their relatives may not receive commissions, compensations or other benefits from customers in any name, except for accepting funds for normal business transactions. In addition, the total value of gifts or New Year presents from a customer in a year may not exceed NT\$5,000. Those who receive a total amount that exceeds the said limit must obtain approval from the Executive Vice President or an officer of higher position."</p> <p>1. SCSB has established an effective accounting system, internal control system, internal audit system, self-check system, legal compliance system, and risk management mechanism to maintain the effective and appropriate operation of the internal control system. In addition, CPAs are commissioned to conduct internal control system checks every year.</p> <p>2. Based on the risk assessment results of the audited units of SCSB and other matters specified by the competent authority, the Auditing Department compiles the annual audit plan. Ethical corporate management is listed as the priority of the audit, and the audit results are disclosed in the audit reports of each audited unit, so that the executive management and key board members can timely</p>	No difference.

Evaluation Item	Implementation Status			Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Summary	
(5) Does the Bank regularly hold internal and external educational trainings on ethical corporate management?	✓		understand whether any personnel are involved in unethical behaviors or improper behaviors, and evaluate whether the preventive measures established for the implementation of ethical corporate management are operating effectively. SCSB organizes training and education on ethical management annually, and the training content covers topics such as "Corporate Sustainability and Corporate Governance - Integrity as Our Value" and sharing of case studies of unethical conduct. In 2024, a total of 12,776 employees engaged in related courses.	No difference.
3. Operation of the integrity channel (1) Does the Bank establish both a reward/punishment system and an integrity hotline? Can the accused be reached by an appropriate person for follow-up?	✓		1. To establish a corporate culture of honesty and transparency, to promote sound business operations, and to protect the rights and interests of whistleblowers, SCSB's Board of Directors has approved the "Procedures for Handling Whistleblowing," which covers the following issues: incentives and penalties based on individual circumstances if the reported case is substantiated. 2. SCSB has set up and announced the reporting mailbox, email address and hotline for reporting misconducts on SCSB's website (Chinese and English) and the internal website, as means for internal and external personnel to report misconducts. The Compliance Department acts as the designated unit to handle and investigate reported cases, and also assigns dedicated personnel to handle the whistleblowing cases.	No difference.
(2) Does the Bank develop any standard operating procedures, follow-up measures required after investigations, and confidentiality measures for handling whistle-blowing matters? Has the Bank developed any standard operating procedures, follow-up measures required after investigations, and confidentiality measures for handling whistle-blowing matters?	✓		1. The "Procedures for Handling Whistleblowing" has stipulated the conditions for non-acceptance of whistleblowing cases, handling of accepted reported cases in accordance with standard operating procedures and schedules, including the initiation of investigation, the review and re-trial of the investigation report, the subsequent handling measures of the Board of Directors, and notice to whistleblower, etc. In addition, the rules also specify that before a decision is rendered, the individual being reported shall be provided with the opportunity to express an opinion and the protection of the whistleblower is implemented.	No difference.



Evaluation Item	Implementation Status			Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Summary	
			<p>2. Circumstances of refusal:</p> <ul style="list-style-type: none"> (1) The whistleblower failed to provide complete information and timely supplemented and corrected information or unable to notify. (2) Having become aware of and reported to the judiciary. (3) Does not fall under the type of whistleblowing case for acceptance. (4) Repeated reporting, except for new facts or evidence. (5) Matters that are obviously inconsistent with the facts or contain untruthful critics. <p>However, the relevant information should be retained for future reference.</p> <p>3. Processing procedures and timeline:</p> <ul style="list-style-type: none"> (1) Initiating the investigation: Personnel may be notified of their opinions in a non-public manner, and the personnel under investigation shall be obliged to keep the content of the investigation confidential. (2) Review and re-review of investigation reports: After the investigation report is deliberated by the review committee, the follow-up matters shall be handled in accordance with the relevant regulations for appropriate disposal. (3) Report to the Board of Directors: The responsible unit shall report the handling of the reported case and the subsequent corrective measures to the board of directors. (4) Inform the whistleblower: The whistleblower shall be notified within one month after the report has been reported to the board. (5) The dedicated unit shall complete the investigation within three months. If it is necessary to prolong the investigation (three months), the reason for such an extension may be stated. <p>4. Confidentiality mechanism: According to the "Procedures for Handling Whistleblowing", the relevant personnel of whistleblowing cases shall declare in writing that they agree to keep the identity of the reporter and the content of the report in strict confidence. Unless due to regulatory requirements or litigation needs, the information of the reporter must not be disclosed to the extend revealing the identity of the whistleblower and relevant personnel.</p>	

Evaluation Item	Implementation Status			Deviation from Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies and Reasons
	Yes	No	Summary	
(3) Does the Bank provide proper whistleblower protection?	✓		<p>1. SCSB has formulated the "Procedures for Handling Whistleblowing" and has established a whistleblower protection system, which stipulates that the identity of the whistleblower and the content of the report shall be kept confidential, and that except for those providing false content and making malicious attacks against SCSB or employees, SCSB shall not make improper or adverse penalty to the whistleblower due to their whistleblowing.</p> <p>2. SCSB has established the "Regulations for Employees Communication", "Guidelines for Prevention of Sexual Harassment in the Workplace, Reporting and Disciplinary Measures", "Guidelines for Prevention of Sexual Harassment, Reporting and Investigation Measures", and "Implementation of Illegal Infringement Prevention Plan". SCSB also keeps the identity of the whistleblower and the content of the report in strict confidence. SCSB also ensures that whistleblowers filing a report based on the principle of "good faith and mutual trust" are protected without any unfavorable treatment due to their reporting.</p>	No difference.
<p>4. Strengthening information disclosure</p> <p>Does the Bank disclose its ethical corporate management policies and the results of its implementation on the company's website and MOPS?</p>	✓		SCSB has disclosed related contents of the "Ethical Corporate Management Best Practice Principles", "Procedures for Ethical Management and Guidelines for Conduct" and "Codes of Ethical Conduct" and the implementation results on SCSB's website (Chinese and English), annual reports and MOPS.	No difference.
<p>5. If the Bank has established the ethical corporate management policies based on the Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies, please describe any discrepancy between the policies and their implementation.</p> <p>SCSB established the "Ethical Corporate Management Best Practice Principles" in accordance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies" and actual needs. Contents of the principles are irregularly amended, and its implementation status is periodically reported to the Board of Directors each year. There is no discrepancy between actual operations and contents of the principles.</p>				
<p>6. Other important information to facilitate a better understanding of the Bank's ethical corporate management policies (e.g., review and amend its policies).</p> <p>SCSB requires units to periodically conduct self-evaluations of whether the business and operations comply with ethical corporate management. SCSB communicates ethical corporate management regulations and provides the latest information on laws and fines to raise compliance awareness. SCSB organizes training courses on ethical corporate management to raise the standards for professional ethics. SCSB will also review and amend related regulations in response to developments in internal and external regulations related to ethical corporate management, in order to improve our ethical corporate management performance. There were no reports of any violations of ethical corporate management in 2022.</p>				



(10) Other Important Information Regarding Corporate Governance

SCSB has established and disclosed on official website the “Preventing Insider Trading Administration Measures” to prohibit insiders such as directors or managers from exploiting undisclosed information in the market for profit. In 2024, there were no penalties or prosecutions for violating regulations on insider trading or related party trading.

Other information has been disclosed on SCSB's official website: <https://www.scsb.com.tw> “Corporate Governance” section.

(11) Internal Control System

A. Internal Control System Statement: Please refer to the MOPS (<https://mops.twse.com.tw/mops/#/web/t06sg20>).

B. Disclosure of any commissioned internal control review carried out by CPA: None.

Please refer to the MOPS (<https://mops.twse.com.tw/mops/#/web/t06sg20>).

(12) Major Resolutions of Shareholders’ Meeting and Board Meetings

A. Shareholders’ Meeting

Date	Major Resolutions	Implementation Status
2024/6/21	1. Recognition of the 2023 business report and financial statements	The relevant documents have been filed with the competent authorities and announced in accordance with the “Company Act” and the “Securities and Exchange Act.”
	2. Recognition of 2023 earnings distribution proposal	A cash dividend of NT\$1.80 per share was approved. The ex-dividend date was set on July 23, 2024 as resolved by the Board of Directors. The full amount was distributed on August 2, 2024.
	3. Approval of amendment to “Articles of Incorporation”	The revised “Articles of Incorporation” has been announced on SCSB's official website, and is handled in accordance with the revised rules.
	4. Approval of amendment to “Asset Acquisition or Disposal Procedures”	The revised “Asset Acquisition or Disposal Procedures” has been announced on the MOPS and SCSB's official website, and is handled in accordance with the revised rules.
	5. Election of 22nd-term Directors	Already completed by resolutions.

B. Board Meetings

Date	Major Resolutions
2024/4/26 2024 2nd interim meeting of 21th-term Board of Directors	Approved 1. 2024 Q1 financial statements 2. Negotiations for supplemental contracts due to project changes
2024/6/20 13th meeting of 21th-term Board of Directors	Approved 1. Sustainability report 2. AML/CFT risk assessment report 3. Donation to stakeholder 4. Improvement of deficiencies 5. Reward, disciplinary action, adjustment, promotion, and appointment of appointed managers

Date	Major Resolutions
	6. Public auction of self-owned building 7. Self-owned Building Reconstructing Planning Committee Charter 8. Guidelines Governing Internal Control System 9. Guidelines Governing Friendly Financial Service 10. Guidelines Governing Liquidity Risk Management 11. Guidelines Governing Supervision and Management of Subsidiaries 12. Regulations for Remuneration Management 13. Dispute Resolution Process 14. Internal Management Rules for Structured Products 15. Regulations for Trust Business 16. Treasury Policy 17. Emergency Response Mechanism
2024/6/21 1st meeting of 22th-term Board of Directors	Approved 1. Appointment of Remuneration Committee members 2. Nomination of members to the Nominating Committee, Risk Management Committee, and Self-owned Building Reconstruction Planning Committee 3. Election of Managing Directors
2024/7/1 2024 1st interim meeting of 22th-term Board of Directors	Approved 1. Base date and distribution date for 2023 cash dividends and related matters
2024/8/16 2nd meeting of 22th-term Board of Directors	Approved 1. 2024 H1 financial statements 2. Relocation of stakeholder registration 3. Adjustment of organizational structure 4. Business plan and self-assessment report 5. Emission reduction targets 6. Reward, disciplinary action, adjustment, promotion, and appointment of appointed managers 7. Improvement of inspection reports 8. Supervisory rating notifications 9. Remuneration structure and system for directors 10. Re-appointment of the President 11. Credit loan to stakeholder 12. Business Continuity Management Policy 13. Regulations for Equity Management 14. Regulations for Contractor Selection 15. Guidelines Governing Trading Futures 16. Regulation for the Credit Risk Management for Financial Derivatives 17. Regulations for Financial Derivatives 18. Articles of Incorporation 19. Delegation of Authority and Segregation of Duties 20. Policies of the Principles for Treating Customers Fairly 21. Guidelines Governing Group Credit Loan Risk Management 22. Compliance Policy of AML/CFT International Sanctions 23. AML/CFT Policy 24. Guidelines Governing Investment Risk Management



Date	Major Resolutions
	25. Guidelines Governing Internal Control System 26. Recovery Plan 27. Guidelines Governing Treasury Business Authorization 28. Guidelines Governing Financial Products Authorization 29. Guidelines Governing Structured Products Authorization 30. Regulation for the Management of Customers Rights and Interests for Financial Products 31. Regulations for the Review of Trust Products in High Net-worth Customer Services
2024/9/6 2024 2nd interim meeting of 22th-term Board of Directors	Approved 1. Relocation of stakeholder registration 2. Credit loan to stakeholder
2024/11/8 2024 3rd interim meeting of 22th-term Board of Directors	Approved 1. 2024 Q3 financial statements
2024/11/15 3rd meeting of 22th-term Board of Directors	Approved 1. Operating budget 2. Strategy plans 3. Audit plan 4. Improvement of inspection reports 5. Regulations Governing Valuation Methods for Financial Products 6. Additions to foreign and domestic currency transaction services 7. General contractor for the reconstruction project, reference project costs, and price determination formula 8. Relocation of self-owned buildings 9. System conversion for stakeholder 10. Credit loan to stakeholder 11. Donation to stakeholder 12. Executive managers performance evaluation method 13. Executive managers talent reserve development program 14. Signing of a “Collective Agreement” 15. Adjustment, promotion, and appointment of appointed managers 16. Business Plan for Electronic Payment Institutions 17. Organizational Rules 18. Guidelines Governing Responsibility Map System for Executive Management 19. Guidelines Governing Internal Control System 20. Guidelines Governing the Security and the Maintenance of Personal Data Files 21. Guidelines Governing Risk Management and Supervisory Framework of Compliance 22. Guidelines Governing Financial Dealings between Affiliates 23. Guidelines Governing Treasury Business Authorization 24. Guidelines Governing Discretionary Management of Securities Investment 25. Treasury Counterparty Authorized Limit Guidance 26. Guidelines Governing Handling the Wealth Management Business 27. Nominating Committee Charter 28. Audit Committee Charter 29. Professional Investor Rules 30. Regulations for Customer Information Management

Date	Major Resolutions
	31. Regulations for Detecting Operating Risks 32. Regulations for Liquidity Management 33. Regulation for the Management of Customers Rights and Interests 34. Consumer Protection Guidelines 35. Guidelines Governing Interest Rate Risk Management 36. Guidelines Governing Liquidity Risk Management 37. Credit Risk Management Policy 38. Guidelines Governing Group Credit Loan Risk Management 39. Financial Business Relationship and Investment Risk Management Policy 40. Corporate Governance Best Practice Principles 41. Procedures for Handling Whistleblowing 42. Regulations for Structural Products 43. Suitability Policy for Bond Trading Business 44. Loan Provisioning Policy 45. Regulations for Foreign Currency Securities Investment 46. Regulations for Business Performance Assessment and Bonus 47. Asset Acquisition or Disposal Procedures 48. Regulations for the Selection of the Reconstruction Contractor 49. Responsibility Map 50. Responsibility Map Statement
2025/1/7 2025 1st interim meeting of 22th-term Board of Directors	Approved 1. Adjustment, promotion, appointment, disciplinary action, and responsibility of appointed managers
2025/2/27 2025 2nd interim meeting of 22th-term Board of Directors	Approved 1. Business report and financial statements 2. Guidelines Governing Internal Control System 3. Implementation Rules for Internal Audits 4. Internal audit plan
2025/3/21 4th meeting of 22th-term Board of Directors	Approved 1. Announcement of the date, venue, procedure, proposals, period, and related matters for shareholders' meeting 2. Communication between Audit Committee members and the chief internal auditor 3. Total amount of directors and employee remuneration 4. Directors' remuneration distribution proposal 5. Financial debenture issuance report 6. Earnings distribution proposal 7. Release of directors from non-competition restrictions 8. Results of review of remuneration structure and policy for the directors (including independent directors) 9. Business cooperation agreements with stakeholder 10. Issuance of comfort letters 11. Credit loan to stakeholder 12. Major issues in the sustainability report 13. Application to conduct pilot business in the local asset management zone 14. Application to establish a new branch



Date	Major Resolutions
	<ul style="list-style-type: none"> 15. Establishment of calculation method, distribution standards and individual payment amounts of the remuneration for appointed managers 16. Review results of performance assessment, remuneration and benefit system applicable to appointed managers 17. Reward, adjustment, promotion, and appointment of appointed managers 18. Improvement of inspection reports 19. Report on overall implementation of information security 20. Statement on AML/CFT internal control system 21. Customer statement 22. Statement on matters after the period 23. Internal control system statement 24. Personal data protection evaluation report 25. Implementation report on compliance risk management and supervision 26. Appointment and remuneration of CPAs 27. Advance payment arrangements for reconstruction project/security deposit/winning general contractor and project budget 28. Response measures for unusual credit cases 29. Articles of Incorporation 30. Asset Acquisition or Disposal Procedures 31. Investment Policy 32. AML/CFT Policy 33. Group Personal Data Protection Policy 34. Financial Business Relationship and Investment Risk Management Policy 35. Data Governance Policy 36. Guidelines Governing Friendly Financial Service 37. Guidelines Governing Responsibility Map System 38. Guidelines Governing Capital Adequacy Management 39. Guidelines Governing Country Risk Management 40. Guidelines Governing Treasury Business Authorization 41. Guidelines Governing Financial Products Authorization 42. Guidelines Governing Handling the Wealth Management Business 43. Regulations for Investee Management 44. Regulations for Corporate Finance Credit Pricing 45. Regulations for the Management of Dispute Settlement 46. Standard Operating Procedures for Handling Shareholders' Suggestions, Doubts, Disputes and Litigation Matters 47. Things to Note for AML/CFT 48. Risk Management Committee Charter 49. Regulations for Liquidity Management 50. Internal Management Rules for Structured Products

(13) Major Issues of Record or Written Statements Made by Any Director Dissenting to Important Resolutions Passed by the Board of Directors: None.

4. Audit Fee

Unit: NT\$ thousand

CPAs Firm	Name of CPA	Audit Period	Audit Fee	Non-audit Fees				Total	Note
				Policy Design	Business Registration	Human Resources	Others		
PwC (Taiwan)	KUO, PUO-JU	2024/1/1 to 2024/12/31	10,600	-	-	-	23,037	33,637	Non-Audit Fees — Others includes Internal Control Agreed-upon Procedures, Law and Regulations Retrieving System Project, The Issuance of the Internal Control System Audit Report for Personal Data Protection, Bank Debentures, Business Tax for Dual-status Business Entities, Application for Tax Refund by Profit- seeking Enterprise Income Tax, Application for Tax Refund by the Regulations on Industries Investment from Repatriated Offshore Funds, Application for Re-domiciliation, Implementation Support for the MAS Proposed Amendments to the Securities and Futures (Reporting of Derivatives Contracts) Regulations, Accrual of ECL Model Review and Clearance Confirmation, and Measurement of ECL and IT Memo for FY23.
	WU, WEI-TAI								

5. Replacement of CPA: None.

6. SCSB's Chairman, President, Chief Financial Officer, and managers in charge of its finance and accounting operations did not hold any positions in SCSB's independent auditing firm or its affiliates during 2024.

7. Changes in Shareholding of Directors, Executive Officers and Shareholders conform to the Regulations Governing a Same Person or Same Concerned Party Holding the Issued Shares with Voting Rights over a Particular Ratio of a Bank, Article 11:

(1) Information of Shareholding Transfer:

Please refer to the MOPS (https://mops.twse.com.tw/mops/#/web/query6_1).

(2) Information of Shareholding Pledge:

Please refer to the MOPS (https://mopsov.twse.com.tw/mops/web/STAMAK03_1).



8. Relationship among the Top Ten Shareholders

2025/4/15 / Unit: share

Name	Current Shareholding		Spouse's / Minor's Shareholding		Shareholding by Nominee Arrangement		Name and Relationship Between SCSB's Top Ten Shareholders, or Spouses or Relatives Within Two Degrees		Remarks
	Shares	%	Shares	%	Shares	%	Name	Relationship	
Taishin International Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF	301,319,590	6.20%	-	-	-	-	-	-	
Yuanta Taiwan Dividend Plus ETF special account	251,245,615	5.17%	-	-	-	-	-	-	
TASSBURY INVESTMENTS CO., S.A. Representative: YUNG CON-SING JOHN	226,868,688	4.67%	-	-	-	-	YUNG, CHU-KUEN YUNG CHOU, SHU-HSIA	Relatives Within Two Degrees	
BRIGHT HONEST INVESTMENT LIMITED Representative: YUNG, CHU-KUEN	185,504,656	3.82%	-	-	-	-	YUNG CON-SING JOHN YUNG CHOU, SHU-HSIA	Relatives Within Two Degrees	
TILSBURY INVESTMENTS INC. Representative: YUNG CON-SING JOHN	171,587,731	3.53%	-	-	-	-	YUNG CON-SING JOHN YUNG CHOU, SHU-HSIA	Relatives Within Two Degrees	
SHEEN PERFECT ENTERPRISES LIMITED Representative: YUNG, CHU-KUEN	129,448,236	2.66%	-	-	-	-	YUNG CON-SING JOHN YUNG CHOU, SHU-HSIA	Relatives Within Two Degrees	
MAGNETIC HOLDINGS LIMITED Representative: YUNG CON-SING JOHN	128,798,376	2.65%	-	-	-	-	YUNG, CHU-KUEN YUNG CHOU, SHU-HSIA	Relatives Within Two Degrees	
LOGAN INVESTMENTS ENTERPRISES LTD. Representative: NG AH LAY	120,094,128	2.47%	-	-	-	-	-	-	
HONG DA INVESTMENT CO., LTD. Representative: YUNG CHOU, SHU-HSIA	67,692,287	1.39%	-	-	-	-	YUNG, CHU-KUEN YUNG CON-SING JOHN	Relatives Within Two Degrees	
Labor Pension Fund	53,803,148	1.11%	-	-	-	-	-	-	

Note: Information in the table is based on data as at the most recent stock ex-dividend date.

9. Ownership of Shares in Affiliated Enterprises

2024/12/31

Affiliated Enterprises*	Ownership by SCSB		Direct or Indirect Ownership by Directors and Managers		Total Ownership	
	Shares	%	Shares	%	Shares	%
China Products Trading Corporation, Ltd.	3,000	3.00%	-	-	3,000	3.00%
China Travel Service (Taiwan) Limited	38,943,123	99.99%	-	-	38,943,123	99.99%
Kuo Hai Real Estate Management	3,000,000	30.00%	-	-	3,000,000	30.00%
Taipei Forex Inc.	600,000	3.03%	-	-	600,000	3.03%
Taiwan Futures Exchange (TAIFEX)	4,432,076	0.71%	-	-	4,432,076	0.71%
Pacific Resources Corporation	15,772	2.10%	-	-	15,772	2.10%
Financial Information Service Co., Ltd.	8,402,252	1.24%	-	-	8,402,252	1.24%
Taiwan Finance Corporation	59,434,560	11.51%	-	-	59,434,560	11.51%
IBF Securities Co., Ltd.	53,231,704	4.63%	-	-	53,231,704	4.63%
Taiwan Asset Management Corporation	15,000,000	1.42%	-	-	15,000,000	1.42%
Taiwan Financial Asset Service Corporation	5,000,000	2.94%	-	-	5,000,000	2.94%
Taiwan Depository & Clearing Corporation	645,808	0.08%	-	-	645,808	0.08%
Financial Esolution Co., Ltd.	610,710	2.78%	-	-	610,710	2.78%
SCSB Marketing Ltd.	500,000	100.00%	-	-	500,000	100.00%
SCSB Asset Management Ltd.	160,000,000	100.00%	-	-	160,000,000	100.00%
Sunny Asset Management Corp.	186,478	3.11%	-	-	186,478	3.11%
Yu Ji Venture Capital Corporation	247,500	3.75%	-	-	247,500	3.75%
Asia Pacific Emerging Industry Venture Capital Co., Ltd.	701,812	2.22%	-	-	701,812	2.22%
Taiwan Mobile Payment Co., Ltd.	600,000	1.00%	-	-	600,000	1.00%
Wresqueue Limitada	175,500	100.00%	-	-	175,500	100.00%
Shancom Reconstruction Inc.	15,000	100.00%	-	-	15,000	100.00%
Paofoong Insurance Company (Hong Kong) Limited	200,000	40.00%	-	-	200,000	40.00%
OurCrowd International General Partner, L.P.	1,250,000	0.71%	-	-	1,250,000	0.71%
AMK Microfinance Institution Plc.	10,946,497	99.99%	-	-	10,946,497	99.99%
Intumit Inc.	881,000	3.04%	-	-	881,000	3.04%
EMQ INC.	1,043,841	2.65%	-	-	1,043,841	2.65%
FaceHeart Corporation	233,333	1.25%	-	-	233,333	1.25%

Note: Investments as set forth in Article 74 of the "Banking Act".



Capital Overview

SCSB Annual Report 2024

1. Capital and Shares

(1) Source of Capital

A. Issued Shares

Unit: thousand shares, NT\$ thousand

Month / Year	Par Value (NT\$)	Authorized Capital		Paid-in Capital		Remark	
		Shares	Amount	Shares	Amount	Sources	Other
2023/12	-	6,000,000	60,000,000	4,481,603	44,816,031	-	-
2024/12	-	6,000,000	60,000,000	4,861,603	48,616,031	-	-
2025/3	-	6,000,000	60,000,000	4,861,603	48,616,031	-	-

B. Type of Stock

Unit: thousand shares

Share Type	Authorized Capital		Total Shares	Remarks
	Issued Shares	Un-issued Shares		
Common Shares	4,861,603	1,138,397	6,000,000	Listed

(2) List of Major Shareholders

2025/4/15 / Unit: share

Shareholder's Name	Shareholding	
	Shares	Percentage
Taishin International Bank in custody for Cathay MSCI Taiwan ESG Sustainability High Dividend Yield ETF	301,319,590	6.20%
Yuanta Taiwan Dividend Plus ETF special account	251,245,615	5.17%
TASSBURY INVESTMENTS CO., S.A.	226,868,688	4.67%
BRIGHT HONEST INVESTMENT LIMITED	185,504,656	3.82%
TILSBURY INVESTMENTS INC.	171,587,731	3.53%
SHEEN PERFECT ENTERPRISES LIMITED	129,448,236	2.66%
MAGNETIC HOLDINGS LIMITED	128,798,376	2.65%
LOGAN INVESTMENTS ENTERPRISES LTD.	120,094,128	2.47%
HONG DA INVESTMENT CO., LTD.	67,692,287	1.39%
Labor Pension Fund	53,803,148	1.11%
JPMorgan Chase Bank N.A., Taipei Branch in Custody for Vanguard Total International Stock Index Fund, a series of Vanguard Star Funds	53,068,048	1.09%
Bank of Taiwan in Custody for Yuanta Taiwan High Dividend Low Volatility ETF Securities Investment Trust Fund Special Account	50,315,000	1.03%

Note: Shareholders with holdings of at least one percent of the shares or the top ten shareholders, as at the most recent ex-dividend date.

(3) Dividend Policy and Implementation Status

A. Dividend Policy:

According to Article 37 of the SCSB “Articles of Incorporation”: If at the end of a fiscal year there is a profit for that year, SCSB shall, after payment of all taxes and offsetting the accumulated losses of previous years, first set aside a sum of it as legal reserve in accordance with laws and regulations unless such legal reserve already amounts to SCSB’s total paid-in capital. Then the special reserve shall be set aside or reversed, and the dividends for preferred shares may be distributed. The final remaining surplus, if any, along with the undistributed earnings accumulated in previous years, including the reversals of special reserves prescribed by laws, shall then be the surplus available for distribution for the current year, in principle, the distribution of the annual common shareholder dividends shall not constitute less than 10% of the surplus available for distribution of the year, and the board of directors shall make the proposal for distribution and submit it to the regular shareholders’ meeting for acknowledgment. The distributable dividends and bonuses in whole or in part may be paid in cash after a resolution has been adopted by a majority vote at a meeting of the Board of Directors attended by two-thirds of the total number of directors; and in addition thereto a report of such distribution shall be submitted to the shareholders’ meeting. The dividend policy of SCSB shall take into consideration of the environment of banking industry and the growth stage of SCSB, the purpose of continual expansion of operation scale and the increase in profitability, the interests of shareholders, the balance of dividends, the funding requirements of SCSB, and its long-term financial planning. In distributing dividends, as a principle, the amount of cash dividends distributed for each year may not be less than ten percent of total amount of dividends distributed for the year, in order to seek sustainability and steady development.

B. The Dividend Distribution Proposed by Shareholders’ Meeting

2024 shareholders’ meeting proposed a cash dividend of NT\$1.80 per share.

(4) The Effects of Stock Dividends Proposed by Shareholders’ Meeting on the Operating Performance and Earnings Per Share

2024 shareholders’ meeting did not propose a stock dividend.

(5) Employees’ Bonus and Directors’ Remuneration

A. Information Relating to Employees’ Bonus and Directors’ Remuneration in the “Articles of Incorporation”

Please refer to “Dividend Policy and Implementation Status”.

B. The Difference between Estimated and Actual Employees’ Bonus and Directors’ Remuneration as well as Actual Stock Dividends Distributed Amount

The Board of Directors has approved the distribution of remuneration of employees in cash for NT\$76 million and remuneration of directors of NT\$ 40.42 million in 2024, which is NT\$5.58 million different from the amount of NT\$76 million and NT\$4.6 million recognized as the employees’ remuneration and directors’ remuneration in 2024. The difference is treated as a change in accounting estimate and is recognized as profit/loss for 2025. If there is still a change in the amount on the resolution date of the shareholders’ meeting, it is to be treated as a change in accounting estimate and is to be adjusted and accounted for in the resolution year of the shareholders’ meeting. If the shareholders’ meeting decides to distribute employees’ remuneration in the



form of shares, the number stock dividend shall be determined based on the calculation of dividing the amount resolved for distribution by the fair value of the stock. In addition, the fair value of the stock shall be calculated based on the net value of the most recent financial statements audited by CPAs.

C. The Information of Proposed Distribution Approved by the Board of Directors

(A) Payment in Cash or Stock Bonus to Employees and Directors: The Board of Directors has approved the proposal for distribution of employees' remuneration in cash for NT\$76 million and the remuneration of directors for NT\$40.42 million, which are different from the amounts of employees' remuneration of NT\$76 million and the remuneration of directors of NT\$46 million recognized in 2024, and the difference is NT\$5.58 million. Such difference is due to a change in accounting estimates, and is handled as a change in accounting estimates and recognized as profit/loss for 2025.

(B) The proportion of the proposed distribution amount of employees' stock bonus to net income and the sum of employee bonus: None.

D. Actual Earnings Distribution to Employees' Bonus and Directors' Remuneration for the Previous Year

(A) Employees' Bonus: NT\$76 million; no bonus paid in stock.

(B) Directors' Remuneration: NT\$46 million; no remuneration paid in stock.

(C) The above-mentioned actual distribution of employees' bonus and directors' remuneration was in line with the recommended resolution of the Board of Directors.

(6) Repurchase of Treasury Stock

There was no repurchase of treasury stock between 2011 and March 31, 2025, and the shares bought back before 2010 have all been transferred.

2. Issuance of Financial Debentures

Information on unexpired financial debentures issued by SCSB before March 31, 2025 is as follows.

Financial Debenture Type	1st Financial Debenture in 2017
	B
Date and reference number approved by authority	Jan. 13, 2017 Gin-Guan-Ying-Guo-Zi No. 10500320770
Issue date	Jun. 13, 2017
Denomination	10 million
Issue and transaction location	R.O.C.
Currency	NT\$
Issue price	Issued at par value
Issue amount	4.8 billion
Coupon rate	Fixed annual interest rate of 1.85% with interest paid annually
Maturity	10-year term maturity date: Jun. 13, 2027
Priority	Subordinated
Guarantor	None
Trustee	None
Underwriter	Yuanta Securities Co., Ltd. Fubon Securities Co., Ltd. KGI Securities Co., Ltd.
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	At maturity
Outstanding principal	4.8 billion
Prior year paid-in capital	40,791,031 thousand
Prior year net book value	120,233,504 thousand
Payment status	Normal
Terms of redemption or advance repayment	None
Conversion and exchange terms	None
Restrictive clause	Subordinated
Use of proceeds	Loans
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	35.89%
Whether it is accounted for equity capital and type	Tire II
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Dec. 27, 2016



Financial Debenture Type	2nd Financial Debenture in 2017
	B
Date and reference number approved by authority	Jan. 13, 2017 Gin-Guan-Ying-Guo-Zi No. 10500320770
Issue date	Dec. 15, 2017
Denomination	10 million
Issue and transaction location	R.O.C.
Currency	NT\$
Issue price	Issued at par value
Issue amount	3.8 billion
Coupon rate	Fixed annual interest rate of 1.55% with interest paid annually
Maturity	10-year term maturity date: Dec. 15, 2027
Priority	Subordinated
Guarantor	None
Trustee	None
Underwriter	Masterlink Securities Co., Ltd. Yuanta Securities Co., Ltd. KGI Securities Co., Ltd.
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	At maturity
Outstanding principal	3.8 billion
Prior year paid-in capital	40,791,031 thousand
Prior year net book value	120,233,504 thousand
Payment status	Normal
Terms of redemption or advance repayment	None
Conversion and exchange terms	None
Restrictive clause	Subordinated
Use of proceeds	Loans
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	37.55%
Whether it is accounted for equity capital and type	Tire II
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Dec. 27, 2016

Financial Debenture Type	1st Financial Debenture in 2018	
Date and reference number approved by authority	Apr. 17, 2018 Gin-Guan-Ying-Guo-Zi No. 10702071610	
Issue date	Jun. 21, 2018	
Denomination	10 million	
Issue and transaction location	R.O.C.	
Currency	NT\$	
Issue price	Issued at par value	
Issue amount	3 billion	2 billion
Coupon rate	Fixed annual interest rate of 1.25% with interest paid annually	Fixed annual interest rate of 1.45% with interest paid annually
Maturity	7-year term maturity date: Jun. 21, 2025	10-year term maturity date: Jun. 21, 2028
Priority	Subordinated	
Guarantor	None	
Trustee	None	
Underwriter	Masterlink Securities Co., Ltd.	Masterlink Securities Co., Ltd. KGI Securities Co., Ltd. Yuanta Securities Co., Ltd.
Certifying attorney	None	
CPA	None	
Certifying financial institution	None	
Repayment method	At maturity	
Outstanding principal	5 billion	
Prior year paid-in capital	40,791,031 thousand	
Prior year net book value	122,409,799 thousand	
Payment status	Normal	
Terms of redemption or advance repayment	None	
Conversion and exchange terms	None	
Restrictive clause	Subordinated	
Use of proceeds	Loans	
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	40.97%	
Whether it is accounted for equity capital and type	Tire II	
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Dec. 22, 2017	



Financial Debenture Type	2nd Financial Debenture in 2018
Date and reference number approved by authority	Apr. 17, 2018 Gin-Guan-Ying-Guo-Zi No. 10702071610
Issue date	Oct. 29, 2018
Denomination	1 million
Issue and transaction location	R.O.C.
Currency	US\$
Issue price	Issued at par value
Issue amount	70 million
Coupon rate	0%, IRR 4.875%
Maturity	30-year term / maturity date: Oct. 29, 2048
Priority	Senior
Guarantor	None
Trustee	None
Underwriter	KGI Securities Co., Ltd. Yuanta Securities Co., Ltd.
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	At maturity
Outstanding principal	70 million
Prior year paid-in capital	40,791,031 thousand
Prior year net book value	122,409,799 thousand
Payment status	Normal
Terms of redemption or advance repayment	Non call 5 years, then callable annually
Conversion and exchange terms	None
Restrictive clause	None
Use of proceeds	Loans
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	42.74%
Whether it is accounted for equity capital and type	No
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Dec. 22, 2017

Financial Debenture Type	3rd Financial Debenture in 2018
Date and reference number approved by authority	Apr. 17, 2018 Gin-Guan-Ying-Guo-Zi No. 10702071610
Issue date	Dec. 12, 2018
Denomination	10 million
Issue and transaction location	R.O.C.
Currency	NT\$
Issue price	Issued at par value
Issue amount	7 billion
Coupon rate	Fixed annual interest rate of 2.15% with interest paid annually
Maturity	Perpetual
Priority	Subordinated
Guarantor	None
Trustee	None
Underwriter	Masterlink Securities Co., Ltd. Yuanta Securities Co., Ltd. KGI Securities Co., Ltd.
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	No maturity
Outstanding principal	7 billion
Prior year paid-in capital	40,791,031 thousand
Prior year net book value	122,409,799 thousand
Payment status	Normal
Terms of redemption or advance repayment	5 years and 1 month after this bond is issued, if SCSB's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority at the time the bond was issued and its redemption has been approved by supervisory authority.
Conversion and exchange terms	None
Restrictive clause	None
Use of proceeds	Loans
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	48.46%
Whether it is accounted for equity capital and type	Tire II
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Dec. 22, 2017



Financial Debenture Type	1st Financial Debenture in 2020	
Date and reference number approved by authority	Jan. 8, 2020 Gin-Guan-Ying-Guo-Zi No. 1080226284	
Issue date	Mar. 27, 2020	
Denomination	10 million	
Issue and transaction location	R.O.C.	
Currency	NT\$	
Issue price	Issued at par value	
Issue amount	3 billion	7 billion
Coupon rate	Fixed annual interest rate of 0.62% with interest paid annually	Fixed annual interest rate of 0.64% with interest paid annually
Maturity	7-year term maturity date: Mar. 27, 2027	10-year term maturity date: Mar. 27, 2030
Priority	Senior	
Guarantor	None	
Trustee	None	
Underwriter	Yuanta Securities Co., Ltd. KGI Securities Co., Ltd. Masterlink Securities Co., Ltd.	Yuanta Securities Co., Ltd. KGI Securities Co., Ltd. Masterlink Securities Co., Ltd.
Certifying attorney	None	
CPA	None	
Certifying financial institution	None	
Repayment method	At maturity	
Outstanding principal	10 billion	
Prior year paid-in capital	44,816,031 thousand	
Prior year net book value	153,567,619 thousand	
Payment status	Normal	
Terms of redemption or advance repayment	None	
Conversion and exchange terms	None	
Restrictive clause	None	
Use of proceeds	Loans	
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	44.94%	
Whether it is accounted for equity capital and type	No	
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Jan. 10, 2020	

Financial Debenture Type	1st Financial Debenture in 2021	
Date and reference number approved by authority	Nov. 10, 2020 Gin-Guan-Ying-Guo-Zi No. 1090229155	
Issue date	Oct. 25, 2021	
Denomination	10 million	
Issue and transaction location	R.O.C.	
Currency	NT\$	
Issue price	Issued at par value	
Issue amount	2.05 billion	2.95 billion
Coupon rate	Fixed annual interest rate of 0.60% with interest paid annually	Fixed annual interest rate of 0.72% with interest paid annually
Maturity	7-year term maturity date: Oct. 25, 2028	10-year term maturity date: Oct. 25, 2031
Priority	Subordinated	
Guarantor	None	
Trustee	None	
Underwriter	Yuanta Securities Co., Ltd. KGI Securities Co., Ltd.	Yuanta Securities Co., Ltd. KGI Securities Co., Ltd. Masterlink Securities Co., Ltd. SinoPac Securities Co., Ltd.
Certifying attorney	None	
CPA	None	
Certifying financial institution	None	
Repayment method	At maturity	
Outstanding principal	5 billion	
Prior year paid-in capital	44,816,031 thousand	
Prior year net book value	155,103,256 thousand	
Payment status	Normal	
Terms of redemption or advance repayment	None	
Conversion and exchange terms	None	
Restrictive clause	None	
Use of proceeds	Loans	
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	44.56%	
Whether it is accounted for equity capital and type	Tire II	
Credit rating agency, rating date and rating	Fitch Ratings / AA(twn) Apr. 28, 2021	



Financial Debenture Type	1st Financial Debenture in 2022	
Date and reference number approved by authority	May 18, 2022 Gin-Guan-Ying-Guo-Zi No. 1110211233	
Issue date	Jul. 22, 2022	
Denomination	10 million	
Issue and transaction location	R.O.C.	
Currency	NT\$	
Issue price	Issued at par value	
Issue amount	0.8 billion	1.2 billion
Coupon rate	Fixed annual interest rate of 1.60% with interest paid annually	Fixed annual interest rate of 1.70% with interest paid annually
Maturity	3-year term maturity date: Jul. 22, 2025	5-year term maturity date: Jul. 22, 2027
Priority	Senior	
Guarantor	None	
Trustee	None	
Underwriter	KGI Securities Co., Ltd. Fubon Securities Co., Ltd. Sunny Bank	KGI Securities Co., Ltd. Yuanta Securities Co., Ltd.
Certifying attorney	None	
CPA	None	
Certifying financial institution	None	
Repayment method	At maturity	
Outstanding principal	2 billion	
Prior year paid-in capital	44,816,031 thousand	
Prior year net book value	157,801,816 thousand	
Payment status	Normal	
Terms of redemption or advance repayment	None	
Conversion and exchange terms	None	
Restrictive clause	None	
Use of proceeds	Loans	
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	43.71%	
Whether it is accounted for equity capital and type	No	
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Jan. 17, 2022	

Financial Debenture Type	2nd Financial Debenture in 2022
Date and reference number approved by authority	May 18, 2022 Gin-Guan-Ying-Guo-Zi No. 1110211233
Issue date	Sep. 28, 2022
Denomination	10 million
Issue and transaction location	R.O.C.
Currency	NT\$
Issue price	Issued at par value
Issue amount	1 billion
Coupon rate	Fixed annual interest rate of 1.4% with interest paid annually
Maturity	3-year term maturity date: Sep. 28, 2025
Priority	Senior
Guarantor	None
Trustee	None
Underwriter	Masterlink Securities Co., Ltd. Yuanta Securities Co., Ltd. Fubon Securities Co., Ltd.
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	At maturity
Outstanding principal	1 billion
Prior year paid-in capital	44,816,031 thousand
Prior year net book value	157,801,816 thousand
Payment status	Normal
Terms of redemption or advance repayment	None
Conversion and exchange terms	None
Restrictive clause	None
Use of proceeds	Green Investment Program Loans
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	42.375%
Whether it is accounted for equity capital and type	No
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Jan. 17, 2022



Financial Debenture Type	3rd Financial Debenture in 2022
Date and reference number approved by authority	Sep. 15, 2022 Gin-Guan-Ying-Guo-Zi No. 1110223559
Issue date	Oct. 26, 2022
Denomination	10 million
Issue and transaction location	R.O.C.
Currency	NT\$
Issue price	Issued at par value
Issue amount	1.07 billion
Coupon rate	Fixed annual interest rate of 3.25% with interest paid annually
Maturity	Perpetual
Priority	Subordinated
Guarantor	None
Trustee	None
Underwriter	KGI Securities Co., Ltd. Fubon Securities Co., Ltd. Yuanta Securities Co., Ltd.
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	No maturity
Outstanding principal	1.07 billion
Prior year paid-in capital	44,816,031 thousand
Prior year net book value	157,801,816 thousand
Payment status	Normal
Terms of redemption or advance repayment	5 years and 1 month after this bond is issued, if SCSB's capital adequacy ratio (CAR) after redemption meets the statutory CAR stipulated in the "Regulations Governing the Capital Adequacy and Capital Category of Banks", and with the approval of competent authorities, SCSB may redeem the instrument in advance. SCSB shall announce the redemption 30 days prior to the scheduled redemption date and redeem the instrument in full at par value plus interest.
Conversion and exchange terms	None
Restrictive clause	None
Use of proceeds	Loans
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	43.053%
Whether it is accounted for equity capital and type	Tire II
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Jan. 17, 2022

Financial Debenture Type	2nd Financial Debenture in 2023
Date and reference number approved by authority	Aug. 22, 2018 Gin-Guan-Ying-Guo-Zi No. 1120223864
Issue date	Nov. 1, 2023
Denomination	0.05 million
Issue and transaction location	R.O.C.
Currency	US\$
Issue price	Issued at par value
Issue amount	6.4 million
Coupon rate	<p>This product shall accrue interest from the issue date at the coupon rate calculated on a simple interest basis using a 30/360-day calculation method (i.e., interest is calculated based on a fixed 360 days per year and 30 days per month). Interest shall be calculated and paid once per interest period, and payment shall be made on the interest payment date.</p> <p>Coupon Rate (Annualized): The coupon rate is a combination of a fixed rate and a composite rate (range-based interest calculation).</p> <p>Year 1 (Interest Periods 1-4): The coupon rate (annualized) for each interest period during Year 1 is a fixed rate of 6.50%.</p> <p>Year 2 to Year 3 (Interest Periods 5-12): The coupon rate (annualized) for each interest period from Year 2 to Year 3 is the composite rate (range-based interest calculation), which is calculated as $[5.50\% \times (n/m)]$, rounded to the second decimal place (e.g., calculation method: $5.50\% \times (73/92) = 4.36\%$, rounded to the second decimal place).</p> <p>However, in the event of a linked benchmark adjustment, the issuer shall be solely entitled to determine the replacement rate and/or modify the calculation method.</p> <p>n represents the number of calendar days within the current interest period where the “linked benchmark price” is greater than or equal to 0.5% and less than or equal to 5.00%.</p> <p>m represents the total number of calendar days within the current interest period.</p> <p>(n/m) represents the result of dividing n by m.</p>
Maturity	3-year term / maturity date: Nov. 1, 2026
Priority	Senior
Guarantor	None
Trustee	None
Underwriter	None
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	At maturity
Outstanding principal	6.4 million
Prior year paid-in capital	48,616,031 thousand
Prior year net book value	169,780,908 thousand
Payment status	Normal
Terms of redemption or advance repayment	Non call 5 years, then callable annually
Conversion and exchange terms	<p>This bond may be prematurely redeemed at face value on or after the interest payment date (inclusive) one year after the bond's issuance date.</p> <p>If the issuer exercises its right to redeem, such interest payment date shall be the redemption date.</p>
Restrictive clause	None
Use of proceeds	Loans and Investments
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	34.425%
Whether it is accounted for equity capital and type	No
Credit rating agency, rating date and rating	S&P Global Ratings / BBB+ Jan. 11, 2023



Financial Debenture Type	3rd Financial Debenture in 2023
Date and reference number approved by authority	May 16, 2023 Gin-Guan-Ying-Guo-Zi No. 1120212289
Issue date	Dec. 12, 2023
Denomination	10 million
Issue and transaction location	R.O.C.
Currency	NT\$
Issue price	Issued at par value
Issue amount	2 billion
Coupon rate	Fixed annual interest rate of 1.6% with interest paid annually
Maturity	3-year term maturity date: Dec. 12, 2026
Priority	Senior
Guarantor	None
Trustee	None
Underwriter	None
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	At maturity
Outstanding principal	2 billion
Prior year paid-in capital	48,616,031 thousand
Prior year net book value	169,780,908 thousand
Payment status	Normal
Terms of redemption or advance repayment	None
Conversion and exchange terms	None
Restrictive clause	None
Use of proceeds	Loans
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	35.603%
Whether it is accounted for equity capital and type	No
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Jan. 12, 2023

Financial Debenture Type	1st Financial Debenture in 2024
Date and reference number approved by authority	Aug. 22, 2023 Gin-Guan-Ying-Guo-Zi No. 1120223864
Issue date	Mar. 27, 2024
Denomination	0.05 million
Issue and transaction location	R.O.C.
Currency	US\$
Issue price	Issued at par value
Issue amount	10.75 million
Coupon rate	<p>This product shall accrue interest from the issue date at the coupon rate calculated on a simple interest basis using a 30/360-day calculation method (i.e., interest is calculated based on a fixed 360 days per year and 30 days per month). Interest shall be calculated and paid once per interest period, and payment shall be made on the interest payment date.</p> <p>The interest payment is calculated based on the face value of each product rounded to the unit of cent, and the actual amount calculated by the issuer shall be used.</p> <p>Interest payment frequency: quarterly coupon rate (annualized): The coupon rate is a combination of a fixed rate and a composite rate (range-based interest calculation).</p> <p>Year 1 (Interest Periods 1-4): The coupon rate (annualized) for each interest period during Year 1 is a fixed rate of 5.50%.</p> <p>Year 2 (Interest Periods 5-8): The coupon rate (annualized) for each interest period during Year 2 is the composite rate (range-based interest calculation), which is calculated as $[5.00\% \times (n/m)]$, rounded to the second decimal place (e.g., calculation method: $5.00\% \times (73/92) = 3.97\%$, rounded to the second decimal place).</p> <p>However, in the event of a linked benchmark adjustment, the issuer shall be solely entitled to determine the replacement rate and/or modify the calculation method.</p> <p>n represents the number of calendar days within the current interest period where the “linked benchmark price” is greater than or equal to 0.5% and less than or equal to 4.00%.</p> <p>m represents the total number of calendar days within the current interest period.</p> <p>(n/m) represents the result of dividing n by m.</p>
Maturity	2-year term / maturity date: Mar. 27, 2026
Priority	Senior
Guarantor	None
Trustee	None
Underwriter	None
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	At maturity
Outstanding principal	10.75 million
Prior year paid-in capital	48,616,031 thousand
Prior year net book value	183,317,044 thousand
Payment status	Normal
Terms of redemption or advance repayment	Non call 5 years, then callable annually
Conversion and exchange terms	<p>This bond may be prematurely redeemed at face value on or after the interest payment date (inclusive) one year after the bond's issuance date.</p> <p>If the issuer exercises its right to redeem, such interest payment date shall be the redemption date.</p>
Restrictive clause	None
Use of proceeds	Loans and Investments
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	30.379%
Whether it is accounted for equity capital and type	No
Credit rating agency, rating date and rating	S&P Global Ratings / BBB+ Dec. 20, 2023



Financial Debenture Type	2nd Financial Debenture in 2024
Date and reference number approved by authority	May 16, 2023 Gin-Guan-Ying-Guo-Zi No. 1120212289
Issue date	Mar. 29, 2024
Denomination	10 million
Issue and transaction location	R.O.C.
Currency	NT\$
Issue price	Issued at par value
Issue amount	2.5 billion
Coupon rate	Fixed annual interest rate of 1.95% with interest paid annually
Maturity	10-year term maturity date: Mar. 29, 2034
Priority	Subordinated
Guarantor	None
Trustee	None
Underwriter	Fubon Securities Co., Ltd. KGI Securities Co., Ltd. SinoPac Securities Co., Ltd.
Certifying attorney	None
CPA	None
Certifying financial institution	None
Repayment method	At maturity
Outstanding principal	2.5 billion
Prior year paid-in capital	48,616,031 thousand
Prior year net book value	183.317.044 thousand
Payment status	Normal
Terms of redemption or advance repayment	None
Conversion and exchange terms	None
Restrictive clause	None
Use of proceeds	Loans
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	31.743%
Whether it is accounted for equity capital and type	Tire II
Credit rating agency, rating date and rating	Taiwan Ratings / twAA Dec. 20, 2023

Financial Debenture Type	3rd Financial Debenture in 2024	
Date and reference number approved by authority	Nov. 18, 2024 Gin-Guan-Ying-Guo-Zi No. 1130234788	
Issue date	Dec. 27, 2024	
Denomination	10 million	
Issue and transaction location	R.O.C.	
Currency	NT\$	
Issue price	Issued at par value	
Issue amount	1.65 billion	2.4 billion
Coupon rate	Fixed annual interest rate of 1.90% with interest paid annually	Fixed annual interest rate of 1.95% with interest paid annually
Maturity	5-year term maturity date: Dec. 27, 2029	7-year term maturity date: Dec. 27, 2031
Priority	Senior	
Guarantor	None	
Trustee	None	
Underwriter	Yuanta Securities Co., Ltd. Fubon Securities Co., Ltd. Masterlink Securities Co., Ltd. KGI Securities Co., Ltd. Sunny Bank	
Certifying attorney	None	
CPA	None	
Certifying financial institution	None	
Repayment method	At maturity	
Outstanding principal	4.05 billion	
Prior year paid-in capital	48,616,031 thousand	
Prior year net book value	183,317,044 thousand	
Payment status	Normal	
Terms of redemption or advance repayment	None	
Conversion and exchange terms	None	
Restrictive clause	None	
Use of proceeds	Loans	
Debt / prior year net book value (debt includes current new issue plus all outstanding issue amount) (%)	27.788%	
Whether it is accounted for equity capital and type	No	
Credit rating agency, rating date and rating	Fitch Ratings / AA(twn) Apr. 8, 2024	



3. Issuance of Preferred Shares: None.

4. Issuance of Global Depositary Receipt: None.

5. The Status of Employee Stock Warrant and New Restricted Employee Shares: None.

6. Merger or Stock Transfer for Other Financial Institutions

- (1) Any merger or stock transfer for other financial institutions in a recent year should disclose auditors' opinion on the rationality of the stock exchange rate: None.
- (2) Publicly listed or OTC-listed banks should disclose status of any merger or stock transfer for other financial institutions in the last five years: Not applicable.
- (3) Non-publicly listed banks should disclose information on other financial merged or acquired through new issues in the past quarter and the transactions' impact on shareholders' equity: Not applicable.
- (4) Any merger or stock transfer for other financial institutions through new issues approval by the Board of Directors in a recent year up to the publication of annual report should disclose information on the transactions and basic data on the merged or acquired institutions: There was no merger or acquisition of financial institutions through new issues.
- (5) Any merger or stock transfer for other financial institutions through new issues in progress should disclose information on the transactions and their impact on shareholders' equity: Not applicable.

7. Financing Plans and Implementation

(1) Financing Plans

- A. Issued or privately placed securities and financial debentures that have not been completed: None.
- B. Issued or privately placed securities and financial Debentures that have been completed in the past three years with projected benefits not yet realized: None.

(A) Issued or privately placed securities completed in the past three years:

In 2022, SCSB raised NT\$14.06 billion in cash through the issuance of 380 million new shares through a follow-on offering (FPO). The main purpose of the FPO is to enhance business expansion capabilities and improve the capital adequacy ratio, the benefits of which are to increase SCSB's profitability and its self-owned capital ratio.

(B) Issued or privately placed financial debentures completed in the past three years:

In 2022, 2023 and 2024, SCSB issued financial bonds of NT\$3 billion (senior) (including NT\$1 billion of corporate credit facilities for green investment projects), NT\$1.07 billion (subordinated), US\$26.4 million (senior), NT\$2 billion (senior) (of which US\$20 million for 6-month maturity is due by the end of July 2023), US\$10.75 million (subordinated), NT\$2.5 billion (subordinated), and NT\$ 4.05 billion (senior); please refer to "Issuance of Financial Debentures". The main purposes of the bonds are to stabilize medium- and long-term sources of operating capital, enhance capital adequacy ratio, and supplement lending for green investment ventures. The benefits of the bonds are to provide medium- and long-term loan capital and financial operations, increase revenue and profitability, improve capital adequacy, and promote sustainable development of the domestic environment and other ESGs in line with the Green Finance Action Plan 3.0.

(2) Implementation

- A. The previous issuance or private placement of securities and financial debentures has been completed according to plan, with projected benefits realized.
- B. In accordance with Article 17(2)(3) of the "Guidelines Governing the Preparation of Annual Reports by Banks," SCSB issued marketable securities and financial bonds to enhance working capital and improve its financial structure. In 2022, SCSB issued a total of NT\$4.07 billion for the third phase of financial bonds, and NT\$1.406 billion for the issuance of new shares in December. In 2023, for the development of credit business and fund allocation, investment and utilization includes the high-asset customers requirements for which SCSB issued three tranches of primary financial bonds for US\$26.4 million and NT\$2 billion (of which US\$20 million with 6-month maturity has matured before the end of July 2023). In 2024, SCSB issued three tranches of financial bonds for a total of US\$10.75 million and NT\$6.55 billion. Except for the significant decrease in income recognized under the equity method, resulting in a decrease in SCSB's net income before tax in comparison to last year, other incomes have increased in comparison to last year. For the effects on SCSB's financial ratios, capital adequacy ratio, net profit or loss, working capital, and earnings per share, the analysis is as follows.

Unit : NT\$

Item \ Year	2024	2023	Change
Financial Ratio (Standalone)			
ROA (before income tax)	0.94%	1.07%	-0.13%
ROE (before income tax)	7.87%	9.34%	-1.47%
CAR	15.01%	15.27%	-0.26%
Profit			
Profit before income tax (thousand)	15,010,096	16,484,858	-1,474,762
working Capital			
Ratio of Liquid Reserve	27.61%	30.52%	-2.91%
Earnings Per Share(after income tax/NT\$)	2.78	3.02	-0.24



Performance Highlights

SCSB Annual Report 2024

1. Business Activities

(1) Business Operations

- A. Deposits: handling the deposit business for individuals and legal persons. The deposit balance at the end of 2024 increased by 1.0% as compared to the end of last year.
- B. Wealth management: providing customers with wealth management products and consulting services. By the end of 2024, the scale of assets under management decreased by 10.4% compared to the end of last year.
- C. Corporate banking: handling corporate credit, foreign exchange and international finance business. At the end of 2024, the balance of corporate loans accounted for about 33.8% of total assets, and the balance increased by 2.1% compared to the end of last year; the import business decreased by 12.7% compared to last year, and the export business increased by 11.2% compared to last year.
- D. Personal banking: handling consumer loans and credit card business. At the end of 2024, the balance of personal loans accounted for about 22.0% of total assets, and the balance increased by 2.3% compared to the end of last year; In addition, at the end of 2024, credit card business assets accounted for about 0.2% of total assets, and the balance decreased by 13.5% compared to the end of last year.
- E. Trust: handling trust business and affiliated businesses. At the end of 2024, the balance of trust assets inclined by 14.4% compared to the end of last year, and the balance of securities under custody increased by 19.8% compared to the end of last year.
- F. Investment: handling financial asset investment and equity investment business. At the end of 2024, the amount of financial asset investment and equity investment accounted for about 35.8% of total assets, an increase of 2.3% compared to the end of last year.
- G. Digital banking: providing 24-hour ATM, online banking, mobile banking and digital account services. By the end of 2024, SCSB had set up 380 ATMs (including passbook entry machines), and the number of digital accounts opened in the same period increased by 26.4% compared to the end of last year. The number of online banking transactions in 2024 increased by 9.0% compared to the previous year.

(2) Business Plans

- A. Deposits: continuously expand the scale of deposits, strengthen the promotion of retail deposits, improve the liquidity coverage ratio, increase the proportion of demand deposits, optimize the deposit structure and reduce the cost of funds.
- B. Corporate Banking: enhance the relationship maintenance with foreign exchange customers, enhance foreign exchange business competitive advantages; promote six major strategies for industry credit extension according to the industrial trend; promote overseas investment financing loans to help Taiwan-based manufacturers with overseas investment and to expand the international market; promotes credit guarantee services to mitigate the credit risk exposure; promote ESG related credit extension to fulfill SCSB's social responsibility; properly utilize the strategic alliance platform - tri "Shanghai Bank" - to enhance the overseas branch functions and to expand international financial territory; provide the high-net worth customers with the foreign currency loans secured by foreign currency-denominated financial assets under FSC's deregulation on product financing.
- C. Personal Banking: carefully select quality customer groups and collaterals, promote personal home mortgages, increase market share of customer balance loans, activate customer assets and maintain excellent asset quality; promote green building loans, incorporate omni-channel concepts, enhance joint marketing, and provide

thoughtful and comprehensive service to individuals and families; develop diverse personal products, promote stock-pledged loans, and help customers with estate planning; enhance the expansion of the credit card business, provide diverse financial commodities to customers.

D. Wealth Management: continue to adopt the customer demand-oriented, provide innovative financial products, increase the diversity of financial products, promote dollar cost averaging investment and digital finance, and expand the business scale of inclusive financing. The “Success Wealth Management Department” has obtained the approval of the competent authority for continuous operation until December 2025. This year, SCSB will continue to increase the number of high-net worth customers and AUM, and improve customer loyalty and value growth based on wealth heritage and asset allocation. SCSB continuously improves mechanisms related to the direction of the industry as instructed by the competent authority, plans to develop an OBU customer base advantageous to SCSB and build high-net worth business services, and maintains the SCSB’s high-quality customer base, with inheritance and sustainability as its main pursuits.

E. Trust: master the market development trend and cooperate with market demand; under customer-oriented business policy, strengthen the establishment of a complete product line and service network in terms of asset management and trust planning; process the senior care trust service business proactively in response to FSC’s “Trust 2.0” promotion plan.

F. Investment: actively participate in the bond market, upgrade the financial trading system, research and develop new securities business, grasp the interest rate fluctuation trend, strengthen the use of hedging instruments, expand the scale of bond trading; actively train traders to master market trends and the pulse of industrial development, strengthen financial operations and invest in high dividend-paying stocks, and invest in promising enterprises in a timely and long-term manner to enhance the diversification of revenue sources.

G. Digital Banking: apply new technologies and reconstruct a new personalized online banking system to provide the best user experience to customers; optimize the functions of eWB, eWB APP, personal online banking APP and increase digital finance transaction ratio; establish a “CloudBank” digital brand with the integration of various services and special offers provided by SCSB and cooperating partners; in conjunction with the use of social media and enhancement of digital marketing to increase the subsidiary brand popularity and market visibility; plan the introduction of exclusive text customer service to Line corporate customers, such that a one-stop type of service can be provided to corporate customers in order to assist with their information lookup, Q&A, and online customer services.

(3) Market Analysis

A. Main Areas of SCSB

As a commercial bank, SCSB's business operation area covers all parts of Taiwan, and it may apply to the competent authority for the establishment of overseas branches in accordance with relevant laws and regulations. At the end of 2024, SCSB had 77 domestic business units and several overseas units, including Hong Kong Branch, Dongnai Branch in Vietnam, Singapore Branch, Wuxi Branch, Bangkok Representative Office in Thailand, Cambodia Representative Office, Jakarta Representative Office in Indonesia and Bac Ninh Representative Office in Vietnam, as well as subsidiary Shanghai Commercial Bank in Hong Kong (with an indirect shareholding of 57.6%). And the subsidiary sets up SCSB Leasing (China) Co., Ltd. in Shanghai, mainland China, and is invested in Cambodian AMK Microfinance Institution Plc., holding 99.99% of the shares.



B. Prospect and Growth of Market

According to the statistics of the Economic Research Office of the Central Bank, at the end of December 2024, there were 38 domestic banks, 31 foreign banks, 334 grass-roots financial institutions (including credit cooperatives and the Credit Department of Agriculture and Fishery Associations), and 8 bills finance companies in Taiwan. As for the analysis of branches of financial institutions, the largest number of domestic banks was 3,379, followed by 1,131 primary financial institutions, and the rest were 30 bills finance companies and 40 branches of foreign banks. Analyzed by financial density, each branch serves an average of about 4,688 persons, or one branch for every 7.25 square kilometer; If we take the concentration analysis of the banking industry, the asset market share rate of the top three banks is only about 22.49%, which indicates that under the surplus of households, the banking industry in our country lacks leading banks and the market competition is fierce. However, under the established policy of government consolidation of financial institutions, consolidation activities among financial institutions are expected to continue.

In 2024, ECB and Fed adopted interest rate cuts, while geopolitical conflicts, including escalating tensions in the Middle East and the unresolved Russo-Ukrainian War, drove changes in the global economic and financial markets. Adhering to the principles of "asset safety, liquidity sufficiency, and capital adequacy," SCSB stably expanded business and consistently delivered operational performance. The net income reached NT\$13.48 billion, with after tax EPS at NT\$2.78. The year-end efficiency ratio was 37.75%, NPL ratio was 0.25%, the liquid reserves ratio was 27.61%, and the capital adequacy ratio was 15.01%.

SCSB's 2024 business strategy primarily took into account the international economic situation and industry dynamics, ESG and artificial intelligence development, with the strategy was set to focus on the "smart sustainability and innovative diversity" intended to "develop artificial intelligence, accelerate digital transformation, promote sustainable development, create sustainable value, innovative product and service, develop diversified core, increase in income other than from interest, and improve capital efficiency." While facing the external challenges of great uncertainties and changes, SCSB will monitor changes in the operating environment closely and adopt appropriate operational strategies flexibly to balance future development trends, steadily expand various businesses, seize market opportunities, and create revenue and profit sources. Confronting such ever-changing external challenges, SCSB will stay updated on fluctuations to the business environment at all times, flexibly adopt appropriate operational measures, and anticipate future development trends, to stably expand businesses, seize market opportunities, and create sources of revenue and profit.

C. Competitive Niche

- (A) With corporate finance as its core business, SCSB has been deeply involved in development of small and medium-sized enterprises, foreign exchange and cross-strait finance for a long time, with excellent market share and competitiveness.
- (B) The construction of cross-border strategic alliance platform of "Shanghai Bank" in Shanghai, Hong Kong and Taiwan provides differentiated cross-border financial products and services for customers.
- (C) The platform has been deployed overseas for a long time, creating stable and good overseas long-term investment income and decentralizing rational revenue and profit sources.
- (D) Profitability indicators performed well, with EPS, ROA and ROE all among the best in the industry for a long time; Sound financial structure, adequate capital adequacy ratio, good credit rating and corporate image.

D. SWOT

(A) Positive Factors

- a. FSC has formulated the AI technology application guidelines to improve the competitiveness of digital banking. The “Green and Transformative Banking Action Plan” was released to expand the financial support and intensity.
- b. The government continues to promote the new southward policy and encourages domestic banks to actively expand overseas bases, which is conducive to accelerating the cultivation of international financial professionals and building a more complete Asia-Pacific regional bank.
- c. The rise of the stay-at-home economy in the post-epidemic era and the policy direction of FSC to create a digital inclusive finance environment will help those who develop diversified digital financial services to meet customer needs and improve customer satisfaction and adhesion.
- d. Open Banking will change the status quo of financial data ownership and promote the portability of financial consumption data. Information sharing will help big data analysis to be more accurate, and benefit precision marketing and digital marketing.

(B) Negative Factors

- a. The monetary policy adjustment varied depending on the major economies in the world, and the frequent international capital flow intensified the volatility of the financial market. Structural changes, such as the increasing risk over climate change, lead to the instability of the economy and commodity prices.
- b. With current geopolitical tensions still high, Taiwan’s CBC’s real estate market control is also becoming more stringent. Coupled with interest rate cuts, the interest spread is suppressed.
- c. There are too many bankers, flood of funds, fierce business and price competition, and financial technology also changes consumers’ behavior and reduces customer loyalty.
- d. The Russia-Ukraine war is still going on, impacting the stability of the global free trade system and financial markets.
- e. In response to corporate governance, compliance with internal control laws, prevention of money laundering and combating terrorism, information security, financial consumer protection and other norms, FSC adopted strict management and heavy penalties, which increased the management cost of banks.

(C) Response Measures

- a. Continue to strengthen foreign exchange and OBU niche business, and strengthen competitive advantage and market competitive position.
- b. Implement sustainable development policies and continue to strengthen digital FinTech and financial resilience in response to FSC’s policies.
- c. Strengthen the use of strategic alliance platform, continue to promote the financial business across the Taiwan Strait.
- d. Develop diversified core businesses, including corporate finance, personal finance, wealth management, financial marketing and foreign exchange deposit business, and strengthen digital finance business.
- e. Deepen core customers, develop excellent customer base and improve customer loyalty.
- f. Effectively integrate resources, strengthen customer value, strengthen relationship marketing and enhance customer contribution.
- g. Expand high-quality customers, improve business momentum and market share.



- h. Continue to increase the number of digital accounts through digital virtual channels, and establish additional foreign business bases at appropriate time and places to expand the scope of financial services.
- i. Strengthen the combination of core business and online banking/mobile banking to enhance the competitiveness of digital finance.
- j. Strengthen the proportion of profit from financial operations, expand intermediary business and increase the proportion of non-interest income.
- k. Increase the scale of current/retail deposits, improve the capital cost structure and reduce operating costs.
- l. Strengthen the management of capital, giving consideration to the efficiency of capital utilization and appropriate liquidity.
- m. Strengthen information technology efficiency and security capabilities, stabilize asset quality, and enhance risk coping ability.
- n. Implement the three lines of internal control, optimize risk management, deepen capital security governance, strengthen corporate governance, and promote sustainable development.

(4) Research and Development on Financial Products

A. The Scale of and Profit (Loss) on Major Financial Products and Additional Business Units in the Past Two Years up to the Publication of Annual Report

Business units added in the last two years: In the first quarter of 2024, SCSB set up Nan Ke Branch and Miaoli Branch in Tainan City and Miaoli County, respectively.

For the main financial products and profit and loss, please refer to the relevant items in the financial performance.

B. Achievements and Expenditures on R&D in the Past Two Years and outline the future R&D plan

SCSB spent NT\$279.59 million and NT\$114.63 million on R&D in 2023 and 2024 respectively, which were used principally on purchasing professional journals, books, database, production of annual report, SCSB Quarterly and project planning and research.

Major R&D results in the last two years are as follows:

(A) Projects: "Online application for mortgage and counter guarantee/allocation of loan system," "Bond system - domestic financial structured notes," "Construction of a comprehensive loan service platform," "Authorization of the purchase for additional monitoring tools of application system," "Upgrade software of customer service CTI system and voice mail system," "Automated testing mechanism implementation project," and "New front-office, middle office and end-office trading system software."

(B) Publications of SCSB Quarterly and annual report.

(C) R&D of new financial products and services: Voluntary development of foreign currency bond systems to assist in the management of foreign currency bond positions.

SCSB continues to promote innovate digital banking services. In 2024, it successfully registered a new patent for "Corporate Internet Banking System for Sensing Fast Release." The combination of the NFC physical carrier sensor and biometric data has improved the efficiency and security of mobile corporate internet banking services, and provided customers with a more convenient digital banking experience.

Further, SCSB applies the new network technology and optimized user experience to create a brand new personal internet banking system. Due to the multiple service functions, the system will be launched in two steps. The functions launched in the first step have been available to the clerks when accessing the intranet

since November 2024, and are expected to be officially launched in public in January 2025.

C. For future research and development plans: In terms of service locations, SCSB will continue to evaluate the feasibility of setting up service locations in Taiwan and abroad; in terms of products, SCSB will continue to develop new products and enhance product combinations and packaging, and strengthen digital finance to grasp the market opportunities of third-party payment and mobile payment; in terms of operations, SCSB will build a new core system, update information infrastructure, create key application platforms, and optimize information security, risk control, and legal compliance. Meanwhile, SCSB continues to expand Data Mart and uses APIs to connect financial, marketing, and other types of data to third-party platforms and services. This enables SCSB to realize the API economy, open banking, and cross-industry collaboration applications. SCSB has also continuously implemented robotic process automation (RPA) and automated testing mechanisms to improve operational efficiency.

In light of the AI trends and cloud computing applications, SCSB will formulate AI and cloud computing application implementation policies and related measures according to FSC's FinTech development plan. SCSB will gradually increase the introduction, R&D, and investment of various AI application tools, scenario models, and know-how. To optimize the user experience and increase the flexibility of AI use in various businesses, SCSB will also introduce these applications to cloud services.

(5) Long-term and Short-term Business Plans

A. Long-term Business Plans

- (A) Continue to create operational performance that is better than the average of the industry and to create maximum value for the shareholders.
- (B) Increase the scale of credit, foreign exchange and deposit service, expand the high-quality customer base and maintain an appropriate deposit ratio with adequate capital liquidity.
- (C) Strengthen the development of financial business across Shanghai, Hong Kong and Taiwan, make good use of the strategic alliance platform of "Shanghai Bank" and create differentiated competitive advantages.
- (D) Actively expand overseas service networks, participate in overseas mergers and acquisition opportunities, expand the scope of international financial services and build a regional bank in Asia.
- (E) Strengthen resource integration, deepen core value customer relationships, develop high-quality customer segments and provide complete financial service solutions.
- (F) Use the customer base advantages of full-function branches and combine with channel resources, to pursue both price and quality.
- (G) Develop new financial products and services, expand wealth management, insurance and financial marketing, strengthen financial operations and increase non-interest income.
- (H) Strengthen estate planning, continue to deepen customer relations, and understand the financial needs of high-net worth customers to provide wealth management services; through the integration of resources, tailor personalized wealth management solutions to help customers with comprehensive wealth management, including wealth appreciation, estate planning and family trust.
- (I) Based on the competent authority's high-net worth customer product and service policy and oriented by customers' needs, improve asset allocation efficiency and further expand wealth management business and income to achieve long-term goals for both SCSB and customers.



- (J) Accelerate digital transformation, increase the penetration rate of Internet banking, mobile banking and mobile payment, promote inclusive finance, and enhance the competitiveness of digital finance.
- (K) Strengthen digital culture, make good use of smart technology, build digital ecosystem and optimize customer digital experience.
- (L) Make good use of the capital market and strengthen capital management and enrich SCSB's own capital.
- (M) Strengthen risk management, control the ratio of overdue loans and make steady deposit preparation.
- (N) Update and upgrade the new information core system, integrate and enhance the application and stability of information systems and strengthen information security.
- (O) Optimize asset structure and balance risk and reward to upgrade capital utilization.
- (P) Cultivate talented people, build up human capital, strengthen strategy and budget executing ability, and implement performance target management.
- (Q) Strengthen internal control and compliance with laws and regulations, implement the three lines of defense, prevent AML/CFT operations and strictly control operational risks.
- (R) Strengthen the corporate culture of responsibility, integrity and compliance with the law, enhance corporate governance, protect financial consumers and fulfill corporate social responsibility.
- (S) Strengthen the promotion of ESG sustainable development, increase ESG-related credit ratio, fulfill corporate social responsibility, properly respond to climate change, build a green financial ecosystem and create new sustainable values.

B. Short-term Business Plans

- (A) Overall operations: Maintain operations with integrity and legal compliance, achieve a balanced and steady development, place equal emphasis on operations and management, and perfect financial businesses.
- (B) Channel development: Deepen the market in Taiwan, optimize the tri-"SHANGHAI BANK" alliance, continue to gain greater presence in the Asia-Pacific region, and establish comprehensive service networks.
- (C) Business development: Develop multiple cores, strengthen treasury finance, expand high-net-worth management services, and increase non-interest income.
- (D) Customer relations: Treat customers with fairness, develop high-quality customer base, promote integrated marketing, and expand cross-border business.
- (E) Digital banking: Leverage financial technology, develop artificial intelligence, enhance customer experience, and promote financial inclusion.
- (F) Information technology: Stabilize system operations, upgrade core systems, strengthen information utilization, and refine cybersecurity governance.
- (G) Risk management: Strengthen risk management, optimize early warning mechanisms, maintain asset quality, and enhance capital management.
- (H) Human resources: Attract a diverse workforce, enhance professional competencies, strengthen management succession, and enrich human capital.
- (I) Internal management: Strengthen internal control, fully implement the three lines of defense, embed the culture of compliance, and implement money laundering prevention.
- (J) Sustainable development: Promote sustainable finance, implement carbon reduction policies, fulfill social responsibilities, and refine corporate governance.

2. Employee

(1) Employees' Information

Year		2023	2024	As of 2025/3/31
Number of Employees	Male	1,292	1,264	1,257
	Female	1,639	1,635	1,619
	Total	2,931	2,899	2,876
Average Age		41.43	41.43	41.55
Year of Experience		14.02	14.02	14.01
Education	PhD	0.24%	0.24%	0.24%
	Graduate School	22.62%	22.70%	22.84%
	University and College	74.79%	75.17%	75.11%
	Senior High School	2.15%	1.72%	1.67%
	Below Senior High School	0.20%	0.17%	0.14%
The List of Employees' Certificates	Internal Control	3,878	3,836	3,848
	FX	2,018	1,973	1,996
	Trust	3,718	3,655	3,703
	Loans	1,162	1,144	1,146
	Wealth Management	609	568	568
	Others	11,796	12,455	12,537
	Total	23,181	23,631	23,798

(2) Career Development and Training

In order to cultivate outstanding talents, improve the professional quality and enhance competitiveness, SCSB integrates internal and external training resources to plan talent cultivation programs. In terms of training within SCSB, in addition to strengthening staff rotation and accumulating cross-duty practical experience to lay a solid foundation for career development, SCSB also combined with its medium-and long-term strategic plan to construct a talent cultivation and development system, including functional cultivation, key talent cultivation, statutory training, and in-house instructor training, and conducted various professional and management functional training courses through entity courses, video live broadcast courses, online courses, and the OJT blended training mode of learning from practice, with a view to improving the overall training effectiveness.

In response to the rapid changes in the financial environment, SCSB not only continues to cultivate various financial professionals and reserve various lines of business personnel, but also plans for the reserve development program for supervisors at all levels. SCSB develops the "Talent Cultivation Program for Appointed Managers at Grades 12 or Above", and in 2024, with "Leadership Development" and "Enhancing International Capabilities" as the main axis of cultivation, through training programs such as "Personal Development Plan (IDP)", "Digital Leadership Development", "Business English Communication Skills Improvement Program" and "Overseas Study



Program". SCSB also integrates, develops and nurtures the diverse leadership of senior management talents to arrange pre-appointment training programs for executives who intend to be assigned to overseas branches to enhance their understanding of relevant local laws and regulations and business norms. In terms of the cultivation of middle managers, new Branch Managers are arranged to participate in self-learning and group study courses on team leadership and communication, project management, performance management, subordinate development, crisis management and other related topics, so as to nurture middle management talents.

In 2024, with regard to annual strategies focusing on the improvement of all employees' recognition of digital sustainability, continuous promotion of digital culture, and enhancement of awareness of digital innovation and sustainable development, SCSB arranged colleagues to participate in the online course of "AI Development Trend and Impact on the Financial Industry", "Optimized Marketing Forecasting Model and Anti-Fraud Forecasting Model", "Big Data Analysis", "User Interface and Experience Design Analysis", "Product and Service Design Methods", "Business Analysis Techniques", "Emerging Technology Applications", and "Digital Marketing Strategies". At the same time, SCSB also organized learning activities with the theme of sustainable development, including online courses on "Understanding Climate Change and Impact", "Theory and Strategy of Net Zero Goals", "Concept of Sustainable Finance", and "Integrity is Our Value Proposition" to promote sustainable development policies and related business needs.

In addition to the above, to implement compliance with laws and regulations, on-the-job training and learning courses that meet legal qualifications and comply with laws and regulations were included in the annual training focus plan. SCSB also actively sent staff to participate in professional courses held by training institutions such as the "Taiwan Financial Research and Training Institute as a Consortium Legal Person" and the "Securities and Futures Market Development Foundation of the Republic of China as a Consortium Legal Person", and selected colleagues and supervisors with excellent foreign language skills to participate in the international financial talent training program of the Taiwan Financial Research and Training Institute; In response to the development of digital finance and AI, SCSB encouraged colleagues to become a lifetime learner, and actively sent personnel to participate in relevant courses organized by the Taiwan Financial Research and Training Institute and digital skill training institutions for interdisciplinary learning.

The total number of training was 101,767 (18,889 for physical and video live sessions; 82,878 for online courses) and 82,273 (10,546 for physical and video live sessions; 71,727 for online courses) in 2023 and 2024 respectively, staff training in good condition.

3. Corporate Responsibility and Ethical Behavior

Since inception over a century ago, SCSB has always adhered to the purpose of "serving society, supporting industry and developing international trade", adopted the concept of "sound operation, sustainable development", complied with financial and related laws and ethics, handled various banking businesses, maintained good profitability, contributed to economic development, created maximum value for shareholders, and provided employees with good welfare, workplace, education and training to maintain harmonious labor relations and establish partnerships with customers and community residents to create a win-win situation for customers, shareholders, employees, and society. SCSB also promoted and strengthened the concept of saving and correct financial management, and adhered to the concept of giving back to the society. By donating to establish the "SCSB

Cultural and Educational Foundation ", SCSB actively engaged in social welfare and cultural and educational activities, such as funding disadvantaged groups, sponsoring arts and cultural activities, setting up scholarships, and holding a series of lectures on enriching life. In order to more actively participate in social care activities, the "SCSB Charity Foundation" was established in 2010 to expand the scope of social welfare.

SCSB places emphasis on environmental, social, and corporate governance-related issues, and integrates sustainability objectives with operational strategies. In order to improve the governance of sustainable development, the Board of Directors is the highest governing body to promote sustainable development, and a "Sustainable Development Committee" is set up in the management department of the Headquarters, under which six functional groups, namely responsible finance, environmental sustainability, social welfare, customer rights, employee care and corporate governance, are set up to divide their work and cooperate. In addition, the resources of cultural, educational and charitable foundations donated by SCSB are combined to jointly promote the implementation of the United Nations Sustainable Development Goals (SDGs).

In response to global net zero emissions, SCSB continues to promote energy conservation and carbon reduction, waste reduction, resource management and green building plans. SCSB has voluntarily implemented various management systems and passed the international standards (such as ISO 45001 Occupational Health and Safety Management System, ISO 14001 Environmental Management System, ISO 50001 Energy Management System, ISO 14067 Credit Card and Debit Card Footprint Inventory, ISO 20400 Sustainable Procurement Management System Certification, ISO 46001 Water Resource Efficiency Management System, and ISO 14064-1 GHG Inventory and Product Carbon Footprint Label, etc.) to mitigate the impact posed by climate change and achieve the goal of sustainable environmental management. SCSB has also signed TCFD, submitted science-based targets to be validated, joined EPs, voluntarily followed PRB, PRI and PCAF, constructed climate risk-related risk management mechanism, learned up to date information on financial disclosures, and responded to and controlled TCFD and TNFD risks and opportunities. SCSB has also formulated "Regulations for Nature and Climate Risk Investment Management", "Guidelines Governing Nature and Climate Risk Management", "Guidelines Governing Equator Principles Finance", "Guidelines Governing Responsible Finance" and "Guidelines Governing Principle Responsible Investment".

SCSB's Head Office set up "Sustainable Development Division" as a dedicated unit to promote sustainable development since February 2024, which is responsible for proposing and implementing sustainable development policies, systems or related management policies and specific promotion plans, and reporting the implementation of sustainable development and future plans to the Board of Directors at least once a year. The supervision of the Board of Directors includes formulating SCSB's "Standard for Sustainable Development Promotion" (including mission, vision, policies, systems, relevant management policies, specific promotion plans), "Sustainable Development Best Practice Principles", "Guidelines Governing Nature and Climate Risk Management" and other related norms, examining the communication situation of stakeholders, and passing and reviewing sustainable related issues (including greenhouse gas inventory, net zero emission, coal industry investment and financing norms and sustainable development goals), and disclosing them through the preparation of annual sustainable reports. Since 2013, the SCSB has compiled annual sustainable reports for reference. Since 2022, SCSB has been awarded the "Platinum Award for Sustainable Reporting" by the Taiwan Institute for Sustainable Energy for three consecutive years.



SCSB has formulated the “Code of Ethical Conduct”, “Ethical Corporate Management Best Practice Principles” and “Procedures for Ethical Management and Guidelines for Conduct” adopted by the Board of Directors for all directors, managers and employees to follow ethical management.

4. Number of Non-manager Position Employee, Average Annual Benefits Expense, and Difference from the Previous Year

Unit: NT\$ thousand

Item	2023	2024	Difference
Number of non-managerial full-time employee	2,606	2,523	-83
Average salary of non-managerial full-time employee(NT\$ thousand)	1,390	1,450	60
Median salary of non-managerial full-time employee(NT\$ thousand)	1,260	1,321	61

5. IT Equipment

(1) The Software and Hardware Configurations and Maintenance of Information System

The main hardware equipment of SCSB’s information system is IBM mainframe. Both the headquarters and the backup center are equipped with IBM 2965 mainframe. The system software used includes operating system IBM z/OS; IBM CICS/TS, IMS/DBCTL and MQ of Taiwan Currency, foreign exchange, Vietnam Branch, Singapore Branch and credit card business. In addition, the relevant mainframe, server and terminal workstation are maintained by IBM and professional information companies with scale in Taiwan.

(2) Future Plans

SCSB has upgraded infrastructure facilities and completed key digital transformation projects to support business growth throughout the year. These actions and projects include: the infrastructure upgrade via the virtual server procurement project, the security enhancement via the privileged account management system deployment project, the network optimization via the Internet and Intra F5 replacement project, the data center upgrade via the DWDM equipment replacement project for Neihu and Yangmei data centers, the mobile banking enhancements via the mobile banking App reset project and the eWB financial network mobile App project, the payment integration via the Inbound system WeChat Pay integration project, the digital account opening via the minor digital account opening system project, the customer communication by upgrading to the new version of Line BC official account enterprise project, the loan services via the comprehensive loan service platform - online application for housing loans project, the insurance services via the mobile insurance platform deployment project, the life insurance electronic signature platform deployment project, the financial operations via the finance department transaction and risk control optimization system project, the regulatory compliance via the development of the “Law Report System” project for SCSB’s single reporting window to the Inspection Bureau as well as the Regulatory Technology (Regtech) and the War Room project, the data sharing via the MyData platform data gateway deployment project for the National Development Council, the Hong Kong branch system enhancement via the new law report system deployment project, the business unit code adjustment via the business unit code adjustment project, and the data warehouse upgrade via the TERADATA data warehouse upgrade project. These projects have significantly

enhanced SCSB's IT infrastructure, security, and operational capabilities, enabling SCSB to better serve its customers and support its business growth.

SCSB adheres to a strategic plan aligned with information technology development to drive the digital transformation and create a competitive advantage for sustainable business. SCSB's ongoing efforts encompass a five-year IT development plan from 2021 to 2025. The key initiatives within this plan include "Establishing a New Core System," "Creating Critical Application Platforms," and "Updating Information Infrastructure" to serve as the foundation for business growth and long-term sustainability. Additionally, under the "Optimization of Information Security, Risk Control, and Compliance Auditing" initiative, SCSB is implementing various RegTech solutions and acquiring security equipment. This includes developing risk management decision support systems and a risk management data marketplace. SCSB aims to enhance information security, risk management, compliance, and auditing mechanisms. SCSB have also progressively implemented projects such as the FRTB Risk Management System and Smart Transaction Monitoring.

SCSB is actively deploying various digital financial ecosystem application services in response to the continuous development of financial technology (FinTech). SCSB is expanding its data mart and using APIs to connect financial, marketing, and other types of data to third-party platforms and services. This enables SCSB to realize the API economy, open banking, and cross-industry collaboration applications to provide customers with innovative, fast, and diverse financial services. SCSB has also continuously introduced robotic process automation (RPA) and automated testing mechanisms to improve operational efficiency.

In light of AI trends and cloud computing applications, SCSB formulates AI and cloud computing application implementation policies and related measures according to FSC's FinTech development plan. SCSB will gradually increase the introduction, R&D, and investment of various AI application tools, scenario models, and know-how. SCSB will also introduce these applications to cloud services to optimize the user experience and increase the flexibility of AI use in various businesses.

(3) Emergency Backup

The remote backup of IBM host system adopts the remote copy (XRC) mechanism of asynchronous disk drives with the main center to backup data in real time through optical fiber transmission. In terms of data backup, Hyperswap, remote real-time backup, and tape third-place backup mechanisms have been completed. Regular backup drills are held to provide better protection of customer information and services by simplifying operation procedures and reducing recovery time.

(4) Security Protection Strategies

Information operation in physical environment related SCSB's system, such as, system access rights, network, system backup, change management, access control, fire protection, electric power and garbled device operation program etc are conducted according to the safety standard of responsible institution and ISO 27001 requirements, such as firewall, anti-virus, e-mail filtering, APT intrusion detection and vulnerability mending; Perform vulnerability scans regularly, penetration testing and social engineering exercise, and classify information and assets according to importance and effect degree and conduct safety evaluation of computer system information regularly to ensure the stability and safety of information system.

To maintain the continuous operation of business, the system, except native backup, conducts the remote backup to recover the original exercise program to ensure the effectiveness of backup system.



6. The Information Security Management

Item	Contents
(1) Strategies and Procedures for Information Security Risk Management	The risk management organization and structure of the information security regard the Board of Directors as the top management. The Risk Management Committee is set up to coordinate SCSB's risk management. The Information Security Committee (convened every quarter; a total of 4 meetings were held in 2024) under the president is responsible for managing Bank-wide information security, while the Information Security Department is responsible for developing and implementing a Bank-wide risk governance system to identify, assess and manage information security risks. In addition, under the president, the information security officer at the level of executive vice president is appointed to take charge of security policy promotion and resource scheduling.
(2) Information Security Policies	SCSB provides financial services to the public in coordination with government policy. To ensure the confidentiality, completeness, availability, and compliance of information assets, and prevent them from intentional or unintentional internal/external threats, SCSB implemented an international information security management system (ISO 27001), referenced relevant laws and regulations, and established information security policies based on business requirements.
(3) Information Security Management System	SCSB continuously optimizes information security based on risk and has established an information security risk management system. Based on the confidentiality of information assets, SCSB ensures the safe storage of company information, the completeness of information processing, the correctness of modified data, and the availability of information assets. SCSB maintains the continuous operation of information system, and ensure that all information security measures meet the requirements of applicable laws and that information security environment complies with international standards for financial information security.
(4) Risk Assessment of Information and Cyber Security	<p>SCSB conducts information security and network risk assessments every six months, and revises information security mechanisms and emergency response plans based on risk assessment results. SCSB implemented various security mechanisms and internal control measures to ensure information security in the following fields.</p> <ul style="list-style-type: none"> ■ Information security organization ■ Human resources safety ■ Asset safety ■ Access control ■ Password management ■ Physical and environmental safety ■ Operations management ■ Communications management ■ System access, development, and maintenance ■ Supplier management ■ Information security incident management ■ Business continuity management ■ Compliance

Item	Contents
(5) Specific Information Security Management Plans and Related Resources Invested	SCSB has established comprehensive network and computer-related information security measures, including DMZ to segregate internal/external network segments, firewall (F/W), intrusion prevention system (IPS) and web application firewall (WAF), and other protective equipment with the concept of defensive depth, and has established SIEM and external 24/7 SOC monitoring in response to the regulations of the competent authorities, so as to detect malicious attacks and take appropriate protective measures in the shortest possible time. In addition, SCSB also annually conducts computer system information security assessments, vulnerability scans, penetration tests, DDoS attack drills, and information security incident drills in accordance with the regulations of the competent authorities to strengthen the resilience of information security protection.
(6) Information Security Management System (ISMS) Certification	In order to demonstrate the attention and efforts to information security, SCSB has implemented information security management system and were awarded ISO 27001:2005 Information Security Management System Certificate by the British Standards Institution (BSI) in 2007. Subsequently and continuously accepted ISO 27001 semi-annual review and 3-year retrial. In 2016, SCSB was certified by the British Standards Institute (BSI) to the new version of ISO 27001:2013 Information Security Management System. This certification has passed a three-year revalidation in March 2022 and the validity period is from June 1, 2022 to May 31, 2025. In addition, in response to the promulgation of ISO 27001:2022, SCSB has completed the relevant operational adjustments and passed ISO 27001:2022 transition certification in November 2024.
(7) Information Security Management System (BCMS) Certification	In order to demonstrate SCSB's commitment and efforts to serve customers and to ensure that SCSB can maintain and restore operations to a certain level in case of an accident or a disaster, and minimize the impact and disruption caused by the disaster, and maintain services to customers during the crisis period. The BCMS project was established in 2022, and passed certification in July 2024. SCSB was awarded the ISO 22301:2019 BCMS certificate. In the future, SCSB will continue to accept the annual review and the re-examination every three years for ISO 22301.
(8) Information Security Insurance	SCSB will pay continuous attention to information security insurance products.
(9) Losses Suffered, Possible Impacts and Responses of Major Information Security Incidents Occurred	No major information security incident occurred in 2024.



7. Labor Relations

(1) List SCSB's Employee Benefit Measures, Retirement Plan and its Implementation, as well as Labor-management Agreements and Measures Protecting Employee Rights and Interests

A. Employee benefits:

(A) Salary and bonuses:

SCSB provides competitive salaries for its employees with reference to the market salary level and pays bonuses at the annual Dragon Boat Festival and Mid-Autumn Festival according to the surplus of the year. The year-end performance bonus is based on a performance-oriented appraisal system. At the end of the year, the implementation of the annual performance goals and the performance of the employees' behavior are reviewed. After the interview between the supervisor and the employee, the annual performance appraisal grade is approved as the reference for the payment of the year-end performance bonus. Employees with excellent performance can also get the opportunity of promotion and salary adjustment.

(B) Pension:

In accordance with government regulations, SCSB's employees' pension funds are deposited in the "Labor Pension Reserve Fund Supervisory Committee" account maintained by the Bank of Taiwan for employees who choose the old pension plan, and in the "Labor Pension Fund Supervisory Committee" account maintained by the Bureau of Labor Insurance for employees who choose the new pension plan. In addition, for employees who choose the old pension system, their pension received at the time of retirement shall be deposited into the employee current savings deposits (up to a maximum of NT\$3 million) at the interest rate of the employees' current savings deposits to provide employees with a stable livelihood after retirement.

(C) Insurance:

In accordance with the relevant government regulations, in addition to employer's liability insurance, SCSB regularly contributes and pays universal health insurance premiums and workers' compensation insurance premiums for its employees. In addition, SCSB provides a monthly pension plan in accordance with the "Work Rules" and regulations of the "Labor Standards Law", and provides group medical insurance, disaster compensation, medical subsidies and in-service death benefits to provide more protection for employees and their family members.

(D) Employee health and leisure:

SCSB provides travel subsidies and medical subsidies for employees, and conducts regular health checks for all employees. The headquarters has established a Health Consultation Center, which employs full-time nurses to provide nursing services and medical and health information, and conducts health check-up activities, also employs medical doctors to provide health consultation, health education and health guidance services, and regularly releases health information to facilitate employees' self-care. In addition, a massage station is set up in the Headquarters building and Neihu building to relieve the stress of employees at work.

(E) Employee Benefits Committee:

To promote employees' work-life balance and health, SCSB has established Employee Welfare Committee to manage, plan and utilize the welfare fund, in order to organize various employee welfare affairs and activities, including internal clubs of SCSB, thereby encouraging employees to participate in exercise and development of personal talents. SCSB has a golf club, badminton club, yoga club, tai chi club, basketball club, billiard club, softball club, fitness club, traditional boxing health club, dance club, saxophone club, tennis club and art club,

etc. The Employee Welfare Committee provides partial subsidies for club fees, as well as annual employee travel subsidies, spring receptions, garden parties or employee family days, and membership in the “Unity Health World Country Club”, which provides a place for employees to work out and relax.

(F) Training:

In order to meet the training needs of employee development, in addition to the basic courses offered in each branch and department, SCSB has set up the E-Learning as a platform for learning across time and space, providing a variety of training methods and open learning classes, with convenient learning conditions and unlimited learning space. Employees can take professional or knowledge-based courses such as money laundering prevention, regulatory compliance, information security and risk awareness through the E-learning system via the Internet, and review the results in a timely manner without the constraints of time and location, using this convenient and efficient learning channel according to their needs. In addition, language proficiency is an important element in supporting employees' participation in international exchanges, and therefore, a foreign language subsidy standard has been established to provide a fixed amount of foreign language subsidy. Specific subsidies or rewards are provided in line with financial policies and operational strategies, including subsidies for the "Certified Senior Financial Planning Consultant", "Certified Family Trust Planning Consultant" and "International Professional Certifications and Government Policy Promotion Project Certificate Quota Reward Project", in order to actively encourage employees to obtain professional certifications to improve their professionalism.

(G) Other benefits:

SCSB offers preferential interest deposits with a limited amount for employees, and in compliance with the "Banking Act of the Republic of China", handles employees' housing purchase and other loans. In addition, SCSB encourages employees and their children to study hard. There are many scholarships, such as Mr. Chu Ju-Tang Scholarship, Mr. Kuo Hsiang-Pin Scholarship, Mr. Chen Shao-Mei Scholarship Fund, Scholarship in Memory of Mr. Chen Kuang-Fu, Mr. Chen Kuang-Fu Peer Training Fund, Mr. Li Shih-Wei and his wife's Scholarship, and children's education subsidies.

In order to create a friendly workplace environment and help employees balance work and family care responsibilities, SCSB set up breast-feeding rooms in the Headquarters, Neihu, Jiaxin, Personal Banking and Renai Buildings, and signed a corporate nursery service with Hess International Educational Group. The children of employees attending the company's kindergarten or parent-in-law school can not only offset the related expenses, but also extend the nursery service.

B. Retirement system and its implementation:

In order to stabilize the life of employees after retirement, SCSB has formulated retirement measures for employees according to law, and set up a labor retirement reserve supervision committee. The retirement reserve is set aside regularly every month in proportion to the total salary expenses of employees and stored in the special account of the Bank of Taiwan, and all of them are fully set aside to protect employees' rights and interests. Since July 1, 2005, the "Labor Pension Act" have been incorporated and adopted, with 6% of the employee's monthly salary being deposited into their individual pension account. Those who are willing to pay their retirement pensions will be deducted from their monthly salaries to the individual retirement pension account of the Labor and Social Security Bureau according to the voluntary payment rate.



Pension system	Old system	New system
Applicable laws and regulations	SCSB Employee Retirement Plan; Labor Standards Act	Labor Pension Act
Allocation method	Contribute pension funds equivalent to a certain percentage of employees' gross salaries. Contributions are made to the Labor Pension Supervisory Committee and are deposited into separate accounts held under Bank of Taiwan.	Allocate 6% of each employee's salary to their personal account at the Bureau of Labor Insurance every month
Amount allocated	Amount allocated as pension funds for 2024 was NT\$181,656 thousands	NT\$111,837 thousands allocated for 2024

C. Agreements between SCSB and employees and measures protecting employee rights:

(A) Leave system:

SCSB's "Work Rules" and "Employee Service Treatment Measure" stipulate various travel leave regulations. Employees will be given special leave after continuous service for a period of time. General employees' leave is divided into personal leave, sick leave, industrial injury sick leave, official leave, marriage leave, funeral leave, pregnancy checkup accompaniment leave, pregnancy leave, etc. In order to ensure and improve the working conditions of female employees in the workplace, the vacation and salary benefits that shall be enjoyed during the physiological period, pregnancy (prenatal examination, miscarriage prevention), childbirth, childcare, lactation, and other periods are clearly stipulated. Paternity leave is not limited to female employees, and all eligible employees have the right to apply for maternity leave, retaining the job but suspending the salary, in accordance with the law, to ensure that employees take care of their families.

(B) Workplace health and safety:

SCSB values the importance of employees' health and safety, and is committed to provide a safe, healthy and friendly working environment. In 2022, SCSB launched ISO 45001 occupational safety and health management system and passed the certification, and formulated "Guidelines Governing Environmental Safety and Health Management", which is applicable to employees and non-employee workers in all strongholds of SCSB.

Considering the employee's work style, SCSB proposes "Ergonomic Hazard Prevention Project" in the labor health service planning structure. With the knowledge from the ergonomics field, it is to prevent repetitive work, inappropriate working posture, inappropriate working environment or other hazardous factors that might cause skeletal disorders. SCSB offers injury investigation, hazard Identification (four levels: confirmed disease, hazard exists, hazard suspected and none), assesses and adopts improvement measures, in order to ensure the work safety of employees. SCSB proposes "Prevention Plan for Abnormal Workload-Related Diseases" and also conducts regular overload surveys, identifies and assesses high-risk groups, adopts improvement measures, provides health management and medical personnel interviews, and plans health promotion-related activities, in order to reduce the risk of overload, thereby ensuring the physical and mental health of employees. In addition, SCSB has established the "Work Safety and Health for Middle and High Age Workers" to encourage and ensure the safety and health of the middle and high-age workers, and to prevent possible hazards. Moreover, to protect the employment rights and interests of middle and high-age workers' right and interests, SCSB has also established the adaptive work plan to assess the competence of high-risk

groups and to adopt necessary adaptive measures, in order to build a friendly working environment. SCSB continues to show care for pregnant and post-delivery female employees through "Maternal Health Protection Program". In addition to occupational safety and health personnel conducting operational environment risk assessments, medical personnel also conduct individual care and health interviews. SCSB has set up independent breast feeding rooms, complying with the Standards for Establishment and Administration of Public Breastfeeding (Collecting) Rooms, at the Headquarters, Neihu Building, Chia Hsin Building, and Personal Banking Building. In 2024, SCSB received the Taipei City Outstanding Breast Feeding Room Certificate (Excellence), for SCSB's effort in providing female employees with a high-quality and safe breast feeding environment. In addition, to encourage female employees to return to the workplace after childbirth, SCSB has implemented the "Maternal and Baby Transportation Allowance" scheme since 2024. SCSB is committed to maintaining and taking care of employees' health. The health examination expenses for new employees are paid by SCSB. In addition, the health examination for existing employees is superior to the statutory requirement of once every three years. SCSB also cooperates with medical institutions that are certified by the Ministry of Labor to provide health examinations. SCSB has set up full-time and part-time labor health service and medical personnel at the workplace to be in charge of planning and implementing labor health services and health promotion activities. Through health examinations, risk assessments, individual care and health promotion activities, SCSB aims to raise employees' health awareness and promote workplace safety. Since 2020, SCSB has collaborated with "Chinese Psychology Research and Development Foundation" to establish employee assistance programs (EAPs), in order to provide supports to employees for their works, health and lives through email, 0800 toll-free service hotline and face-to-face consultation. The goal is to establish a healthy and physically and mentally healthy workplace. In order to strengthen employees' self-management of chronic diseases and obesity risks, SCSB advocates a variety of health issues through health e-newsletters, with a total of 29 articles published in 2024 to enhance employees' awareness of chronic diseases and other related issues. In addition, medical personnel of SCSB conduct health risk classification (low, medium, high risks) based on the results of the inspection, and arrange health education interviews for high-risk groups. SCSB adopts the principle of P-D-C-A (Plan-Do-Check-Act) to continue to evaluate and plan diversified health promotion seminars and activities to enhance the health awareness of employees. In 2024, a total of nine sessions will be held with a total of 562 people touched, with an average satisfaction rate of 94.4%, topics covered nutrition and weight loss, metabolic syndrome, prevention and treatment of cardiovascular and cerebrovascular diseases, vision care, and Chinese medical science of health preserving. In addition, six diversified health promotion activities were organized, such as a weight-loss competition (110 participants finished the race, with a total weight loss of 484kg), physical fitness testing, cancer check-up and influenza vaccination station, with an average satisfaction rate of 93.1%. Since 2021, the Headquarters and branches of SCSB have successively qualified for the health initiation and health promotion marks (18 aspects in total). The Headquarters has also won the "National Excellent Healthy Workplace - Health Communication Award" in 2024, demonstrating the outstanding performance in promoting health at the workplace.

(C) Internal communication:

In order to improve labor-management relationship harmony, SCSB has established the "Regulations for Employees Communication", "Guidelines for Prevention of Sexual Harassment in the Workplace, Reporting



and Disciplinary Measures", "Guidelines for Prevention of Sexual Harassment, Reporting and Investigation Measures", and "Implementation of Illegal Infringement Prevention Plan", and set up the President's mailbox (the employee's opinion reflection mailbox) and the human resources communication website. At the same time, SCSB uses the Friday morning meeting every week to provide a channel for employees to express their opinions, so as to understand and communicate employees' views on internal reform measures, rules and regulations, and employees' rights and interests.

SCSB has also established a business suggestion proposal system to accommodate employees' improvement suggestions in operation management, business expansion, marketing, and business operation processes. In addition, SCSB publishes quarterly publications for providing multiple channels to promote business and allow employees to express their work experiences and discussions. In addition, SCSB holds labor management meetings at least every three months to fully communicate with labor representatives and create a harmonious labor management environment.

SCSB has an 'iTalking Employee Care Mailbox', which provides a communication channel for colleagues to express their opinions and is managed by a specially-assigned person for immediate response and handling. This is to understand colleagues' thoughts, serve as a policy reference, strengthen internal communication, and improve employee morale and satisfaction.

Starting from 2022, SCSB has established the "New Employee Care Plan" to understand the adaptability of new employees to SCSB's work, provide immediate assistance to areas where assistance is needed, as a measure to support long-term employee retention, and collect employee related suggestions for the responsibility units as a direction for future related business adjustments.

(D) Labor-management agreement:

The corporate union of SCSB has filed a negotiation request for collective bargaining agreement to SCSB on February 20, 2024. After receiving the request, SCSB has assigned representatives to participate in the negotiation. SCSB has held three negotiation meetings to achieve preliminary consensus, and relevant details are still under negotiation process.

(2) Losses Suffered due to Employer-employee Disputes from the Previous Year up to the Publication of Annual Report, Disclosure of Estimated Contingent Losses from now on and Future Disputes, and Response Measures:

- A. In the dispute over the confirmation of employment relationship between SCSB and a former employee, for which the claim amounted to approximately NT\$828 thousand, the claim is currently being reviewed by the court of first instance. The future loss of SCSB and the amount of the loss will be determined by the court decision on whether the employment relationship exists or not. Hence, it is unpredictable.
- B. Violation of the "Labor Standards Act" found in labor inspections: No such violations have occurred in 2024 and as of the printing date of this annual report.

8. Important Contracts:

Contract type	Parties involved	Contract commencement/expiration	Content	Restrictive clauses
Decoration engineering contract	HORIZON DESIGN & CONSTRUCTION CO., LTD.	Contract signed on 2023/11/1, decoration commencement date was 2023/11/1 up to the inspection and acceptance completion date on 2024/8/31	New Headquarters Building decoration project contract	NA
Engineering contract	FU TSU CONSTRUCTION CO., LTD.	Contract signed on 2019/12/10, commencement date was 2020/1/1 up to the inspection and acceptance completion date on 2024/5/31	Contract for New Headquarters Building	NA
Information procurement contract	IBM TAIWAN CORP.	Contract signed on 2022/6/24, Contract period is 34 months from the date of signing the contract Addendum executed on 2024/6/28 provides that the delivery of system integration test report and parallel test report shall be completed within 39 months from the date of signing the contract	New Core System Construction Project service and software and hardware equipment build project service	NA

9. Categories and Relevant Information of Securitization Commodities Launched in Accordance with Financial Asset Securitization Act or the Real Estate Securitization Act, and with Approval of the Competent Authority: None.



Review of Financial Conditions, Financial Performance, and Risk Management

SCSB Annual Report 2024

1. Financial Conditions (Consolidated)

Unit: NT\$ thousand

Item \ Year	2024	2023	Difference	
			Amount	%
Total assets	2,496,062,911	2,423,295,740	72,767,171	3.00%
Total liabilities	2,229,177,901	2,179,699,344	49,478,557	2.27%
Total equity	266,885,010	243,596,396	23,288,614	9.56%

SCSB's assets at the end of 2024 increased by approximately NT\$72,767 million, liabilities increased by approximately NT\$49,478 million, and equity increased by approximately NT\$23,289 million, compared with results at the end of 2023. Changes in the assets, liabilities and equity have no material or adverse impacts on SCSB.

2. Financial Performance (Consolidated)

Unit: NT\$ thousand

Item \ Year	2024	2023	Difference	
			Amount	%
Net interest	38,705,852	39,151,574	(445,722)	-1.14%
Total non-interest revenue	12,698,123	10,159,627	2,538,496	24.99%
Provisions for bad-debt expense, commitment and guarantee liability	15,177,363	9,882,613	5,294,750	53.58%
Total operating expenses	19,298,954	18,199,784	1,099,170	6.04%
Profit before income tax	16,927,658	21,228,804	(4,301,146)	-20.26%
Consolidated net income	14,439,308	17,425,137	(2,985,829)	-17.14%
Other comprehensive income for the period, net of income tax	17,444,692	9,590,866	7,853,826	81.89%
Total comprehensive income for the period	31,884,000	27,016,003	4,867,997	18.02%

SCSB's net interest for 2024 decreased by 1.14% compared with 2023. Total non-interest revenue increased by 24.99%, profit before income tax decreased by 20.26%, and consolidated net income decreased by 17.14%, total comprehensive income for the period increased by 18.02%. In 2025, international geopolitical tensions are expected to persist, Taiwan's CBC is likely to tighten controls over the housing market, and foreign currency interest rate cuts will further compress interest spreads. Given the internal and external factors, SCSB will follow its short-term business plans and strive to achieve its financial goals.

3. Cash Flow (Consolidated)

SCSB's 2024 net cash from operating activities accounted for NT\$23,525 million, net cash used in investing activities accounted for NT\$87 million, and net cash used in financing activities accounted for NT\$28,933 million. SCSB maintains an adequate loan-to-deposit ratio and sufficient liquidity. In the coming year, deposit and lending businesses are expected to grow, and the loan-to-deposit ratio will remain at an appropriate level. At the same time, SCSB will continue to maintain good cash flow through securities investments under repurchase (resale) agreements and issuance of bank debentures.

4. The Material Effect on Financial Structure from Substantial Capital Expenditure in the Last Year: None.

5. Investment Policy in the Last Year, Main Causes for Profits or Losses, Improvement Plans and Investment Plans for the Coming Year

SCSB's 2024 re-investing policy is aligned with government policies for economic development, and SCSB has focused on investments with growth potential and those that relate to business and can create a synergy for the investments. In 2024, the net investment income recognized under the equity method amounted to NT\$1,401 million, arising mainly from the indirect investment in the Shanghai Commercial Bank Ltd. (SCB) in Hong Kong. In 2025, SCSB will continue the aforementioned investment policy and explore opportunities for long-term investments to diversify its sources of income.

6. Risk Management

(1) Qualitative and Quantitative Requirements for Risk Management

A. Credit Risk Management System

2024

Item	Contents
(A) Strategies, Goals, Policies and Procedures for Credit Risk	<p>SCSB has developed a credit risk management policy in accordance with the "Banking Act of the Republic of China" and applicable regulations, and the SCSB "Risk Management Policy". SCSB conducts businesses in credit, investment and financial derivatives in strict compliance with the "Banking Act of the Republic of China" and applicable laws and regulations, and in alignment with government policies for economic and financial development, while balancing security, liquidity, profitability, growth and public benefits.</p> <p>Strategy for credit risk management seeks risk diversification, prudent evaluation based on the 5P principles, and a right balance between risk and return. The risk management process grants credit authorization to heads of business units and regional centers. Cases beyond the authority of regional managers will be reviewed by the Credit Review Committee or (Managing) Board of Directors, depending on the credit amounts. The Treasury Department's counter-party credit risk management is operated based on the authorization and approval by the Board of Directors.</p>



Item	Contents
(B) Organization and Structure of Credit Risk Management	SCSB's risk management is led by the Board of Directors, with the Risk Management Committee overseeing risk management across SCSB. The Assets and Liabilities Management Committee reports to the President and is responsible for managing SCSB's assets and liabilities, while an independent Risk Management Department is responsible for establishing and implementing a Bank-wide risk management mechanism. Each unit has set up dedicated risk management teams, according to its size, importance and complexity, for implementing risk management. In addition, there are the Credit Review Committee and the Investment Review Committee under the President responsible for credit risk management and investment risk management respectively; Credit Management Department and the operation centers that handle credit checks, estimates, credit reviews, drawdowns, settlements, and check clearings. Foreign exchange is handled by the foreign exchange division of branches where each operation center is located.
(C) Scope and Features of Credit Risk Report and Evaluation System	Credit-related risks are managed with the computerized credit checking system, as well as the KONDOR PLUS system, the TOMS system, the MGR system, and the Ulsteck bond trading system deployed on the mainframes, which are maintained by relevant business units respectively. Through the automatic system of credit checking, the operation center is entrusted by business units to provide credit assessments and estimates. Credit reports filed by business units are submitted to the operation center for review, which are then approved and signed online. The process is able to improve operating efficiency and facilitate the establishment of credit database. The KONDOR PLUS system, the TOMS system, MGR system and Ulsteck bond trading system are outsourced software systems, which provide real-time control and daily valuation. The results are then transmitted to SCSB's SAS system for the risk management units to perform required measurement and control of credit risks.
(D) Hedging or Mitigation Policies for Credit Risk; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	<ol style="list-style-type: none"> 1. In order to mitigate credit risks, checks on the client's credit, use of funds and ability for loan repayment are required before every credit transaction. Additionally, the use of collaterals or credit guarantee funds as risk reduction tools is set forth in the credit policies of Corporate and Personal Banking Departments. Document reviews or on-site inspections are conducted on a regular basis regarding clients' use of funds, operations, finances, and repayment ability to ensure the claims. 2. In order to strengthen SCSB's credit risk control, the Corporate and Personal Banking Departments use a credit rating system to aid their credit decision-making and loan interest rate setting. This helps increase credit quality and makes credit pricing more objective and reasonable. 3. Pursuant to the "Banking Act of the Republic of China" and SCSB "Credit Risk Management Policy", individual customers, groups, industries, and countries (regions) are subject to credit limits in order for SCSB to avoid excessive risk concentration.
(E) Approach for Legal Capital Requirement	The Standardized Approach.

Risk Exposure after Mitigating Risks from the Standardized Approach of Credit Risk and Capital Requirement

2024/12/31 / Unit: NT\$ thousand

Exposure Type	Risk Exposure after Mitigation	Capital Requirement
Sovereigns	290,018,883	264,167
Non-central Government Public Sector Entities	13,604,817	626,603
Banks (Included Multilateral Development Banks, MDBS)	167,390,951	5,544,838
Corporate (Included Securities and Insurance Firms)	329,001,222	23,976,488
Claims on Retail	71,018,931	3,242,928
Residential property	590,355,325	30,649,074
Equity Security Investments	18,418,240	3,480,062
Equity Security Investments for Funds and Venture Capital	6,885	6,885
Other Assets	44,004,635	2,749,388
Total	1,523,819,889	70,540,433

B. Securitization Risk Management System

2024

Item	Contents
(A) Strategies and Procedures for Securitization Management	<p>For investment of asset securitization, SCSB seeks risk diversification and prudent evaluation, with a focus on balancing risk versus return. SCSB has authorization standards, investment policies, and investment risk management guidelines in place for exploring investment opportunities, setting forth operating procedures, supporting internal controls, and monitoring risk management measures.</p> <p>Management of asset securitization is monitored by the Risk Management Department based on the approved transactions or investment limits and loss tolerance for financial instruments and trading units set by the Board of Directors. Underlying exposures and profits/losses are reported by the nature of the products on a regular basis. Any overrun, exception or major event has to be reported immediately to the heads of responsible units, who will decide on a response if needed.</p>
(B) Organization and Structure of Securitization Management	<p>The management of investment-asset securitization is led by the Board of Directors, with the Risk Management Committee overseeing risk management across SCSB. The Assets and Liabilities Management Committee reports to the President and is responsible for reviewing Bank-wide market risk limits and procedures, while the independent Risk Management Department is responsible for monitoring securitization of investment assets.</p>



Item	Contents
(C) Scope and Features of Securitization Risk Report and Evaluation System	Asset securitization-related risks are managed with the securities system and SAS system deployed on the mainframes. This analysis provides the necessary information to the Risk Management Department for control of trading and investment positions, daily evaluations, and other necessary management.
(D) Hedging or Mitigation Policies for Securitization; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	In order to reduce the risk of investment-asset securitization, all investments are regulated by internal guidelines and predefined limits according to the nature and rating of the investment. Major or complex investments have to be reported to the responsible department heads and the Investment Review Committee, who ensure prudent selection of investments with a good risk profile. Major and special events are monitored and reported by the Risk Management Department for their impacts on SCSB's risk exposure.
(E) Approach for Legal Capital Requirement	The Standardized Approach.

a. Engagement of Asset Securitization: None.

b. Risk Exposure and Capital Requirement for Securitization – by Transaction Type

2024/12/31 / Unit: NT\$ thousand

Type of Book Type of Exposure Role of the Bank		Asset Type	Traditional					Synthetic		Total		
			Exposure				Capital Requirement (2)	Exposure	Capital Requirement (4)	Exposure (5)=(1)+(3)	Capital Requirement (6)=(2)+(4)	Accrued Capital before Securitization
			Hold or Buy	Provide the Liquidity Facilities	Provide Credit Enhancement	Sub-total (1)		Hold or Buy (3)				
Non-Originating Bank	Banking Book	Structured Investment Tools	-	-	-	-	-	-	-	-	-	
		Mortgage Backed Securities	-	-	-	-	-	1,462,970	46,815	1,462,970	46,815	
	Subtotal		-	-	-	-	-	1,462,970	46,815	1,462,970	46,815	
Total			-	-	-	-	-	1,462,970	46,815	1,462,970	46,815	-

c. Securitization Products Information

(a) Summary of Investment in Securitized Products

2024/12/31 / Unit: NT\$ thousand

Item	List of Accounting Accounts	Historical Cost A	Gain/Loss of Accumulated Valuation B	Accumulated Impairment C	Book Value D=A+B+C
Collateralized Mortgage Obligation(CMO)	Debt instrument at fair value through other comprehensive income	1,868,626	(685,165)	0	1,183,461
Collateralized Mortgage Obligation(CMO)	Debt instrument investments measured at amortized cost	277,891	1,619	0	279,510

- (b) If original cost of investing in securitized products amount to NT\$300 million or above (excluding holdings of such products due to credit enhancement purposes when SCSB is an originator) the following information shall be disclosed: None.
- (c) SCSB serves as an originator for securitization and holds positions due to credit enhancement: None.
- (d) SCSB serves as buying institution or clearing buying institution of credit impaired assets for securitized products: None.
- (e) SCSB serves as guarantee institution of securitized products or provides liquidity facility: None.

C. Operational Risk Management System

2024

Item	Contents
(A) Strategies and Procedures for Operational Risk Management	For the management of operational risks, SCSB makes a division of duties to strengthen internal control and carry out training programs for business and regulatory awareness. A comprehensive system of internal auditing and self-checking has been established, and compliance officers are appointed. Work guidelines are in place for routine operations, and all transactions are monitored by computer systems. The Risk Management Department is also developing tools for operational risk management to enable more efficient and effective identification, assessment, monitoring and reporting of major risks.
(B) Organization and Structure of Operational Risk Management	Operational risk management applies to all units of SCSB, including the business units, operational management units, and supporting logistical units. Board of Directors: the highest managing and supervisory body. Risk Management Committee: reviewing issues and activities related to risk management and reporting to Board of Directors. President: establishing risk management procedures approved by the Board of Directors. Auditing Department: responsible for regular inspections of the effectiveness of operational risk management. Compliance Department and Compliance Officers of all departments and operating units: responsible for strengthening awareness of regulatory compliance. Risk Management Department: increasing awareness of the framework of operational risk management. All units and personnel of SCSB: following and implementing SCSB's policies for operational risk management.
(C) Scope and Features of Operational Risk Report and Evaluation System	Any major risk exposures identified that can jeopardize SCSB's finances or normal operation, or the financial market in general must be reported to the audit units promptly, and to the regulators if deemed necessary, so that actions may be taken in response. Violations of the law have to be reported by the Compliance Officer to Compliance Department. The Risk Management Department makes regular disclosures on SCSB's operational risks, risk information and other major issues, and reports to the senior management, the Assets and Liabilities Management Committee, the Strategic Planning Committee, the Risk Management Committee, and the Board of Directors. SCSB is developing a control and self-evaluation system for major operational risks and setting up compliance officers and self-audit/self-check procedures as required by law to manage and mitigate operational risks.



Item	Contents
(D) Hedging or Mitigation Policies for Operational Risk; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	Based on the severity and frequency of operational risk events, countermeasures such as risk avoidance, risk transfer, risk control and absorption are taken. SCSB reduces level of risk exposure or forgo the business altogether for risks with extremely high frequency and severity. For risks with very low frequency but high severity (significant contingencies), such risks can be transferred with insurance. For risks with very high frequency and low severity, regular internal self-checks, knowing the client, and staff training can facilitate real-time detection of potential risks, so that proper measures can be taken in response. For risk of very low frequency and low severity, losses from such risk can be absorbed by operational costs. For operational risks arising from business activities, potential losses are reduced by strengthening internal controls, risk monitoring and employee training, and transferring risks through insurance or outsourcing.
(E) Approach for Legal Capital Requirement	The Basic Indicator Approach.

Capital Requirement for Operational Risk

2024/12/31 / Unit: NT\$ thousand

Year	Gross Profit	Accrued Capital
2022	27,526,284	
2023	28,635,842	
2024	27,101,797	
Total	83,263,923	4,163,196

D. Market Risk Management System

2024

Item	Contents
(A) Strategies and Procedures for Market Risk Management	Strategy for market risk management seeks risk diversification and prudent evaluation, with a focus on balancing risk versus return. SCSB has put in place market risk management policies, guidelines for authorization, guidelines for risk management of financial derivatives and investments, and operational procedures for various financial products, which set forth allowed investments, internal controls and risk management measures. Management of market risks is monitored by the responsible units of defense of first-line and second-line based on the approved transactions or investment limits and loss tolerance for financial instruments and trading units set by the Board of Directors. Underlying exposures and profits/losses are reported by the nature of the products on a regular basis. Any overrun, exception or major event has to be reported immediately to the heads of responsible units, who will decide on a response if needed.

Item	Contents
(B) Organization and Structure of Market Risk Management	SCSB's market risk management is led by the Board of Directors, under which the Audit Committee is responsible for reviewing major events and procedures for derivative transactions. The purpose of the Risk Management Committee is to oversee risk management policies and strategies, risk management assessment, and risk management mechanisms for novel businesses. The Assets and Liabilities Management Committee reports to the President and is responsible for reviewing Bank-wide market risk limits and procedures, while the Investment Review Committee reviews and approves SCSB's investment in securities. Meanwhile, the independent Risk Management Department is responsible for establishing and implementing a Bank-wide risk management mechanism.
(C) Scope and Features of Market Risk Report and Evaluation System	Market-related risks are managed with the securities system, SAS system, KONDOR PLUS system, TOMS system, MGR system, and the Ulsteck ticket/bond trading system deployed on the mainframes. This analysis provides the necessary information to the relevant risk management units for real-time control of trading and investment positions, daily evaluations, and other necessary management.
(D) Hedging or Mitigation Policies for Market Risk; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	In order to reduce market risk, the proportion of market risk assets in SCSB's overall risk assets, daily trading positions and stop loss are subject to predefined limits, and the Risk Management Department runs daily valuations to keep tight control over trading losses. All investments are regulated by internal guidelines and predefined limits according to the nature and rating of the investment. Major or complex investments have to be reported to the responsible department heads and the Investment Review Committee, who ensure prudent selection of investments with a good risk profile. Major and special events are monitored by the Risk Management Department for their impacts on SCSB's overall risk exposure, and are reported to the heads of responsible units, who will decide on necessary responses. Monitoring of SCSB's overall market risk exposure involves market risk sensitivity and stress tests on a regular basis, which inform the senior management's decisions on the maximum market risk tolerance.
(E) Approach for Legal Capital Requirement	The Standardized Approach.

Capital Requirement for Market Risk

2024/12/31 / Unit: NT\$ thousand

Risk Category	Capital Requirement
Interest Rate	621,853
Equity Security Risk	4,648,491
FX Risk	203,899
Commodity Risk	0
Total	5,474,243



E. Liquidity Risk Management

SCSB adjusts its liquidity gap in response to changes in daily operating capital flow and market conditions to ensure solid operations. Additionally, SCSB establishes and maintains solid relations with major counterparties, market peers, and key customers to increase the stability and dispersion of funding sources. SCSB invests primarily in government bonds, NCDs issued by the Central Bank, and commercial paper, balancing liquidity versus financial stability. Changes in assets and liabilities of various maturities are monitored and monthly reports are submitted to the Assets and Liabilities Management Committee, which makes appropriate allocation and use of funds to strengthen liquidity management.

Maturity Analysis of Assets & Liabilities

New Taiwan dollars

2024/12/31 / Unit: NT\$ thousand

	Total	By remaining period to maturity date					
		0 to 10 Days	11 to 30 Days	31 to 90 Days	91 to 180 Days	181 Days to 1 Year	Over 1 Year
Major cash inflow at maturity	1,158,308,026	194,906,722	75,872,963	64,806,151	78,605,971	116,816,862	627,299,357
Major cash outflow at maturity	1,471,648,619	34,001,103	51,864,437	190,920,187	198,082,293	369,928,617	626,851,982
Gap	(313,340,593)	160,905,619	24,008,526	(126,114,036)	(119,476,322)	(253,111,755)	447,375

U.S. dollars

2024/12/31 / Unit: US\$ thousand

	Total	By remaining period to maturity date				
		0 to 30 Days	31 to 90 Days	91 to 180 Days	181 Days to 1 Year	Over 1 Year
Major cash inflow at maturity	12,554,136	1,683,776	1,029,325	837,965	652,254	8,350,816
Major cash outflow at maturity	13,002,410	3,085,667	3,085,941	2,085,109	3,212,888	1,532,805
Gap	(448,274)	(1,401,891)	(2,056,616)	(1,247,144)	(2,560,634)	6,818,011

(2) The Impact of Domestic and Foreign Major Policies and Law Amendment Exerting on SCSB's Financial Business and Countermeasures

SCSB keeps a close track on changes in major domestic and foreign policies and laws and assesses their impact on the overall businesses. Operation strategies, policies and procedures are adjusted accordingly in a timely manner. Given the current financial conditions, FSC calls for a corporate culture of integrity and as well as solid and responsible management for the banking industry. SCSB will continue the course of responsible and sustainable growth, and corporate governance best practices, in alignment with government policies.

(3) The Impact of Technological Advancement and Industrial Evolution on SCSB's Financial Business and Countermeasures

Digitalization is reshaping the banking industry, and promotion of FinTech reforms in Taiwan's financial sector has become a policy priority for FSC. SCSB will enhance information security for better operational and risk management, in order to develop diversified FinTech services and improve efficiency while protecting consumer rights.

In a fast-changing global financial market, SCSB will pursue solid development and tight risk management through a prudent selection of high-quality customers under an approach of maintaining "asset safety, liquidity sufficiency, and capital adequacy".

(4) The Impact of SCSB's Changing Corporate Image and Countermeasures

SCSB is a well-recognized bank with solid operations and profitability. The positive corporate image also comes from the commitment to protecting consumer rights and engagement in public-benefit activities. This balanced approach takes into account the SCSB's financial stability, liquidity, growth, profitability, risk control and public interests, to achieve a win-win outcome for customers, shareholders, employees and society. As a responsible corporate citizen, SCSB engages in public-benefit activities and encourages employee participation.

(5) Expected Benefit, Potential Risk and Countermeasures from Mergers & Acquisitions

For the banking industry, merger and acquisition can be an effective strategy to increase the scale of operations, number of operation locations, and market share. However, a successful and profitable merger depends on improvement in operation efficiency and service quality arising from the transaction. Merger and acquisition also comes with potential risks, including the integration of information systems, adaptation to different corporate cultures, integration of personnel and salary schemes, and protection of customer rights. Guided by the vision to become the best Chinese bank in the Asia-Pacific region, SCSB will actively explore opportunities for mergers and acquisitions. Investment candidates will be evaluated carefully, and merger deals will be proceeded with a well-organized plan that will reduce the associated risks.

(6) Expected Benefit, Potential Risk and Countermeasures of Expanding Operation Locations

Adding new operation locations can increase marketing channels, drive business growth and profitability, and increase market share and visibility. However, operation locations may involve operational risks and credit risks. New locations set up in foreign countries bring country-specific risks. In alignment with government policies of encouraging inclusive finance and greater presence of Taiwanese financial institutions in Asia, SCSB will continue to explore the opportunities for setting up new branch offices both in Taiwan and in the Asia Pacific region.

(7) The Risk Generated by Business Concentration and Countermeasures

Strategy for risk management is based on risk diversification and redistribution to avoid over exposure and volatility due to business concentration. SCSB's main businesses are subject to predefined limits by country, sector, group, and single customer, in order to control the risk of business concentration.



(8) The Risk and Effect of the Change of Ownership Exerting on SCSB and Countermeasures

SCSB's control and management remains stable. There has been no change in control that impacted SCSB or generated risk.

(9) The Risk and Effect of the Massive Share Transfer of Replacement from the Directors or the Shareholders Who Holds More Than 1% of Ownership Interest and Countermeasures

There have been no significant changes in shareholding or replacement by SCSB's directors. There has been a slight change in shareholding or replacement by shareholder who originally held more than 1% due to the shareholding transfer. However, the transfer of shares did not affect the operations and risks of SCSB.

(10) Lawsuit and Non-Lawsuit

A. In August 2020, Vegesentials filed a civil action in the High Court of Justice in the United Kingdom, claiming that it had suffered losses as a result of relying on false documents issued by SCSB's former employee(s) and believing that its counterparty had the ability to purchase its shareholdings and conduct transactions, incurring losses in the process. Accordingly, Vegesentials sought to hold SCSB liable for the former employee's actions and to indemnify Vegesentials for the damages claimed. Following the receipt of Vegesentials' statement of claim in September 2020, SCSB has been advised by English solicitors and the case was heard by the High Court of Justice in the United Kingdom in October 2023, and the Court rendered the judgment in January 2024. So far, the judgment has become final and irrevocable. SCSB paid GBP7,034,402 plus the interest, GBP27,676.34 on January 23, 2024. For more information, please visit Material Information section of the Market Observation Post System of the TWSE.

B. In April 2024, some debtors filed a lawsuit with the Bankruptcy court in Southern District of New York, the USA, claiming that SCSB, SCSB's subsidiary, Shanghai Commercial Bank, New York Branch, and the other defendants failed to perform the contract and fiduciary duty, thereby causing them to suffer the damages of no less than US\$356 million. SCSB and its subsidiary, Shanghai Commercial Bank have evaluated that the lawsuit should pose no significant impact on their business and finance for the time being. For more information, please visit Material Information section of the Market Observation Post System of the TWSE.

(11) Information Security Risks and Response Measures

Information security risks lie in the confidentiality, completeness, availability, and lawfulness of information assets, which may be liable to intentional or unintentional threats from internal or external sources.

To tackle information security risks, SCSB has established the Information Security Department, which is in charge of information security governance. Also established was the Information Security Committee, with an Information Security Officer, who oversees the promotion, coordination, and resource allocation of information security policies. Furthermore, SCSB has established an information security risk management system, which has been certified by the ISO 27001 international information security management systems; SCSB assesses information and cyber security risks every six months; SCSB formulates specific information security management plans and devotes relevant resources; SCSB has introduced the Security Information and Event Management (SIEM) platform and an outsourced 24-hour information security real-time monitoring mechanism; and SCSB has

established the Information Security Incident Response Task Force, and routinely implement disaster response drills.

In order to comply with FSC's "Financial Information Security Action Plan 2.0," strengthen information operating resilience, enhance business continuity management momentum and mitigate risk of business interruption, SCSB established the Business Continuity Management System (BCMS) in 2022, and passed the certification in July 2024. SCSB was also awarded the ISO 22301:2019 certificate by the British Standards Institute (BSI). In the future, SCSB will continue to accept the annual review and the re-examination per three years for ISO 22301.

(12) Other Major Risks and Countermeasures: None.

7. Emergency Response Mechanisms

Regarding liquidity risk, SCSB has an emergency response plan set forth in the liquidity risk management guidelines. Other disasters are handled by an emergency response team. The purpose of the team is to minimize losses and ensure security of SCSB's assets by establishing an internal reporting mechanism through which any crisis should be reported to the regulators; deciding on emergency responses and taking immediate actions; and tracking crisis management results and reporting to the senior management.

8. Intellectual Property Management Plan and Implementation

In response to emerging technological innovations and enhanced intellectual property management, SCSB adheres to the management cycle concept of "planning, implementation, inspection, and action." SCSB established the comprehensive intellectual property management system through an internal proposal incentive system, systemization of intellectual property management procedures, information platform control mechanisms, and relevant education, training, and awareness campaigns. The core philosophy of intellectual property management policy is "actively develop SCSB's unique intellectual properties and obtain intellectual property rights, attach value to intellectual property and respect other people's intellectual properties, and not infringe others people's intellectual properties when conducting research and developments or introduction technologies." Based on this philosophy, SCSB continues to promote the integration of cross-departmental driving forces of innovation and R&D, effectively utilize and integrate existing operating resources, reasonably control intellectual property risks, and continue to improve SCSB's intellectual property management capacity and efficiency.

By the end of 2024, SCSB had obtained 41 global trademarks, 16 patents for utility model patents, and 1 patent for invention, and regularly reported intellectual property-related matters to the Board of Directors in the fourth quarter of each year. The most recent report was on November 15, 2024 (3rd meeting of the 22nd Board of Directors).

SCSB has started to implement an intellectual property management system since 2020, and the implementation is as follows: (1) Pass the TIPS Level A verification of Industrial Development Administration, MOEA, and obtain the TIPS Level A certificate, effective until December 31, 2025. (2) Continue to improve the TIPS regulations, implement the documentation and standardization procedures of intellectual property management, and practice information security and confidential information management to establish an intellectual property management system that meets SCSB's business development needs. (3) Convene the intellectual property management group meetings regularly to review SCSB's intellectual property management system, coordinate the communication about cross-



functional intellectual property management issues, control, follow up, evaluate, and improve the effectiveness of intellectual property management implementation to promote and practice the intellectual property management system. (4) Complete "Protection of Intellectual Property and Prevention of Infringement upon Intellectual Property" education and training course for all employees in Chinese and English in order to improve their awareness toward intellectual property and protection thereof and train their professional knowledge related to intellectual property. (5) Establish an intellectual property consultation and communication platform and an intellectual property infringement reporting mechanism to allow personnel to respond immediately and take necessary and reasonable measures to mitigate operational risks. (6) Through the system's automated control mechanism, maintain the effectiveness of SCSB's intellectual property, strengthen the process management, and implement audit reviews to optimize SCSB's intellectual property management system, improve existing operating procedures, and enhance the management efficiency.

9. Other Important Events: None.



Special Disclosure

SCSB Annual Report 2024

1. Information Related to the Affiliated Enterprises:

A consolidated business report, consolidated financial statements and affiliation report of the affiliated enterprises to be prepared in accordance with FSC's "Criteria Governing Preparation of Affiliation Reports, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises": Please refer to the MOPS.

https://mopsov.twse.com.tw/mops/web/t57sb01_q10



2. Private Placement of Securities and Financial Debentures during the Most Recent Year up to the Date of Publication of Annual Report: None.

Please refer to the MOPS.

<https://mops.twse.com.tw/mops/#/web/t116sb01>



3. Other Required Supplementary Disclosure: None.

4. Any Events that Had Significant Impacts on Shareholders' Rights or Security Prices: None.



Headquarters and Branches

SCSB Annual Report 2024

OFFICES	ADDRESS	TEL/FAX
● Headquarters	No. 2, Sec. 1, Minquan E. Rd., Taipei City, Taiwan Web Site: https://www.scsb.com.tw	(02)2581-7111 (02)6608-2668
● Business Department	No. 2, Sec. 1, Minquan E. Rd., Taipei City, Taiwan	(02)2581-7111 (02)2591-0653
● International Department	No. 2, Sec. 1, Minquan E. Rd., Taipei City, Taiwan	(02)2581-7111 (02)2567-1907
● Trust Department	2F, No. 16, Sec. 2, Jen Ai Rd., Taipei City, Taiwan	(02)2356-8111 (02)2394-1556
● Off Shore Banking Unit	4F, No. 2, Sec. 1, Minquan E. Rd., Taipei City, Taiwan	(02)2581-7111 (02)2591-0673
● Credit Card Center	4F, No. 87, Jheng Jhou Rd., Taipei City, Taiwan	(02)2558-2111 (02)2559-2319
● Savings Department Branch	No. 120, Sec. 2, Jianguo N. Rd., Taipei City, Taiwan	(02)2515-9111 (02)2505-5360
● Cheng Chung Branch	No. 28, Kuan Chien Rd., Taipei City, Taiwan	(02)2312-3111 (02)2382-1750
● East Taipei City Branch	No. 89, Sung Chiang Rd., Taipei City, Taiwan	(02)2515-2111 (02)2507-8962
● Hsin Yi Branch	No. 40, Sec. 2, Tun Hua S. Rd., Taipei City, Taiwan	(02)2701-8111 (02)2708-4442
● Min Sheng Branch	No. 203, Fu Hsing N. Rd., Taipei City, Taiwan	(02)2546-5111 (02)2719-7206
● Chung Hsiao Branch	No. 225, Sec. 1, Tun Hua S. Rd., Taipei City, Taiwan	(02)2740-9111 (02)2773-3966
● Jen Ai Branch	No. 16, Sec. 2, Jen Ai Rd., Taipei City, Taiwan	(02)2393-3111 (02)2393-4773
● Shung Shan Branch	No. 319, Sec. 4, Pa Teh Rd., Taipei City, Taiwan	(02)2767-9111 (02)2769-3732
● Lung Shang Branch	No. 57, Neijiang St., Taipei City, Taiwan	(02)2311-5111 (02)2371-9953
● Chung Shan Branch	No. 46, Sec. 1, Nan King E. Rd., Taipei City, Taiwan	(02)2562-5111 (02)2562-5471
● Nei Hu Branch	No. 166, Sec. 4, Cheng Kung Rd., Taipei City, Taiwan	(02)2792-1111 (02)2794-2884
● Sung Nan Branch	No. 275, Sec. 4, Hsin Yi Rd., Taipei City, Taiwan	(02)2703-7111 (02)2704-1722
● Shih Lin Branch	No. 328, Chung Cheng Rd., Shihlin, Taipei City, Taiwan	(02)2833-6111 (02)2835-6871
● Nan King East Road Branch	No. 163, Sec. 4, Nan King E. Rd., Taipei City, Taiwan	(02)2546-7111 (02)2713-3783
● World Trade Center Branch	No. 171-6, Sung Teh Rd., Taipei City, Taiwan	(02)2759-7111 (02)2727-7894
● Cheng Teh Branch	No. 77, Sec. 2, Cheng Teh Rd., Taipei City, Taiwan	(02)2550-6111 (02)2550-2445
● San Ming Branch	No. 141, Sec. 5, Min Sheng E. Rd., Taipei City, Taiwan	(02)2748-7111 (02)2760-5300
● Tien Mou Branch	No. 125, Sec. 7, Chung Shan N. Rd., Taipei City, Taiwan	(02)2873-9111 (02)2873-4111
● Nei Hu Technology Park Branch	No. 259, Sec. 2, Tiding Blvd., Taipei City, Taiwan	(02)2657-6111 (02)2657-5608
● Hsi Hu Branch	No. 48, Lane 188, Ruei Guang Rd., Taipei City, Taiwan	(02)2659-9111 (02)2657-8797
● Nangang Branch	No. 200, Chong Yang Rd., Taipei City, Taiwan	(02)2783-2111 (02)2651-2111
● Wen Shan Branch	No. 251, Sec. 5, Roosevelt Rd., Taipei City, Taiwan	(02)8663-2111 (02)8663-6588
● Dun Pei Branch	No. 142, Sec. 3, Min Chuan E. Rd., Taipei City, Taiwan	(02)2716-8111 (02)2716-1868

OFFICES	ADDRESS	TEL/FAX
● Sung Chiang Branch	No. 143, Chang Chun Rd., Taipei City, Taiwan	(02)2563-6111 (02)2563-5569
● Yongji Branch	No. 369, Yongji Rd., Taipei City, Taiwan	(02)2766-2111 (02)2760-5656
● San Chung Branch	No. 192-2, Sec. 3, Chongyang Rd., Sanchong Dist., New Taipei City, Taiwan	(02)2982-6111 (02)2980-0960
● Pan Chiao Branch	No. 69, Chung Cheng Rd., Panchiao Dist., New Taipei City, Taiwan	(02)2965-7111 (02)2965-5474
● Yung Ho Branch	No. 295, Fu Ho Rd., Yungho Dist., New Taipei City, Taiwan	(02)2231-2111 (02)2923-6544
● Hsin Chuang Branch	No. 85, Chung Ping Rd., Hsinchuang Dist., New Taipei City, Taiwan	(02)8991-2111 (02)2277-4863
● Hsin Tien Branch	No. 75, Min Chuan Rd., Hsintien Dist., New Taipei City, Taiwan	(02)8665-7111 (02)8911-9930
● Lu Chou Branch	No. 249, San Min Rd., Luchou Dist., New Taipei City, Taiwan	(02)2289-0111 (02)2289-6629
● Chung Ho Branch	No. 146, Sec. 2, Chung Shan Rd., Chungho Dist., New Taipei City, Taiwan	(02)2246-9111 (02)2249-4055
● North San Chung Branch	No. 45, Sec. 4, Tze Chiang Rd., Sanchung Dist., New Taipei City, Taiwan	(02)2286-2111 (02)2286-2380
● Tu Cheng Branch	No. 50, Sec. 3, Chin Cheng Rd., Tucheng Dist., New Taipei City, Taiwan	(02)2263-6111 (02)2266-6152
● Hsi Chih Branch	No. 81-2, Sec. 1, Hsin Tai 5th Rd., Hsichih Dist., New Taipei City, Taiwan	(02)2698-3111 (02)2698-0272
● Hwa Jiang Branch	No. 58, Juang Jing Rd., Panchiao Dist., New Taipei City, Taiwan	(02)2256-4111 (02)2250-3986
● Shu Lin Branch	No. 17, Shu Hsin Rd., Shulin Dist., New Taipei City, Taiwan	(02)2687-7111 (02)2687-7211
● North Chung Ho Branch	No. 106, Sec. 3, Chung Shan Rd., Chungho Dist., New Taipei City, Taiwan	(02)2228-7111 (02)2223-6538
● Erh Chung Branch	No. 10-2, Lane 609, Sec. 5, Chung Hsin Rd., Sanchung Dist., New Taipei City, Taiwan	(02)2278-7111 (02)2278-4093
● Dan Feng Branch	No. 708-5, Chung Cheng Rd., Hsinchuang Dist., New Taipei City, Taiwan	(02)2903-8111 (02)2903-8205
● North Xinzhuang Branch	No. 738-3, Zhongyang Rd., Xinzhuang Dist., New Taipei City, Taiwan	(02)8991-0111 (02)8993-3111
● Lin Kou Branch	No. 81, Sec. 2, Wenhua 3rd Rd., LinKou Dist., New Taipei City City, Taiwan	(02)8979-4111 (02)8979-6111
● Keelung Branch	No. 205, Ren Er Rd., Keelung City, Taiwan	(02)2427-7111 (02)2426-3125
● Yilan Branch	No. 160, Sec. 1, Chung Cheng Rd., Wujie Township, Yilan County, Taiwan	(03)953-2111 (03)957-5896
● Tao Yuan Branch	No. 178, Sec. 3, San Min Rd., Taoyuan Dist., Taoyuan City, Taiwan	(03)336-9111 (03)335-7851
● North Tao Yuan Branch	No. 139, Tongde 6th St., Taoyuan Dist., Taoyuan City, Taiwan	(03)357-8111 (03)357-0375
● Chung Li Branch	No. 18, Sec. 1, Chung Mei Rd., Zhongli Dist., Taoyuan City, Taiwan	(03)426-3111 (03)426-3198
● Yang Mei Branch	No. 125, Hsin Cheng Rd., Yangmei Dist., Taoyuan City, Taiwan	(03)488-0111 (03)488-2777
● Yen Ping Branch	No. 551, Yen Ping Rd., Zhongli Dist., Taoyuan City, Taiwan	(03)426-2111 (03)426-6022
● Nan Kan Branch	No. 538, Sec. 1, Min Sheng N. Rd., Guishan Dist., Taoyuan City, Taiwan	(03)212-1111 (03)212-0666
● Guanyin Branch	No. 323, Sec. 2, Da Guan Rd., Guanyin Dist., Taoyuan City, Taiwan	(03)263-0111 (03)476-1611
● Hsin Chu Branch	No. 115, Bei Da Rd., Hsinchu City, Taiwan	(03)532-4111 (03)542-8898



OFFICES	ADDRESS	TEL/FAX
● Chu Ko Branch	No. 95, Puding 2nd Rd, East Dist., Hsinchu City, Taiwan	(03)563-9111 (03)563-9088
● North Hsinchu Branch	No. 198, Chung Cheng Rd., Hsinpu, Hsinchu City, Taiwan	(03)588-0111 (03)588-6111
● Chu Pei Branch	No. 208, Guangming 6th Rd., Dong Sec. 1, Chupei, Hsinchu City, Taiwan	(03)667-6111 (03)667-6122
● Miaoli Branch	No. 1201, Zhonghua Rd., Toufen City, Miaoli County, Taiwan	(037)684-111 (037)684-100
● Taichung Branch	No. 46, Sec. 2, San Min Rd., Taichung City, Taiwan	(04)2221-4111 (04)2220-2060
● Chung Kang Branch	No. 489, Sec. 2, Taiwan Blvd., West Dist., Taichung City, Taiwan	(04)2326-8111 (04)2328-6528
● Ta Li Branch	No. 127, Sec. 2, Yih Min Rd., Tali Dist., Taichung City, Taiwan	(04)2482-4111 (04)2481-9876
● Feng Yuan Branch	No. 95, San Min Rd., Fengyuan Dist., Taichung City, Taiwan	(04)2524-0111 (04)2522-9333
● Shizheng Branch	No. 406, Shizheng Rd, Xitun Dist., Taichung City, Taiwan	(04)2253-7111 (04)2253-0111
● Nantun Branch	No. 458, Sec. 4, Henan Rd., Nantun Dist., Taichung City, Taiwan	(04)2259-1111 (04)2252-3999
● Yuan Lin Branch	No. 129-1, Sec. 2, Datong Rd., Yuanlin City, Changhua County, Taiwan	(04)833-5111 (04)833-6750
● Tainan Branch	No. 305, Sec. 2, Chin Hwa Rd., Tainan City, Taiwan	(06)263-6111 (06)263-4441
● East Tainan Branch	No. 66, Sec. 2, Min Chu Rd., Tainan City, Taiwan	(06)223-7111 (06)223-6888
● Yung Kang Branch	No. 689, Hsiao Tung Rd., Yungkang Dist., Tainan City, Taiwan	(06)312-1111 (06)313-3874
● Nan Ke Branch	No. 112, Zhongzheng N. Rd., Yongkang Dist., Tainan City, Taiwan	(06)254-3111 (06)254-3112
● Kaohsiung Branch	No. 61, Chung Cheng 3rd Rd., Kaohsiung City, Taiwan	(07)231-5111 (07)282-1243
● Chien Chin Branch	No. 420, Cheng Kung 1st Rd., Kaohsiung City, Taiwan	(07)272-1111 (07)251-6002
● North Kaohsiung Branch	No. 160, Bo'ai 4th Rd., Zuoying Dist., Kaohsiung City, Taiwan	(07)961-8111 (07)348-1229
● Feng Shan Branch	No. 163, Guang Yuan Rd., Fengshan Dist., Kaohsiung City, Taiwan	(07)710-5111 (07)719-4111
● East Kaohsiung Branch	No. 13-30, Renhsiang Rd., Renwu Dist., Kaohsiung City, Taiwan	(07)375-2111 (07)375-2108
● Ping Tung Branch	No. 468, Chung Cheng Rd., Pingtung City, Taiwan	(08)738-5111 (08)737-3891
● Hong Kong Branch	10/F Peninsula Office Tower, 18 Middle Road, Tsimshatsui, Kowloon, Hong Kong	852-39601111 852-21961000
● Dong Nai Branch	Floor 11, Sonadezi Building, No. 1, Road 1, Bien Hoa 1 Industrial Park, An Binh Ward, Bien Hoa City, Dong Nai Province, Vietnam	84-251-8875111 84-251-8826875
● Singapore Branch	3 Temasek Avenue, #26-02, Centennial Tower, Singapore 039190	65-6771-5111 65-6771-5578
● Wuxi Branch	No. 2-18-104, Longshan Road, Xinwu District, Wuxi City, Jiangsu Province, China	86-510-81157111 86-510-85210625
● Bangkok Representative Office	Room 1601, 16th FL, Sathorn Square Office Tower, No. 98, North Sathorn Road, Silom, Bangrak, Bangkok 10500 Thailand	66-21081611 66-21081311
● Phnom Penh Representative Office	13F, Phnom Penh Tower, No. 445, Preah Monivong Blvd., Sangkat Boeung Prolit, Khan 7 Makara, Phnom Penh, Kingdom of Cambodia	855-23-964811 855-23-964711
● Jakarta Representative Office	GD. Menara Batavia Lt. 8, Jl. K.H. Mas Mansyur Kav. 126 Kel. Karet Tengsin, Kec. Tanah Abang, Jakarta Pusat, Indonesia	62-21-57908111 62-21-57907111
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Chairman : LEE CHING YEN STEPHEN





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